



Developing Banking Sector Strategies Amid Economic Turmoil

Steffi. R

Assistant Professor, Department of Electronics and Communication, Vins Christian College of Engineering, Tamil Nadu, India.

S. Suman Rajest

Professor, Bharath Institute of Higher Education and Research, Chennai, Tamil Nadu, India.

R. Regin*

Assistant Professor, Department of Computer Science and Engineering, SRM Institute of Science and Technology, Ramapuram, India. regin12006@yahoo.co.in

Shynu T

Master of Engineering, Department of Biomedical Engineering, Agni College of Technology, Chennai, Tamil Nadu, India.

ABSTRACT

A shortage of bank liquidity precipitated the ongoing financial crisis that began in Large financial firms failed, and national governments stepped in to save banking systems and stock markets around the world. As the crisis escalated, it sent shockwaves throughout the global economy, causing a cascade of bank failures across Europe and a precipitous decline in the value of stocks and commodities. The purpose of this study is to analyse what led to the worldwide economic collapse. Recent scholarly work in the field of finance reveals that the enormous, unregulated credit default swaps market

ARTICLE INFO

Article history:

Received 10 Feb 2023

Received in revised form

13 Mar 2023

Accepted 22 Apr 2023

Keywords: Building Strategies, Banking

that emerged in the wake of the currency and banking crises was plagued by major mispricing difficulties due in large part to statistical models centred on optimistic expectations. This study examines the causes of and solutions to recent global financial crises, with a particular emphasis on how to strengthen the regulatory environment and reduce risk through recapitalization and emerging bank markets so as to avoid similar crises in the future.

Sector, Economic
Crisis, Emerging Bank
Markets, Financial
Research

© 2023 *Hosting by Research Parks. All rights reserved.*

Introduction

A financial crisis can be loosely characterised as a period in which difficulties and vulnerabilities in the financial sector are at extremely high levels [1]. Policymakers and the general public are concerned because of the far-reaching consequences and effects this could have. The role of banking in the Middle East is distinct and has evolved significantly since the 1990s [2-6]. Since the Reserve Banks law did not permit bank CEOs to invest in more hazardous, organised goods, the banks weathered the 2007 financial crisis without a hitch. In addition, without a family or a focal Bank correspondent, the Banks have kept Pound and Currency Allocations between the external and domestic markets at quite high levels of liquidity [7]. The stability of the banking system is largely due to the sector's abundance of liquid assets [8]. The banking industry in the MENA area was the most resilient during these crises [9-10]. The dollar liquidity gap that has plagued the world economy since the summer of 2019 was exacerbated by the political crisis that has gripped the world since October 17 of this year. The problem has only recently become apparent, but the country's financial system has been shaky for quite some time [11-15]. In 1983, the economy suffered a severe decline. Investment in the economy fell, fewer foreign funds came in, the deficit widened, and the value of the pound plummeted. Before the country's fifteen-year civil war began in 1975, it served as an example of successful social and economic progress [16-21]. Due to massive increases in government spending, the public deficit and debt expanded rapidly [22-27].

At this time, financial institutions owned almost 80% of all government debt [28]. Due to huge capital inflows from the Gulf countries, these financial institutions were previously much more resilient to local shocks than they are today. The economy began to decline in 2011, following four years of vigorous growth that impacted internal political situations and was exacerbated by foreign volatility [29-31]. This resulted in a gradual decrease in the debt-to-GDP ratio starting in 2006. Despite a slow but steady increase in debt, the debt-to-GDP ratio fell to around 144% in 2011 and 125.2% in 2012 [32]. About 61% of the total public debt was denominated in local currency in 2011, while the amount denominated in foreign currency was 39% of the total. The rate of economic growth dropped from around 8% in 2011 to 1.6% and 1.5% in 2011 and 2012, respectively. Exports, tourism, and the real estate market all suffered as a result of the economic crisis of 2011, which in turn reduced the demand for loans and slowed the lending process. The decline in economic development in numerous emerging economies predated the appearance of the contemporary coronavirus [33]. External debt had begun to rise on both the governmental and private sectors. Most countries' foreign exchange reserves are significantly lower than their all-time highs. The pandemic has wreaked havoc on international trade and numerous

manufacturing supply networks [34-41]. The immediate future is particularly bleak for countries that rely on tourism [42]. The private sector lending to emerging markets and multilateral government lenders has dried up. This report will examine the possibility of using cutting-edge methods to weather the economic storm left behind by the pandemic [43-51].

Prior to the financial crisis, liquidity fragility was not seen as a major threat to banks like credit risk, capital losses, and interest rates were [52-60]. Banking is the primary financial institution because there is no secondary market. Therefore, the purpose of this research is to determine the elements that influence commercial bank liquidity and, by extension, the health of banks, economies, and nations. Since the economic downturn, people have become more interested in this topic [61-64]. This study aims to restructure and modify emerging practises in order to boost the banking industry's value and progress toward capitalization [65]. The causes of financial crises and the primary management tools used to avert them, such as regulatory oversight, should be made crystal clear [66]. Our research is motivated by a few main hypotheses:

- The multifaceted nature of financial crises, and how to understand it
- Advising novel methods for a more streamlined financial system Realizing regulatory recommendations, such as those for bolstering the stability and efficiency of the banking industry

Operational definitions

There is justification for legislative interventions to restore confidence and mitigate the fallout from a financial institution's failure when a crisis occurs [67-69]. A crisis always follows the same pattern. Liquidity risk is managed across the board with the help of cash infusions and, in some cases, bank liability guarantees. Many people approve of governments' reactions to banking crises [70-72]. There will be a number of steps taken after the consolidation is complete to reorganise banks, ease lending, and boost economic growth. At this time, the government can only implement policies that do not necessitate the creation of new institutions or the introduction of convoluted procedures [73-85]. The government is unlikely to act fast under these circumstances. Each method's potential impact on public trust in the government and the economy will be carefully evaluated [86-91].

Since it is frequently unclear whether a crisis is being caused by a lack of liquidity or bankruptcy, liquidity support is typically the first major response in systemic recession situations. Governments routinely resort to extreme measures, such as banking holidays and quick withdrawals, to prevent bank runs when liquidity interventions fail [92-99]. Banks can reduce the costs of regulator enforcement by helping the financial industry recover gradually over time or by gradually adopting more stringent prudential rules, even if they temporarily overestimate their regulatory equity capability [100]. Banks that are insolvent or near-insolvent may be forced to liquidate or merged with other financial institutions, or have their borrowing for renewed operations restricted, by administrative actions such as a regulatory body temporarily taking over management responsibilities. Financial crises have been a defining characteristic of economic forecasts since the very first century [101-105]. They usually appear out of

nowhere. Crises are severe manifestations of the relationship between the financial and real economies [106].

Financial panics can appear out of nowhere, like common caterpillars. Banking crises, like the death of a cicada, are often foreshadowed in classical literature. While cicadas eat away at crops and plants, financial crises weaken the actual economy by reducing credit and forcing costly liquidation [107-111]. The current crisis shares many characteristics with other crises in the past. Bank runs are typically characterised by an increase in lending, a rise in assets, and government involvement to prevent the collapse of the banking system. Recessions are common results of bad legislation and inadequate risk management in the financial sector [112-119]. A combination of factors, including weak law that generates poverty and instability, has accelerated the financial crisis. Since the financial crisis, specialists in the financial sector have studied and researched ways to improve the industry. In response to the current economic crisis, new strategies need to be developed for the banking industry, and this research will provide a comparative assessment of the new solutions proposed in a number of different articles [120].

In this research, we'll pinpoint the sector's financial standing both before and after the crisis, and display a comparative analysis, hypotheses, and associated efficiency studies, as well as possible methods to adapt and re-establish the current financial structure to prevent future crises [121-126]. The main focus is on depositor panics that are reflected in excessive withdrawals that put the bank's liquidity under stress. The retirements may necessitate constant bank liquidity and attention to the situation [127]. In addition, banks' reserves will be reduced due to the cost of financial considerations, and the loss of liquidity may increase as a result of the domino effect of retirement proceedings from the depositor. Furthermore, this epidemic spreads further because of interbank loans and other linkages between financial institutions [128-129]. A second set of theories proposes that banks become insolvent due to significant depreciations of their assets on their balance sheets. Losses are typically the result of harmful macroeconomic disruptions, disturbances in the financial community, policy meddling, or fraud, and signal a persistent decline in asset quality. Banking collapses are seen as a natural consequence of economic downturns in several of these theories [130-136]. If the economy starts to slow down, quality flight will contribute to a financial default. The financial sector's procyclical nature makes it vulnerable to unforeseen events and crises. Recent speculation has put the blame for economic instability on asset market bubbles. For these concepts to work, either irrational behaviour or an imbalance of IQ must be present [137-141].

Unstable macropolicies, global financial markets, and erroneous exchange rate decisions all contributed to the macroeconomic conditions that led to the banking crisis. Credit booms, unsustainable debt accumulation, and real estate overinvestment were all factors in the decline in bank reserve efficiency brought on by overly aggressive monetary and fiscal policies [142-145]. Neither postmodern theory nor the efficient market hypothesis can consistently explain such dramatic price swings [146-151]. They involve some type of inappropriate conduct, lack of transparency, financial loss, or government action. Bubbles in the asset markets have occurred for many different reasons. Asset price bubbles can be explained, in part, by the central bank's willingness to provide cheap capital and credit. However, high or low interest rate occurrences are frequently influenced by banking crises. When banks are forced to sell

illiquid assets to satisfy short-term debt due to liquidity shocks, interest rates spike and bank net worths plummet, setting off a chain reaction that can only end in a run on the financial institution [152-159]. The risk that banks will invest more illiquidly could be mitigated by a modest increase in interest rates. Government engagement has often resulted in distortions, such as those seen in loan or price distribution, quick financial liberalisation, and poor supervisory or regulatory policies, all of which have been major contributors to banking crises. Credit availability in the spending plan plays a major role in establishing resource pricing. If banks do not keep a close eye on the consistency of their financial speculations, the credit expansion in the home monetary liberalisation will lead to a resource cost bubble [160-163].

And since capital account liberalisation involves welcoming inflows of capital, it will also cause credit booms and resource price bubbles [164]. The post-1970 cycle, during which various countries liberalised their financial markets and capital accounts, has been exceptional in terms of the frequency and seriousness of managing an emergency account. If banks refuse to conform with the nature of their financed investments, a rise in asset prices could be triggered by an increase in the loan volume made possible by national financial deregulation. When a bank is unable to meet the financial obligations it has made to its stakeholders, the crisis is likely to persist [165-171]. This usually leads to bank runs, during which both banks and their clients engage in massive credit recalls and withdrawals, necessitating Central Bank liquidity support for the impacted banks. Banks that are unable to repay their loans may be subject to restructuring, recapitalization, the use of bridge banks, the creation of asset management businesses to seize and sell off the banks' assets, or even outright liquidation [172-176]. Most efforts to change the banking system involve reorganising banks, which can happen even when there is no financial crisis.

Bank consolidation, on the other hand, is implemented to bolster the banking system, advance globalisation, encourage healthy competition, take advantage of economies of scale, implement cutting-edge technology, increase productivity, and boost profits [177-181]. The end goal is to strengthen banks' intermediary position so that they can better fulfil their developmental role in spurring economic growth, which in turn improves economic output and social welfare. Increased sales and streamlined operations are two ways that proponents of bank expansion say expanded capacity can boost profitability. Removing failing banks and improving diversification chances can also help lower sector risk. Recapitalization is a key objective for change since it would guarantee a greater infusion of capital to keep the business afloat. Mergers, acquisitions, and overseas investments are also examples of international strategic activity [182]. To recapitalize is to increase capital through the issuance of new shares of stock, the introduction of new shareholders, or both. Regardless of the outcome, the company's access to long-term financing has been greatly increased to sustain the current global economic cycle [183].

An undercapitalized bank will liquidate in order to lower its stock of illiquid debt. To satisfy a capital demand imposed by the market, such as the readiness to avoid, say, a prosecutor's chance. The regulatory book stock will be affected by offsetting in the case of levies and regulator-centered capital requisitions. The practise of recapitalizing banks is not novel [184-185]. The results of the tests were analysed in three different scenarios. The results are predetermined. First, investment and confidence continue to decline as development slows due to the Syrian war and domestic political concerns. The

initial presupposes This second scenario builds on the first by assuming that prices continue to fall at a rate of -23.5 percent over the next two years. This scenario also takes into account the impact on growth from reduced housing and consumer spending, as well as a reduction in the risk valuation of loans from counterparties for loans [186]. The results depict the price of real estate and the necessity of resources in each of the three scenarios evaluated for credit and interest rate concerns. In excess of the Basel capital requirements, banks use their capital reserve funds to lower their CAR from 12 percent to 9.5 percent. As a result of the real estate price shock in the second scenario, fewer loans will be required for increased provision, slowing growth in output and demand in the construction industry [187]. The stability of the currency was compromised. Bank liquidity is increased as depositors withdraw funds or make large property purchases as the financial outlook improves during the currency crisis [188]. The problem of illiquidity was on the rise after a spate of bank failures left their customers' cash unprotected. Banks need to merge, recapitalize, and provide banking facilities and continuity to weather the current recession and prevent insolvency [189].

Research design

A research architecture is a high-level strategy outlining how researchers will collect and analyse data for their study. Explanatory, informative, and causal research designs are the most common ones used by academics. The purpose of this investigation is to collect data and draw conclusions from it using empirical methods. To advance knowledge by appropriately constructing theories and testing hypotheses, it is essential to conduct exploratory study into phenomena of interest. The exploratory study in this report comprises literature studies, which provide additional in-depth information on research topics and difficulties related to the buyers' comprehension of the standard of service in the structured retail sector. It uses statistical methods to evaluate the obtained data from large, evenly distributed samples. The results of this research are incorporated into policy decisions.

Quantitative and qualitative approaches are the two most typical kinds of study. For the purpose of developing cutting-edge, crisis-proof financial management, we concentrated on qualitative research papers as the source of evidence for a picture of financial understanding. In this case, we zeroed in on producing high-quality academic articles. Knowledge can be gained in a variety of ways, including through experience, conversation, reading, observation, and experimentation. New informational approaches are already accessible, and a paper will add to them. By studying, perhaps only one field can advance. The studies are based on research, experimentation, observation, analysis, comparison, and introspection. The researcher must consider his own role in the construction of meaning as part of this reflexive mechanism. Researchers, as the study's human instrument, consciously observe data gathering and processing for signs of information and meaning production. In contrast to traditional quantitative research methods, which emphasise analytical detachment and differentiation through induction, this study actively involved the researcher in the analysis.

Many different terminologies are used to describe qualitative sampling, but they all boil down to variations on the same three core methodologies. While this does signify readily available tests, not all

simple research are created equal. Despite the ease of the study, every effort will be made to recruit from the sample. Snow is the most risk-free way to implement convenience screenings, a technological study also known as an accidental or opportunistic medical checkup. Since the issue or population being investigated is likely relatively known to the researcher, he or she may be tempted to generalise beyond this small community; a study that uses a study of choice might take great care not to overgeneralize it. Furthermore, while convenience or opportunism is occasionally employed in technical research on contact, a sample is frequently employed as a substantial study limit in other fields.

To ensure a fair sample, researchers should actively seek out participants who exhibit these qualities. In this sampling strategy, the researchers take into account the purpose of the analysis and select samples accordingly. Targeted sampling relies heavily on the principle of "maximum variance," which mandates including as many different types of persons as feasible within the parameters set for the study. The distinction between random and scientific sampling might be blurred under certain circumstances. Therefore, studies in the field of healthcare make no bones about distinguishing between these two continuum perspectives. Since the roles in both of these sampling procedures are more clearly defined than in selecting a convenience sample, they must be reflected in one another. Sampling criteria, however, are developed in a fixed sample before the study begins, and these samples are maintained throughout the research. In theoretical sampling, on the other hand, the sampling criteria are presented simultaneously with the research. Further, theoretical sampling is a core idea of grounded theory and is thus often to be regarded in this way, so it differs from the expected sample.

The qualitative researcher is keen on a focused case study that delves into an issue at length. In a qualitative survey, there are no rules dictating the size of the population sample. Selecting relevant "informative events" that shed light on the study's focal points is a top priority. Since there is only room for one naturalistic survey per qualitative analysis, the purposeful sample is constructed to satisfy a logic of exclusion. The situation isn't much better for the quantitative researcher, whose data may be skewed by elections rather than traditional random sampling. Both companies' analyses of an investment contract, or one company's study of another's repurchase or debt bid, are examples. Mathematical formulas used in quantitative analysis are used to determine the necessary sample size. The findings can be applied to the entire population. Whether or not enough data is collected is determined by a number of factors, as generality is not the goal of qualitative analysis. When deciding on a sufficient sample size, it is recommended to prioritise precision in the first two approaches above larger sample sizes, simpler designs, and better overall performance. Given the wide range of circumstances in which convenience sampling may be employed, it is challenging to generalise about sample size when employing this method. With regards to sampling with intent, and provided that a sample is recruited by the researchers. Since this method was extensively explored, its scope may be judged sufficient for its intended use.

Data Collection

A reliable cooperation between qualitative and qualitative evidence is necessary for the construction of an accurate qualitative analytical system. We leverage a wide variety of data sources to accomplish

this goal. Thus, the scepticism that so often serves to advance qualitative research can be overcome. There are three types of qualitative information to choose from: field reports, site archives, and interviews. Each of these types of data comes in a wide variety of formats and is more amenable to digital collection. When there are three sources of qualitative information, the term "data triangulation" is used to describe the collection process. The use of triangulated data allows for a greater number of hypotheses to be tested. In particular, all qualitative data should be taken into account when employing triangulation in the research design. Since there are solid connections between the facts and the design, assessment, and interpretation of test results, using data triangulation extensively would increase the reliability and trustworthiness of the study.

Memos are collected thoughts that are meant to be useful immediately, rather than refined for others. This data set provides a multifaceted path toward in-depth insight. There are three different types of memoranda that can be used to oversee and adjust the progress of a study: strategies, introspection, and evaluation. Process memos are intended to document and explain the thinking behind decisions made in the context of the current concept. Personal reflection memoranda published in a collective publication. Triangulation can also be accomplished in qualitative research through the employment of different researchers, methods, and/or techniques. No matter whatever triangulation method is employed, the goal of looking at things from multiple perspectives is to disentangle understanding and explanation. Developed and utilised for nearly a decade, QDAS provides advanced tools for qualitative researchers to build intricate connections within their data. For qualitative researchers, these ties foster collaboration and deeper insights. We've laid out a plan for our research so that we don't have to pick and choose among available tests. Instead, we need questions based on hard data to determine which strategy is most advantageous for each test.

Result and Discussion

Many qualitative scholars might benefit from understanding the varied perspectives on reliability and validity if they were to better explain the context of reliability and validity. There are four correct and true factors. Every qualitative researcher needs to think carefully about survey design, data analysis, and validity assessment. In qualitative paradigms, we talk about things like originality, objectivity, reliability, and transferability. In contrast, in quantitative paradigms, reliability and veracity are essential indicators of quality. The phrases "reliability" and "validity" come to mind. The term "acceptable" is used to describe the methodology, procedures, and data used in a qualitative study. Given a valid research topic, an appropriate method for answering it, an appropriate architecture for that method, an appropriate sample and data interpretation, and valid results and conclusions drawn from that sample, then the research will have achieved its intended outcome.

However, reliability is concerned with the consistency of the findings of quantitative scientific techniques. Such a definition of reliability is challenging and contradictory epistemologically in qualitative analysis with several perspectives. The method and epistemological logistics dependably produce ontologically comparable information, but may differ in regards to resources and environment

along similar dimensions, therefore qualitative analysis allows for some variation in outcomes. During a crisis, adversarial risks are more apparent when financial institutions lose faith that other financial institutions would timely return their obligations. This kind of interbank burden will be significantly reduced through central bank mediation. Banks can avoid regulatory enforcement pressure with the help of operational capital patience, which encourages them to hasten the recovery of the monetary framework over time and the gradual adoption of stricter prudential norms in order to inflate their perceived regulatory capital value. When administrative enhancements have been implemented, the aforementioned may be a common result. Learn how managerial restraint has traditionally been a shining example in times of crisis.

Conclusion

The government should encourage distressed lending practises by providing incentives to distressed creditors who are also susceptible to shareholders who infuse idle cash, so that the showcase can select whether enterprises are competent to flourish in a few modest forms. Additionally, banks whose owners may supply coordinated businesses have been targeted for eradication by government capital market publicity infusions. Since the debtors are not obligated to repay the beneficiaries within the trust, this form of discretionary arrangement can pose an ethical risk. The central management is being discussed, which encourages a strong finance system that will help stabilise the economy and boost the performance of the financial sector. The recommendations of the Basel Committee to fortify the financial sector are the primary focus of the assistance initiatives. The primary strategy for providing aid is to strengthen the framework for regulating financial institutions and the financial industry as a whole. Increasing capital efficiency can improve banks' adaptability and resilience in the face of shocks, which is an improvement over the previous strategy. If you want to strengthen the banking system, the Basel 3 plan is a good option. Claimed that the government could help push for better account management procedures. Policymakers can ensure the financial system is easily perpetuated and not damaged, but reform must first and foremost begin within the institutions themselves. Politicians can assess the reasons, implications, and limitations of each new barrier for specific banks. Enhanced regulatory frameworks to better build financial market confidence and sustainability offer a new approach to mitigate risk and boost liquidity efficiency. The most up-to-date findings and recommendations are presented, such as the importance of banks' overall performance. In the midst of widespread economic downturns, it highlights the importance of banks and the driving factors behind commercial banks' performance. More research could yield other indicators of bank efficiency and profitability. Particular attention must be paid to the assets' nature, the availability of funding, and the risk connected with the value of supply. Finally, off-balance-sheet derivatives and other financial assets can be appealing but warrant additional scrutiny because of their role in the current financial crisis.

References

1. Lie, Z. W., Zheng, Q. L., Zhou, S., & Rauf, H. L. (2022). Virtual energy-saving environmental protection building design and implementation. *International Journal of System Assurance Engineering Management*, 13(1), 263-272.
2. Rauf, H. L. (2016). Rethinking Contemporary Library Environment as a Social Learning Centre. Eastern Mediterranean University (EMU)-Doğu Akdeniz Üniversitesi (DAÜ),
3. Rauf, H. L., Gunce, K., & Ozersay, M. O. (2020). Self-advocacy for first-year students in interior architecture design studios. *Open House International*.
4. Srinath Venkatesan, "Design an Intrusion Detection System based on Feature Selection Using ML Algorithms", *MSEA*, vol. 72, no. 1, pp. 702–710, Feb. 2023
5. Srinath Venkatesan, "Identification Protocol Heterogeneous Systems in Cloud Computing", *MSEA*, vol. 72, no. 1, pp. 615–621, Feb. 2023.
6. Cristian Laverde Albarracín, Srinath Venkatesan, Arnaldo Yana Torres, Patricio Yáñez-Moreta, Juan Carlos Juarez Vargas, "Exploration on Cloud Computing Techniques and Its Energy Concern", *MSEA*, vol. 72, no. 1, pp. 749–758, Feb. 2023.
7. Srinath Venkatesan, "Perspectives and Challenges of Artificial Intelligence Techniques in Commercial Social Networks" Volume 21, No 5 (2023).
8. Srinath Venkatesan, Zubaida Rehman, "The Power Of 5g Networks and Emerging Technology and Innovation: Overcoming Ongoing Century Challenges" *Ion exchange and adsorption*, Volume 23, Issue 1, 2023.
9. Srinath Venkatesan, "Challenges of Datafication: Theoretical, Training, And Communication Aspects of Artificial Intelligence" *Ion exchange and adsorption*. Volume 23, Issue 1, 2023.
10. Giovanni Haro-Sosa , Srinath Venkatesan, "Personified Health Care Transitions With Automated Doctor Appointment System: Logistics", *Journal of Pharmaceutical Negative Results*, pp. 2832–2839, Feb. 2023.
11. Srinath Venkatesan, Sandeep Bhatnagar, José Luis Tinajero León, "A Recommender System Based on Matrix Factorization Techniques Using Collaborative Filtering Algorithm", *neuroquantology*, vol. 21, no. 5, pp. 864-872, march 2023, doi: 10.48047/nq.2023.21.5.NQ222079.
12. Srinath Venkatesan, "Utilization of Media Skills and Technology Use Among Students and Educators in The State of New York", *Neuroquantology*, Vol. 21, No 5, pp. 111-124, (2023).
13. Srinath Venkatesan, Sandeep Bhatnagar, Iván Mesias Hidalgo Cajo, Xavier Leopoldo Gracia Cervantes, "Efficient Public Key Cryptosystem for wireless Network", *Neuroquantology*, Vol. 21 (5), pp. 600-606, (2023).
14. Rauf, H. L., Gunce, K., & Özersay, M. Ö. (2019). Impact Of Students'self-Advocacy On Their Perception In Design-Studio. *The Online Journal of Quality in Higher Education*, 6(1), 1-12.
15. Rauf, H. L., & Shareef, S. S. (2019). Understanding the relationship between construction courses and design in architectural education. *international journal of recent technology engineering*, 8(3), 3201-3207.

16. Rauf, H. L., Shareef, S. S., & Othman, N. N. (2021). Innovation in Architecture Education: Collaborative Learning Method Through Virtual Reality. *Journal of Higher Education Theory Practice*, 21(16), 33-40.
17. Shareef, S. S. (2016). Considerations in Design of Interior Spaces for Autistic Children. Eastern Mediterranean University (EMU)-Doğu Akdeniz Üniversitesi (DAÜ).
18. O. Alkarabsheh, A. Jaaffar, p. Wei Fong, D. Almaaitah and Z. Alkharabsheh, "The relationship between leadership style and turnover intention of nurses in the public hospitals of Jordan," *Cogent Business & Management*, Vols. 9, 2022, no. Issue 1, p. Page 1 of 19, 2022.
19. F. Yassine, T. Maaitah, D. Maaitah and J. Al-Gasawneh, "Impact Of Covid-19 On The University Education System In Jordan," *Journal of Southwest Jiaotong University*, vol. 57, no. 1, pp. 1-15, 2022.
20. D. AL-Maaitah, T. AL-Maaitah and O. alkharabsheh, "The impact of job satisfaction on the employees turnover intention at public universities (Northern Border University)," *International Journal of Advanced and Applied Sciences*, vol. 8, no. 5, pp. 53-58, 2021.
21. D. Al-maaitah, R. Alias and T. Al-maaitah, "The Impact of Human Resource Management Practices and Leader Member Exchange on Job Performance: A moderating Role of Job Satisfaction in Jordanian Public Universities," *Indian Journal of Science and Technology*, vol. 12, no. 11, p. 5, 2019.
22. D. Maaitah, R. Allias, A. Azmin and T. Maaitah, "Leader member exchange and job performance with job satisfaction as a moderator," *National Academy of Managerial Staff of Culture and Arts Herald*, vol. 1, no. 1, pp. 1176-1179, 2018.
23. D. Maaitah, R. Alias and T. Maaitah, "The Impact Of Human Resource Management Practices On Job Performance In (University Of Jordan)," *national academy of managerial staff of culture and arts herald*, vol. 1, no. 1, pp. 1180-1183, 2018.
24. T. AL-Maaitah, A. Osman, M. Suberi, D. AL-Maaitah and M. AL-Maaitah, "Factors Influencing the Adoption of Electronic Banking in Jordan," *Australian Journal of Basic and Applied Sciences*, vol. 9, no. 12, pp. 104-108, 2015.
25. D. Al-Maaitah, M. Abdul Mutalib, A. Zumrah and T. Al-Maaitah, "A Conceptual Approach of Human Resource Management Practices Towards Organisation Performance: An Evidence from the Private Universities in Jordan," *International Journal of Economics, Commerce and Management*, vol. 3, no. 8, pp. 426-434, 2015.
26. T. AL-Maaitah, A. Osman, M. Suberi, D. AL-Maaitah and F. AL-Dhmour, "Review study on the security of electronic payment systems," *International Journal of Economics, Commerce and Management*, vol. 3, no. 9, pp. 821-829, 2015.
27. D. AL-maaitah, T. AL-maaitah and A. Al-shourah, "Factors Affecting Human Resource Practices In A Sample Of Diversified," *International Journal Of Research Science & Management*, vol. 12, no. 2, pp. 23-28, 2015.
28. Shareef, S. S., & Farivarsadri, G. (2019). The impact of colour and light on children with autism in interior spaces from an architectural point of view. *International Journal of Arts Technology*, 11(2), 153-164.

29. Shareef, S. S., & Farivarsadri, G. (2020). An innovative framework for teaching/learning technical courses in architectural education. *Sustainability*, 12(22), 9514.
30. J. Cruz Ángeles, The legal-community obligations of the large digital service provider platforms in the metaverse era, *Cuad. transnational law*, vol. 14, no. 2, p. 294-318, Sept. 2022.
31. J. Cruz Ángeles, The guardians of access to the metaverse. (Re)thinking the Competition Law of the European Union, *Cuad. transnational law*, vol. 15, no. 1, p. 275-296, Mar. 2023.
32. Viktor, P., & Szeghegyi, Á. (2022). Safety of the Introduction of Self-driving Vehicles in a Logistics Environment. *Periodica Polytechnica Transportation Engineering*, 50(4), 387–399.
33. Viktor, P., & Reicher, R. (2020). Magyarországi leányvállalatok centralizált beszerzései. *Logisztikai Trendek És Legjobb Gyakorlatok*, 6(2), 35–44. <http://doi.org/10.21405/logtrend.2020.6.2.35>
34. Viktor, P., Molnár, A., & Fodor, M. (2022). The Current State of Vocational Schools in Hungary and New Strategies in Teaching. *Specialusis Ugdymas*, 2(43), 3497–3515.
35. Albert, M., Patrik, V., Dániel, S., & Ágnes, C.-K. (2021). Frequency analysis of anomalous negative price fluctuations in stock market indices as a crisis forecasting tool. *Macrotheme Review: A Multidisciplinary Journal Of Global Macro Trends*, 10(1), 9–26.
36. Patrik, V. (2021). Conditions for the introduction of autonomous vehicles. *Macrotheme Review: A Multidisciplinary Journal Of Global Macro Trends*, 10(1), 77–85.
37. Patrik, V., Albert, M., Claudia, C., & Mónika, G.-F. (2021). Consumer habits of purchasing food products, grown in Hungary. *Macrotheme Review: A Multidisciplinary Journal Of Global Macro Trends*, 10(1), 27–39.
38. Dániel, S., & Patrik, V. (2021). The importance of project risk management in practice. *Macrotheme Review: A Multidisciplinary Journal Of Global Macro Trends*, 10(1), 68–76.
39. Mónika, F., & Patrik, V. (2022). IOT devices and 5G network security option from generation aspects. In *IEEE 10th Jubilee International Conference on Computational Cybernetics and Cyber-Medical Systems ICCS 2022* (pp. 265–269).
40. Szeghegyi, Á., & Viktor, P. (2022). Impact of the Energy Crisis on Demand for Plug-in Hybrid Vehicles. In *IEEE Joint 22nd International Symposium on Computational Intelligence And Informatics and 8th International Conference on Recent Achievements in Mechatronics, Automation, Computer Science and Robotics (CINTI-MACRo 2022)* (pp. 215–219).
41. Patrik, V., Dániel, S., & Albert, M. (2021). Consumer habits and autonomous vehicles. In *FIKUSZ 2021 XVI. International Conference Proceedings* (pp. 73–81).
42. Lumapenet, H. T. (2022). Effectiveness of Self-Learning Modules on Students' Learning in English Amidst Pandemic. *Resmilitaris*, 12(6), 949-953.
43. Guiamalon, T. S. (2022). Internship In Times Of Pandemic: A Qualitative Phenomenological Study. *Resmilitaris*, 12(6), 1039-1050.
44. Jeet, Daman (2020). The Relationship Between Women Directors on Board and Firm Performance: Indian Scenario. *IUP Journal of Corporate Governance*, Vol. 19 Issue 3, p23-38.

45. Jeet, D., Bhatia, B. S., & Sharma, R. K. (2020). Determinants of Ownership Pattern. *Journal of Management Research and Analysis*, 5, 146-153.
46. Alabdullah, T.T.Y., Ahmed, E.R. (2021). New Insights to Investigate the Impact of Internal Control Mechanisms on Firm Performance: A Study in Oman. *Riset Akuntansi dan Keuangan Indonesia*, 6(2).
47. Alabdullah, T.T.Y., Al Fakhri, I., Ahmed, E.R., & Jebna A.K. (2021). Empirical Study of The Influence of Board of Directors' Feature on Firm Performance. *RJOAS*, 11(119), 137-146.
48. Alabdullah, T. T. Y., Al-Fakhri, I., Ahmed, E. R., &Kanaan-Jebna, A. 2021. Corporate Governance System and Firm Financial Performance. *Acta Scientific Computer Sciences*, 4 (6), 97-103.
49. Kanaan-Jebna, A., Baharudi, A.S., & Alabdullah, T.T.Y. (2022). Entrepreneurial Orientation, Market Orientation, Managerial Accounting and Manufacturing SMEs Satisfaction. *Journal of Accounting Science*, 6(1), 1-14.
50. Jeet, D., (2022). Ownership pattern and firm performance: corporate governance in Indian firms. *International Journal of Innovation and Sustainable Development*, 135-154.
51. Jeet, D., Bhatia, B. S., & Sharma, R. K. (2018). Pattern of Ownership. *Journal of Management Research and Analysis*, 5, 249-258.
52. Jeet, D., (2017). GST: An Overhaul in Taxation Policy of India- Why and How. *International Journal of Science Technology and Management*, 7, 479-485.
53. Jeet, D., (2016). Participatory Governance - A Performative Practise. *University Journal of Management & Commerce*, 1, 139-145.
54. Gupta, S, Kumar, S, Bangare, L, Nuhani, S, Alguno, A and Samori, I. A (2022), Homogeneous Decision Community Extraction on End-User Mental Behavior on social media, *Computational Intelligence and Neuroscience*, Vol. 2022, No. 3490860.
55. S. Gupta, S. Kumar, L. Bangare, S. Nuhani, A. Alguno, I.A Samori, “), Homogeneous Decision Community Extraction on End-User Mental Behavior on social media, *Computational Intelligence and Neuroscience*”, vol. 2022, no. 3490860.
56. S. Kumar, “Scope confirmation exercise (SCE): A pre-project exercise to ensure a successful capital market fintech project.” *Journal of Management Information and Decision Sciences*, vol. 25, no. 3, pp. 1.
57. Jeet, D., (2015). Critical Review of Prime Minister's Jan Dhan Yojana – A step towards Financial Inclusion. *International Journal in Multidisciplinary & Academic Research*, 4, 479-485.
58. Jeet, D., (2022). A Study on Work Life Balance of Lady Doctors and Nurses. *Current Scenarios in Indian Economy & Finance*, 1, 1-22.
59. Jeet, D., (2022). An Empirical Analysis on Perception of Women Investors towards Various Investment Avenues. *Development of Indian Banking & Finance*, 1, 1-20.
60. Jeet, D., (2022). Factors affecting ownership pattern: Indian evidence. *International Journal of Business Excellence*, 10, 1903-1942.
61. Jeet, DD. (2020). Diffusion of Liquid Hand Wash Into Rural Markets. *Mukt Shabd Journal*, 9, 2229-2247.

62. Jeet, D., (2021). Sustainable Development of Textile Industry Through Innovative Technology And Operational Management Skills: Indian Scenario. *British View*, 5, 2309-3218.
63. D. Gaviria.,O. Castellanos., E. Martínez, y D. García. (2022). “Influencia de la Cuarta Revolución Industrial en la ética del profesional contable colombiano”. *Procedia Ciencias de la Computación*, 215, 626-641,2022.
64. O. Castellanos y E. Pérez. “El impacto de los tratados de doble imposición tributaria sobre la inversión extranjera en Colombia”. *Saber, Ciencia y Libertad*, 17(2),2022.
65. O. Castellanos y E. Pérez. “Los tratados de doble imposición tributaria y su efecto en la inversión extranjera directa en Colombia,” *Revista Enfoques*, 6(21), 50-62,2022.
66. O. Castellanos, D. Gaviria, & D. Arango. (2022). *Financial Audit Key Audit Issues and COVID-19. resmilitaris*, 12(6), 55-63,2022.
67. O. Castellanos, J. Velásquez y G. Arboleda, J. Arcila. “La auditoría forense¿ Un instrumento esencial de control interno en las entidades públicas?” *Administración & Desarrollo*, 52(1), 95-112,2022.
68. O. Castellanos, J. Velásquez y G. Arboleda.” La doble tributación internacional sobre la inversión directa extranjera en América Latina y el Caribe, ” *Administración & Desarrollo*, 51(1),165-183,2021.
69. O.Castellanos, S. Vallejo , & Y. Copete. “Internal control and forensic auditing in public entities. *Resmilitaris*”, 12(6), 64-73,2022.
70. L. M. . Porras Castaño, J. P. López Urango, J. E. Zapata Mejía, J. G. Villadiego Lozano, y O. C. Castellanos Polo, *Educación Financiera En Los Jovenes De 12 A 16 Años, De Los Municipios De Medellín, Itagui Y Sopetrán/2021, Pens_Tr*, vol. 2, n.º 4, pp. 15–35, mar. 2023.
71. Shareef, S. S., Rajeshkumar, S., & Rauf, H. L. (2022). A Numerical Study on Forced Vibration Analysis and Optimum Design of Rotating Composite Multiwalled Carbon Nanotubes-Reinforced Smart Sandwich Plate. *International Journal of Structural Stability Dynamics*, 22(01), 2250009.
72. Shareef, S. S., & Rauf, H. L. (2021). The Influence of Building Structure on Human Perception in Interior Spaces. *Journal of Studies in Science Engineering*.
73. Shareef, S. S., & Sani, R. M. (2021). The symbolic usage of stone beyond its function as a construction material: Example of residential architecture in Iraqi Kurdistan. *Semiotica*, 2021(238), 37-59.
74. A. R. Yeruva and V. B. Ramu, “Optimising AIOps system performance for e-commerce and online retail businesses with the ACF model,” *Int. J. Intellect. Prop. Manag.*, vol. 1, no. 1, p. 1, 2022.
75. V. B. Ramu and A. R. Yeruva, “AIOps research innovations, performance impact and challenges faced,” *Int. J. Syst. Syst. Eng.*, vol. 13, no. 3, p. 1, 2023.
76. A. Khelifi, A. Abran, and L. Buglione, "2.4 a system of reference for software measurements with ISO 19761," in *COSMIC Function Points: Theory and Advanced Practices*, vol. 142, 2016.

77. A. Khelifi and A. Abran, "Design steps for developing software measurement standard etalons for iso 19761 (cosmic-ffp)," in WSEAS International Conference on COMPUTERS, 2007.
78. M. A. Talib, A. Khelifi, A. Abran, and O. Ormandjieva, "Techniques for quantitative analysis of software quality throughout the sdlc: The swebok guide coverage," in 2010 Eighth ACIS International Conference on Software Engineering Research, Management and Applications, pp. 321-328, 2010.
79. M. A. Talib, A. Khelifi, and T. Ugurlu, "Using ISO 27001 in teaching information security," in IECON 2012-38th Annual Conference on IEEE Industrial Electronics Society, pp. 3149-3153, 2012.
80. M. Aburrous and A. Khelifi, "Phishing detection plug-in toolbar using intelligent Fuzzy-classification mining techniques," in The international conference on soft computing and software engineering [SCSE'13], San Francisco State University, San Francisco, California, USA, 2013.
81. A. Khelifi, Y. Grisi, D. Soufi, D. Mohanad, and P. V. S. Shastry, "M-Vote: a reliable and highly secure mobile voting system," in 2013 Palestinian International Conference on information and communication technology, pp. 90-98, 2013.
82. A. Khelifi, M. Aburrous, M. A. Talib, and P. V. S. Shastry, "Enhancing protection techniques of e-banking security services using open source cryptographic algorithms," in 2013 14th ACIS International Conference on Software Engineering, Artificial Intelligence, Networking and Parallel/Distributed Computing, pp. 89-95, 2013.
83. A. Khelifi and K. H. Hyari, "A mobile device software to improve construction sites communications" MoSIC", " International Journal of Advanced Computer Science and Applications, vol. 7, no. 11, pp. n/a, 2016.
84. M. A. Talib, O. Ormandjieva, A. Abran, A. Khelifi, and L. Buglione, "Scenario-based Black Box Testing in COSMIC-FFP: a case study," in Software Quality Professional, vol. 8, no. 3, pp. 22, 2006.
85. M. A. Talib, A. Khelifi, and L. Jololian, "Secure software engineering: A new teaching perspective based on the SWEBOK," in Interdisciplinary Journal of Information, Knowledge, and Management, vol. 5, pp. 83-99, 2010.
86. M. Alsoud and I. Othman, "Factors influencing online shopping intention in Jordan: an empirical study based on the Tam model", International Journal of Current Innovations in Advanced Research, vol. 1, no. 6, pp. 1-13, 2018.
87. R. Imtiaz, M. Alsoud, M. Ramish, A. Aziz and A. Anwar, "Impact of Face book on Advertising: Analysis of effectiveness of Face book on enhancing customer purchase intention", Elementary Education Online, vol. 20, no. 5, pp. 7130-7149, 2021.
88. M. Alsoud and I. Othman, "The Determinant of Online Shopping Intention in Jordan: A Review and Suggestions for Future Research", International Journal of Academic Research in Business and Social Sciences, vol. 8, no. 8, 2018.

89. T. Majali, M. Alsoud, A. Omar and I. Alhassan, "Social Media Use as Health Awareness Tool: A Study among Healthcare Practitioners", *Multicultural Education*, vol. 7, no. 2, pp. 1-5, 2021.
90. T. Majali, M. Alsoud, H. Yaseen, R. Almajali and S. Barkat, "The effect of digital review credibility on Jordanian online purchase intention", *International Journal of Data and Network Science*, vol. 6, no. 3, pp. 973-982, 2022.
91. Trawnih, S. Al-Masaeed, M. Alsoud and A. Alkufahy, "Understanding artificial intelligence experience: A customer perspective", *International Journal of Data and Network Science*, vol. 6, no. 4, pp. 1471-1484, 2022.
92. T. Majali, A. Omar, M. Alsoud and S. Barakat, "Use of Social Media in Promoting Breast Cancer Awareness among Malaysian Women of Generation Y: A Conceptual Framework", *Multicultural Education*, vol. 7, no. 2, pp. 58-67, 2021.
93. A. Al-Adwan, M. Alrousan, H. Yaseen, A. Alkufahy and M. Alsoud, "Boosting Online Purchase Intention in High-Uncertainty-Avoidance Societies: A Signaling Theory Approach", *Journal of Open Innovation: Technology, Market, and Complexity*, vol. 8, no. 3, p. 136, 2022.
94. M. Alsoud, M., and A. Mustafa. "The Impact of Security Protection on Online Shopping Intention upon Jordanian Markets", *Merit Research Journal of Business and Management*, vol.8, no.2, pp.023-027.
95. A. Al-Adwan, H. Yaseen, A. Alsoud, F. Abousweilem and W. Al-Rahmi, "Novel extension of the UTAUT model to understand continued usage intention of learning management systems: the role of learning tradition", *Education and Information Technologies*, vol. 27, no. 3, pp. 3567-3593, 2021.
96. A. Al Adwan, "Case study and grounded theory: a happy marriage? An exemplary application from healthcare informatics adoption research", *International Journal of Electronic Healthcare*, vol. 9, no. 4, p. 294, 2017.
97. A. Samed Al-Adwan, M. Nofal, H. Akram, N. Awni Albelbisi and M. Al-Okaily, "Towards a Sustainable Adoption of E-Learning Systems: The Role of Self-Directed Learning", *Journal of Information Technology Education: Research*, vol. 21, pp. 245-267, 2022.
98. A. Al-Adwan, M. Al-Debei and Y. Dwivedi, "E-commerce in high uncertainty avoidance cultures: The driving forces of repurchase and word-of-mouth intentions", *Technology in Society*, vol. 71, p. 102083, 2022.
99. A. Al-Adwan, "Novel research framework for social commerce purchase intentions", *Journal of Theoretical & Applied Information Technology*, vol. 96, no.14, pp.4390-4404, 2018.
100. A. Al-Adwan and G. Sammour, "What Makes Consumers Purchase Mobile Apps: Evidence from Jordan", *Journal of Theoretical and Applied Electronic Commerce Research*, vol. 16, no. 3, pp. 562-583, 2020.
101. N. Albelbisi, A. Al-Adwan and A. Habibi, "Impact Of Quality Antecedents On Satisfaction Toward MOOC", *Turkish Online Journal of Distance Education*, pp. 164-175, 2021.

102. R. Meet, D. Kala and A. Al-Adwan, "Exploring factors affecting the adoption of MOOC in Generation Z using extended UTAUT2 model", *Education and Information Technologies*, vol. 27, no. 7, pp. 10261-10283, 2022.
103. A. Al-Adwan, "Revealing the Influential Factors Driving Social Commerce Adoption", *Interdisciplinary Journal of Information, Knowledge, and Management*, vol. 14, pp. 295-324, 2019.
104. A.S. Al-Adwan and N. Khdour, "Exploring Student Readiness to MOOCs in Jordan: A Structural Equation Modelling Approach", vol.19, pp. 223-242.
105. A. Al-Adwan, N. Albelbisi, S. Aladwan, O. Horani, A. Al-Madadha and M. Al Khasawneh, "Investigating the Impact of Social Media Use on Student's Perception of Academic Performance in Higher Education: Evidence from Jordan", *Journal of Information Technology Education: Research*, vol. 19, pp. 953-975, 2020.
106. Almaamari, Q. A., & Alaswad, H. I. (2021). Factors Influencing Employees' productivity- Literature Review. *Academy of Entrepreneurship Journal*, 27(3), 1-7.
107. Ahmed, F., & Almaamari, Q. (2020). Understanding the Relationship Between Training, Motivation and Working Environment and Employee Performance in the Banking Sector in Bahrain. *International Journal of Intellectual Human Resource Management*, 1(01), 64-68.
108. Almeer, M. S., & Almaamari, Q. A. (2022). The Influence of Green Human Resource Management on Organizational Performance in Retail Sector in Bahrain. *Baltic Journal of Law & Politics*, 15(1), 362-376.
109. Almaamari, Q. A., & Salial, M. M. (2022). Influence of Job Satisfaction, Effective Teamwork and Social Media on Employee's Performance in Bahraini Telecommunication Sector. *Specialusis Ugdymas*, 1(43), 2063-2070.
110. Almaamari, Q. A., Ali, B. M., & Almeer, S. (2022). Factors Influencing Organizational Performance at Petroleum Products Distribution Company in Yemen. *Specialusis Ugdymas*, 1(43), 2071-2083.
111. Almaamari, Q., & Abdulhusain, Z. (2022). Leadership, organization Culture and job Satisfaction influence employee performance in private companies in Bahrain. *Baltic Journal of Law & Politics*, 15(1), 352-361.
112. Adaletey, J. E., Almaamari, Q. A., & Achiyaale, M. R. (2022). Cost Efficiency for Effective Revenue Mobilisation at the Mmdas in Ghana. *Mathematical Statistician and Engineering Applications*, 71(4), 8649-8667.
113. Ali, A. A. A., Alzoraiki, M., Al-shaibah, M., & Almaamari, Q. (2022). Enhancing Contextual Performance through Islamic Work Ethics with Mediating role of Normative Commitment. *Mathematical Statistician and Engineering Applications*, 71(4), 8668-8683.
114. Aldoseri, F. I., & Almaamari, Q. A. (2020). Factors Influencing Employee Performance at the Banking Sector in Kingdom of Bahrain: Literature Review.
115. Mukherjee, T., Sangal, I., Sarkar, B., & Almaamari, Q. A. (2023). Logistic models to minimize the material handling cost within a cross-dock. *Mathematical Biosciences and Engineering*, 20(2), 3099-3119.

116. Abdulrab, M., Zumrah, A. R., Almaamari, Q., & Al-Tahitah, A. (2017). Transformational Leadership and Psychological Empowerment in Malaysian Public Universities: A Review Paper. *Research on Humanities and Social Sciences*.
117. Beshr, B., Muhammad, S. K., Alaghbari, M. A., & Albo-Aainain, M. I. (2023). The mediating role of empowering workers in the relationship between the entrepreneurial orientation and operational performance of Bahraini family businesses. *resmilitaris*, 13(1), 1331-1341.
118. Al-Maamari, Q. A., & Abdulrab, M. (2017). Factors affecting on customer loyalty in service organizations. *International Journal of Energy Policy and Management*, 2(5), 25-31.
119. Al-Maamari, Q. A., Kassim, R. N. M., Raju, V., Al-Tahitah, A., Ameen, A. A., & Abdulrab, M. (2018). Factors affecting individual readiness for change: A conceptual framework. *International Journal of Management and Human Science (IJMHS)*, 2(1), 13-18.
120. Alsaad, L. H., & Almaamari, Q. A. (2020). A Semi Literature Review Of Factors Influencing Employee's Performance At Banking Service. *International Journal of Management (IJM)*, 11(8).
121. Al-Maamari, Q. A., Alkadash, T., Al-Absy, M. S., Nagi, M., & Abdullah, M. A. (2021). The Mediation Impact Of Organizational Commitment On The Total Quality Management Practices And Individual Readiness For Tqm Implementation Within Yemeni Oil Units. *International Journal for Quality Research*, 15(2).
122. Ba Wazir, A. M. S., Amaamari, D. Q. A., & Hasan, D. B. A. (2020). The Relationships Between Self-Efficacy, Managerial Competency and Learning Orientation on Job Performance Among Leaders in Saudi
123. Beshr, B. A. H. (2021). Countries' strategies in facing crisis and disasters during the Corona Virus pandemic-The case of the Kingdom of Bahrain.
124. Beshr, B., Abd Al-Rahman, M. M., Alaghbari, M. A., & Albo-Aainain, M. I. (2023). The impact of leadership skills on the process of making administrative decisions (A field study-Nationality, Passports and Residence Affairs-Kingdom of Bahrain). *resmilitaris*, 13(1), 2219-2241.
125. Al-Awawdeh, N., & Kalsoom, T. (2022). Foreign Languages E-Learning Assessment Efficiency and Content Access Effectiveness During Corona Pandemic in University Context. *Theory and Practice in Language Studies*, 12(10), 2124-2132.
126. Alawawdeh, N. Alshtaiwi, M. (2020). Foreign Languages E-Learning: Challenges, Obstacles and Behaviours during COVID-19 Pandemic in Jordan.. *PalArch's Journal of Archaeology of Egypt / Egyptology*, 17 (6), 11536-11554.
127. Al-Awawdeh, N. (2021). Translation Between Creativity and Reproducing An Equivalent Original Text. *Psychology and Education Journal*, 58 (1), 2559-2564.
128. Al-Awawdeh, N. (2022). The Function Of Ideology In Translation: A Case Study Of Selected Aljazeera News Headlines Translated Into Arabic. *Ijaz Arabi Journal of Arabic Learning*, 5 (1), 48-58.
129. Kalsoom, T., Aziz, F. & Al-Awawdeh, N. (2021). Foreign Language Learning Anxiety: A Systematic Literature Review. *TESOL International Journal: English Language Education Publishing*, 16 (4.3), 239-252.

130. B Bisoyi, D Das, PS Subbarao, B Das, "An Evaluation on Green Manufacturing: It's Technique, Significance and Rationality", IOP Conference Series: Materials Science and Engineering, 653 (1), 012032, 2019.
131. PPS Subbarao, "Bank credit to infrastructure in India – Issues, Challenges and Strategies", International Research Journal of Commerce & Behavioral Science, 4 (10) 6,2015.
132. PS Subbarao, "Participative Management in Post Liberalization-A Case study of Indian Jute Industry", International Journal of Decision Making in Management, 2 (1), 55-62, 2013.
133. Mert, "The importance of fixed asset revaluations in economic crises periods," Journal of Business and Social Science Review, vol. 1, no. 7, pp.35-45, 2020.
134. Mert, "The impacts of knowing the complications of fair value on financial statement analysis for investment decision process," Journal of Business & Economic Management, Vol.8 (8), pp.251-264, 2020.
135. Mert, "Analyzing the results of accounting evaluation methods through practical applications," European Business & Management, Vol.6, no.4, pp.95-104, 2020.
136. Kem D. (2022), "Strengthening Online Education: Challenges and Opportunities in India", International Journal of Humanities and Social Science Invention, vol. 11 (05), 2022, pp 01-12.
137. Kem D. (2022) "Personalised and Adaptive Learning: Emerging Learning Platforms in the Era of Digital and Smart Learning", International Journal of Social Science and Human Research, vol. 5 (2), pp. 385-391.
138. Mert, "The Effects of collaboration between internal auditing and financial affairs departments: A survey conducted through the internal auditing and financial affairs departments," Economic Studies (Ikonomicheski Izsledvania), Vol.30, no.3, pp.96-114, 2021.
139. Mert, "Analyzing the sustainability of the accounting valuation practices in Romania during the adaptation period to the European Union," Revista Argentina de Clínica Psicológica, Vol.30, no.1, pp.787-798, 2021.
140. Mert, "The effects of the qualitative parameters of internal auditing works on the preferences of investment funds' analysts," Economic Alternatives, no.1, pp.60-71, 2021.
141. Mert, "Investigation techniques, methods, types, and increasing impact of forensic accounting in digital period," Maliye ve Finans Yazıları (Journal of Finance Letters), no.118, pp.13-32, 2022.
142. Al-Abyadh, Mohammed Hasan Ali, and Hani Abdel Hafeez Abdel Azeem. (2022). "Academic Achievement: Influences of University Students' Self-Management and Perceived Self-Efficacy" Journal of Intelligence 10, no. 3: 55.
143. Abdel Azeem, H.A.H. and Al-Abyadh, M.H.A. (2021), "Self-compassion: the influences on the university students' life satisfaction during the COVID-19 outbreak", International Journal of Human Rights in Healthcare, ahead-of-print.
144. Al-Abrat N.A.S., Alabyad M.H.A. (2021) The Extent of Awareness of Faculty Members at Al-bayda University About the Concept of Educational Technology and Their Attitudes Towards It. In: Al-Bakry A.M. et al. (eds) New Trends in Information and Communications

- Technology Applications. NTICT 2021. Communications in Computer and Information Science, vol 1511. Springer, Cham.
145. Idbyani, A., & Al-Abyadh, M. H. A. (2022). Relationship between Dark Triad, Mental Health, and Subjective Well-being Moderated by Mindfulness: A Study on Atheists and Muslim Students. *Islamic Guidance and Counseling Journal*, 5(1), 71–87.
 146. PS Subbarao, PS Rani, “Application of information Technology in Agriculture-An Indian Experience” *European Journal of Business and Management* 4 (8), 37-46, 2012.
 147. PS Subbarao, PS Rani, “International Technology Transfer to India an Impedimenta & Impetuous,” *Global Journal of Business Management*, 5 (1), 1-19, 2011.
 148. Mert, “Assessment of accounting evaluation practices, a research-based review of Turkey and Romania,” Springer Cham, eBook ISBN: 978-3-030-98486-1, Hardcover ISBN 978-3-030-98485-4,
 149. SS Pasumarti, “Accomplishment of Gandhian Globalization Is A Myth or Reality”, *Journal of Advanced Research in Dynamical & Control Systems*, 11 (6), 52-61, 2019.
 150. SS Pasumarti, “CSR and Socio-Economic Development–A case study of selected PSU’s in the State of Odisha” *Journal of Critical Reviews*, 7 (13), 1407-1415, 2020.
 151. SS Pasumarti, “Work Life Balance: A Challenge for Employees in Indian IT and ITES Industry”, *Rupkatha Journal on Interdisciplinary Studies in Humanities*, 11 (2), 1-12, 2019.
 152. V Batth, B Nayak, SS Pasumarti, “The study of financial performance of Indian public sector undertakings”, *Global Journal of Finance and Management* 10 (1), 21-43, 2018.
 153. Saraswat, Surbhi. (2018). Myth & Gender: A Critical Reading of Chitra Banerjee Devakaruni’s *Before We Visit the Goddess*, *IJELLH*, vol.VI, Issue II, pp. 748-754
 154. Saraswat, S. (2018). Rape & Body Politics: Gender Violence in Manjula Padmanaban’s *Lights Out*. *RJELAL*, 6(1), 415-421.
 155. Saraswat, S. (2022). Urban Materiality and Social Change: Mapping the Urban Reality in Mahesh Dattani’s. *The Big Fat City*. *ECS Transactions*, 107(1), 13701.
 156. Saraswat, S. (2021). Writing Wrongs: Mahesh Dattani's *Thirty Days in September* as a Trauma Narrative. *Turkish Online Journal of Qualitative Inquiry*, 12(3).
 157. Saraswat, S. (2020). Representation of Emerging Technologies: Postmodern Urban Dystopia in Manjula Padmanabhan’s *Harvest*. *International Journal on Emerging Technologies*, 11(4): 446–449.
 158. PSS CA Vijaya Batth, Bhagirathi Nayak, “Role of Independent Directors in changing business scenario in India”, *International Journal of Scientific Research and Management* 4 (2), 3878-3882, 2016.
 159. SS Pasumarti, “ Is BRICS Bank become triumphant”, *International Conference on Management and Information Systems*, 52-56, September 22-24, 2013.
 160. M. Farman, A. Akgül, M.T. Tekin, M. M. Akram, A. Aqeel , E. E. Mahmoud, I. S. Yahia, “Fractal fractional-order derivative for HIV/AIDS model with Mittag-Leffler kernel”, *Alex. Eng. J.*, vol. 61, no. 12, pp. 10965-10980, April 2022.

161. K.S. Nisar, A. Aqeel, M. Inc, M. Farman, H. Rezazadeh, L. Akinyemi, M.M. Mannan, “Analysis of dengue transmission using fractional order scheme”, *Aims Math*, vol. 7 no. 5, pp. 8408–8429, May 2022.
162. M.M. Akram, M. Farman, A. Akgül, M. U. Saleem, A. Ahmad, M. Partohaghigh, F. Jarad, “Analysis of HIV/AIDS model with Mittag-Leffler kernel”, *Aims Math*, vol. 7 no. 7, pp. 13383-13401, July 2022.
163. Khan, Muhammad Asghar; Kumar, Neeraj; Mohsan, Syed Agha Hassnain; Khan, Wali Ullah; Nasralla, Moustafa M.; Alsharif, Mohammed H. i wsp. (2022): Swarm of UAVs for Network Management in 6G: A Technical Review. w: *IEEE Trans. Netw. Serv. Manage.*, s. 1.
164. Mohsan, Syed Agha Hassnain; Othman, Nawaf Qasem Hamood; Khan, Muhammad Asghar; Amjad, Hussain; Żywiołek, Justyna (2022): A Comprehensive Review of Micro UAV Charging Techniques. w: *Micromachines* 13 (6).
165. Tucmeanu, Elena Roxana; Tucmeanu, Alin Iulian; Iliescu, Madalina Gabriela; Żywiołek, Justyna; Yousaf, Zahid (2022): Successful Management of IT Projects in Healthcare Institutions after COVID-19: Role of Digital Orientation and Innovation Adaption. w: *Healthcare* 10 (10), s. 2005. DOI: 10.3390/healthcare10102005.
166. Żywiołek, Justyna; Tucmeanu, Elena Roxana; Tucmeanu, Alin Iulian; Isac, Nicoleta; Yousaf, Zahid (2022): Nexus of Transformational Leadership, Employee Adaptiveness, Knowledge Sharing, and Employee Creativity. w: *Sustainability* 14 (18), s. 11607.
167. Al Shraah, A., Abu-Rumman, A., Alqhaiwi, L.A., & Alsha'ar, H. “The impact of sourcing strategies and logistics capabilities on organizational performance during the COVID-19 pandemic: Evidence from Jordanian pharmaceutical industries”. *Uncertain Supply Chain Management*. Vol. 10(3), pp. 1077-1090. (2022).
168. Abu-Rumman, Ayman. "Effective Knowledge Sharing: A Guide to the Key Enablers and Inhibitors." In *Handbook of Research on Organizational Culture Strategies for Effective Knowledge Management and Performance*. Edited by Tessier, Dana, 133-156. Hershey, PA: IGI Global, 2021.
169. Al Shraah, A., Irtaimah, H.J., & Rumman, M.A. “The Strategic Human Resource Management Practices in Implying Total Quality Management (TQM): An Empirical Study on Jordanian Banking Sector. *International Journal of Management*. Vol. 4, No. 5. Pp.179-190. (2013).
170. Abu-Rumman, A. And Qawasmeh, R. "Assessing international students' satisfaction of a Jordanian university using the service quality model", *Journal of Applied Research in Higher Education*, Vol. ahead-of-print No. ahead-of-print. (2021).
171. Khaled Lafi Al-Naif And Ata E. M. Al Shraah. “Working capital management and profitability: Evidence from Jordanian mining and extraction industry sector. *IUG Journal of Economics and Business*. Vol. 2, No. 1, pp 42-60. (2018)
172. R. Steffi, G. Jerusha Angelene Christabel, T. Shynu, S. Suman Rajest, R. Regin (2022), “ A Method for the Administration of the Work Performed by Employees”, *Journal of Advanced Research in Dynamical and Control Systems*, Vol.14, no.1, pp. 7-23.

173. Regin, R., Rajest, S. S., T, S., G, J. A. C., & R, S. (2022). An Organization's Strategy that is Backed by the Values and Visions of its Employees' Families. *Central Asian Journal of Innovations on Tourism Management and Finance*, 3(9), 81-96.
174. Regin, R., Rajest, S. S., T, S., Christabel G, J. A. and R, S. (2022) "The Influence that the Advertising of Pharmaceuticals has on the Economy", *Central Asian Journal Of Social Sciences And History*, 3(10), pp. 1-18.
175. Regin, R., Rajest, S. S., T, S., G, J. A. C., & R, S. (2022). Pharmaceutical Supply Chain Challenges and Inventory Management. *Central Asian Journal of Innovations on Tourism Management and Finance*, 3(10), 143-159.
176. R, S., Regin, R., Rajest, S. S., T, S. and G, J. A. C. (2022) "Rail Project's Needed Project Management Approaches, Strategies, Methodologies, and Processes", *International Journal on Economics, Finance and Sustainable Development*, 4(10), pp. 109-126.
177. Rajest, S. S., Regin, R., T, S. and R, S. (2022) "The Effect of Corporate Social Responsibility on Organizational Effectiveness", *Central Asian Journal of Innovations on Tourism Management and Finance*, 3(11), pp. 125-144.
178. R, S., Rajest, S. S., Regin, R., & T, S. (2022). The Obstacles Facing Businesses that are Run by their Families as their Primary Owners. *Central Asian Journal of Innovations on Tourism Management and Finance*, 3(11), 145-163.
179. T, S. ., Regin, R. ., Rajest, S. S. . and R, S. . (2022) "Investigating the Style of Gender Leadership: Male and Female Leadership and Management Style", *International Journal of Development and Public Policy*, 2(11), pp. 1-17.
180. Rajest, S. S., Regin, R., T, S. and R, S. (2022) "Organisational Dedication, Employee Contentment on The Job, And Plans to Leave the Organization", *Central Asian Journal Of Mathematical Theory And Computer Sciences*, 3(12), pp. 5-19.
181. Rajest, S. S., Regin, R., T, S. and R, S. (2022) "Strategic Leadership And Alignment Affect Organisation Performance", *Central Asian Journal Of Mathematical Theory And Computer Sciences*, 3(12), pp. 248-266.
182. R, S., Rajest, S. S., T, S., & Regin, R. (2023). The Effects of Effective Management of Human Resources on The Overall Performance of An Organization. *Central Asian Journal of Mathematical Theory and Computer Sciences*, 4(1), 1-20.
183. Regin, R., Rajest, S. S., T, S., & R, S. (2023). Human Resource Perspective and Pitfalls at Work. *Central Asian Journal of Innovations on Tourism Management and Finance*, 4(1), 31-49.
184. T, S., Rajest, S. S., Regin, R., & R, S. (2023). Effect Of Working Environmental Employee Satisfaction On Organizational Performance. *Central Asian Journal Of Mathematical Theory And Computer Sciences*, 4(1), 29-48.
185. Regin, R., Rajest, S. S., T, S., & R, S. (2023). An Analytical Study of Development in Response to the COVID-19 Pandemic. *Central Asian Journal of Medical and Natural Science*, 4(1), 199-216.

186. R, S., Rajest, S. S., Regin, R., & T, S. (2023). Family Governance and the Moral Obligation of Businesses to Serve Their Communities. *International Journal on Orange Technologies*, 5(2), 60-77.
187. R. Regin, S. Suman Rajest, Shynu T, & Steffi. R. (2023). Audit Committee and the Overall Performance of Companies . *International Journal on Economics, Finance and Sustainable Development*, 5(3), 18-31.
188. Steffi. R, S. Suman Rajest, R. Regin, & Shynu T. (2023). An Examination of the Effects That Marketing Methods Have on Non-Governmental Organizations. *Middle European Scientific Bulletin*, 34(3), 189-207.
189. Setiawan, R., Abu-Rumman, A., Pio Leonardo Cavaliere, L., Mary, P. R., Vani Pachala, V., Khan, A., & Sankaran, D. (2020). Building Strategies for The Banking Sector During the Economic Crisis. *Productivity Management*, 25(1S), 821–840.