

# The Impact of Business Ethics on Mitigating Managerial Corruption among Employees of Jordanian Insurance Companies

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The purpose of this study is to explore the extent to which the employees in the Jordanian insurance companies display importance toward business ethics namely, respect for laws and regulations, justice and impartiality, speed and proficiency, and respect for time on mitigating managerial corruption. This study also examines the level of differences in the awareness of ethics elements among a sample study according to their personal characteristics. In addition, this study seeks to evaluate the impact of business ethics on mitigating managerial corruption among employees of the Jordanian insurance companies. The questionnaire survey was conducted on 120 employees and different suitable descriptive and inferential statistical tools were used to test the questions and research hypotheses. This study shows that the Jordanian insurance companies display high importance toward the practices of ethics. The findings in this study implicates that there is a significant impact of the dimensions of business ethics combined with the managerial corruption.

**Key words:** *Business ethics, managerial corruption, employees, insurance companies, Jordan.*

## Introduction

In the last three decades, a lot of debate and argument has taken place in the field of the administrative ethics. This refers to the emergence of many corruption issues such as moral scandals and the manifestations of administrative and economic corruption. These issues have been raised due to the noted decline in the regional systems that witness a lack of tightening on the control aspects and intensifying the rules of conduct and actions. On the other hand organisations have neglected the ethics aspect in their vision; as a result, this created a chance



for corruption (Mensah & Kilika, 2014). Also, the managerial corruption issue has been one of the main problems that international experts have unanimously agreed upon, that it can be solved in developing countries if development programs were implemented. It is clear that practices related to managerial corruption are now gaining special attention in developing countries (Wael, 2016). Reducing managerial corruption can create means to reach other goals related to the elimination of this phenomenon because of its serious and significant impacts on the performance of workers in business organisations on the one hand, and customer satisfaction on the other (Said, Ghani, Omar & Syed Yusuf, 2013; Sakarneh, 2018). Due to the importance of business ethics in reducing managerial corruption, through the practices of integrity, transparency, commitment to public and anti-corruption, this study has been designed to identify the impact of business ethics in reducing managerial corruption in Jordanian insurance companies.

Jordanian insurance companies face a real problem regarding the ethics of the job related to the loyalty of employees and their belonging to business organisations, which may lead to managerial corruption causing great losses for these companies (Sakarneh, 2015, Sakarneh, 2018). However, the procedures in the insurance companies are still substandard due to many reasons. Knowing that work in business organisations requires employees to show commitment to the conducts and rules of administrative work, thus, the failure to comply with the ethics of public service will directly affect the reputation and prestige of the state and government. Accordingly, some negative phenomena have spread in business organisations such as managerial corruption and other negative phenomena that have affected institutional performance.

This study aims to examine the extent of employees' commitment towards business ethics in the Jordanian insurance companies. This study also examines how the extent of the commitment to business ethics can affect the minimising of managerial corruption. The findings of this study provide understanding one of the important topics in the Jordanian community, which affects the business of insurance companies and the customer trust, as the ethics of the job helps in increasing the employees' loyalty and reduces the chances of managerial corruption in business organisations. The next section, Section 2 presents the literature review. This is followed by the research methodology in Section 3. Section 4 presents the findings of this study. The last section, Section 5 summarises and concludes this study.

## Literature Review

### *Business Ethics*

Several definitions of business ethics have been identified in the literature. Researchers defined business ethics as the principles and standards, which are considered the basis of the desirable behaviour of the workers who undertake to comply thereof (Sakarneh, 2018). The profession has ethics, etiquette or courtesy, which are deemed as general rules of ethics and social behaviour in the area of the profession that is defined by the rules and regulations of the organisation so as to practice this profession. Violation or non-observance exposes the violating person to repudiation and ostracism by other members, reaching imposing a penalty and sometimes a punishment. They are a set of principles and standards that are considered a reference for the behaviour required from an employee on which a society relies when evaluating the employee's performance (whether positively or negatively) (Narwal, 2007).

Other studies defined business ethics as a general set of beliefs, values and principles that govern an individual's behaviour in making decisions and in distinguishing between what is right or wrong, good or bad, legal or illegal (Obeidat, 2011; Dagher, 2014). In this regard, business ethics cannot be separated from the public morals of the individual; rather an individual must deal with the work problems on the basis of the general ethical standards which they believes in. Such values include faithfulness, loyalty, justice, help and cooperation, obeying systems, self-control, mercy, honesty, respect for other and courage.

There are few components of ethics. First is respect of laws and regulations. This refers to the duties of the public civil service which are derived from the legislation of the State, starting from the Constitution and the subsequent laws, regulations and instructions. Civil servants in general are only agents of the authority who operate in a unique framework, occupy a privileged position in society and provide some of the services upon which the rule of public law, order, health and development of citizens depend (Sakarneh, 2018). Public service employees must abide with the laws, instructions and administrative procedures, and maintain the nature of public sovereignty. These laws should be flexible and developed in line with the requirements and conditions of the work. It is not a secret for the administration to involve administrators and technicians in the development of these laws and instructions in order to ensure their integration and compliance (Al-Harashah, 2003).

The second component is respect of the values and customs of the community and customers. The ethics are a set of values, norms and traditions that are recognised by the society. These values are a set of rules and standards where an individual can distinguish between true and false, and is thus an administrative behavioural pattern. Governance and interpretation of the quality of society, while taking into account that business organisations, are a part of the

environment, and the ethics of that environment are transmitted to business organisations through the interaction of individuals (Narwal, 2007; Sakarneh, 2018).

The third component is justice and impartiality. If justice exists, then it will demonstrate the equality and values of the basic ethics that must be found in business organisations such as the elimination of patronage, family mediations, tribal and regional relations, as well as the application of the principles and standards of selection, and the equal provision of incentives and linking that with effort (Muriel, 2012).

The next component is respect and adherence with the timeframe. The employee must devote their time to the service of the institution for which they work and shall not waste time in work that does not benefit their institution; while adhering with the time limits upon arrival and departure to their office. It was narrated in Obeidat (2011), who noted that "Do not delay the work today until tomorrow. If you did that, you would increase work burden, and thus you will not know with which will you start or which will be delayed". It is also not permissible to engage in private issues with other colleagues and exchange visits with them, because that kills the time of the administration and embezzlement thereof. You are paid for this time and accountable before God and your own conscience. In addition, affiliation and loyalty to the institution is also another component of business ethics. The employee should raise the value of work, be loyal and belonging to the organisation for which they works and should not attack the policy of the state, because it exists to build the country and serve the citizen.

In addition, it is important for the employee to be involved in their work and feel that aceheiving the companies interests will achieve their interests. It is also a source for their livelihood and they must maintain that livelihood and should strongly counter any one who attempts to attack them or their job (both in words and acts; a good public services employee is the one who is self-confident and thus our efforts must focus on creating and maintaining their pride). (Rijkers & Johnny, 2014)

There must also be love for work. That is, employees must adhere to the ethics of hard work. This is to work hard, to reform the situation of the laggards and encourage the outstanding and distinguished from them, and must strive to advance everything possible to the success of their work to the satisfaction of the Lord of the Worlds as well as within (Syed Alwi & Burgmann, 2014). There must also be speed and proficiency. It is not permissible to obstruct work procedures whether intended or unintended, provided that they should stay away from some unjustified procedures that hinder business on a specific time, and implement it through perfect performance that is consistent with the established standards. We should not miss limiting thought in the accurate implementation. There needs to be organisation and creation

of the administrative staff, not to forget to prepare an ideal climate for efficient, speedy and effective work as required (Pinar & Girard, 2008).

### ***The Concept of Managerial Corruption***

There are many definitions of managerial corruption, but researchers in the phenomenon of managerial corruption did not agree on a specific concept and a precise definition of this phenomenon, as some of them attributed this discrepancy to the variation of "theoretical and intellectual visions" of those who write about corruption (Sakarneh, 2015). There are various trends in defining corruption, where some scholars define it as a deviation from law and order (non-compliance thereof) or using their absence to achieve political, economic or social interests for the individual or a specific group. Accordingly, it is a behaviour that violates the official duties of the position upon looking for special moral or physical benefits (Yamani, 2015). However, there is an international agreement on defining corruption which was defined by Transparency International as "any act that includes – whether by using the public position - to achieve gains for himself or for a group". In general, corruption results in damaging the public interest (Pinar & Girard, 2016). Corruption can also be considered as an idiom. In saying so, there is no specific definition for corruption as it is used nowadays, but there are different trends which agree that corruption is the abuse of public authority or public position to achieve private or personal gains.

The phenomenon of managerial corruption is a natural one in capitalist societies where the degree of this corruption varies according to the development of the state and its institutions. In the third world countries, the corruption of the state's institutions and the low levels of social welfare reach maximum levels, which is a result of underdevelopment and the increasing unemployment percentage. Moreover, corruption may spread and accumulate in the country's infrastructure, slows the development of the society and limits the incentives for economic development (Wael, 2016).

The phenomenon of corruption is manifested by a set of behaviours carried out by some of those who hold public positions and despite the similarity and interrelation between them, it is possible to summarise these behaviours in the following (Sakarneh, 2015). The first is political corruption where it relates to all financial deviations and violations of the rules and regulations that organise political work (the political institutions) in the State, while there is a fundamental difference between the societies whose political systems adopt democracy and to widen participation, and between the countries where governance is inclusive and dictatorial. However, the common factors for the widespread of corruption in both types of regimes are the order of corrupt governance (unrepresentative and unaccountable to the general public). The manifestations of political corruption are corrupt totalitarian rule, loss of

democracy, loss of participation, corrupt rulers, the state's domination on the economy and pervasive patronage (Šmaijen & Orekauskas, 2006).

The second is total financial deviations. This relates to the violation of the financial rules and provisions that regulate the administrative and financial work in the State and its institutions, and the violation of the instructions of the financial control bodies such as the Central Agency for Financial Supervision, which is competent to examine and monitor the accounts and funds of the government, public institutions and other concerned corporations. They also include taxation, land allocation, nepotism and favouritism in job appointments.

The third is managerial corruption where it relates to the manifestations of corruption and administrative, occupational or organisational deviations and those violations committed by a public employee while performing their duties through legislations and laws where they seizes the opportunity to take advantage of the loopholes instead of pressuring decision-makers and legislators to review and update them continuously. Here are the manifestations of managerial corruption: lack of respect for the times and dates of work in attendance and departure or spending time reading newspapers and receiving visitors, refraining from performing work or laxity and laziness and lack of responsibility, and disclosure of the secrets of the job and deviation of group work. In fact, the manifestations of managerial corruption are various and intertwined, and the spread of one of them is often conducive to the spread of other phenomena (Wael, 2016).

Ethical corruption is represented by all ethical and behavioural deviations relevant to the employee's personal behaviour, such as conducting indecent acts in the workplace, or combining the job with other external business without the permission of their management, or exploiting the authority to achieve personal interests at the expense of the public interests, or practicing a patronage in its social form called (personal favouritism) without regard to the considerations of competence and merit (Yamani, 2015).

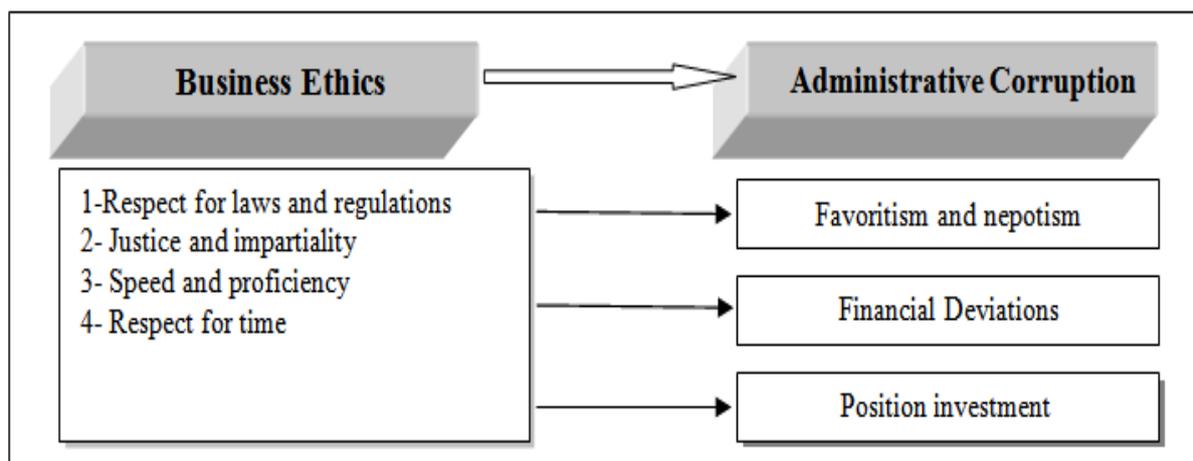
Fiqi (2009) has identified a few other forms for corruption. The first is bribery that relates to any acquisition of funds or any other benefits in order to carry out a business or to refrain from carrying it out, in violation of the regulations. The second form is nepotism that relates to any business carried out for the benefit of an individual or entity to which the person belongs, such as a political party, family, region, etc., without being eligible thereof. The third form is favouritism that relates to any preference of a party in receiving the service without a right to obtain certain interests. It is considered an interference for the benefit of an individual or a group without adherence to the principles of work and competency, such as the appointing a person in a particular position for reasons related to kinship or party affiliation, despite being incompetent or deserving such position. The next form is looting of the public funds such as obtaining and disposing the state's funds under different names.

Black-mailing is also another form of corruption that refers to any access to funds from a certain party in the community in return for the implementation of interests linked to the position of a person characterised by corruption.

## Research Framework and Hypotheses

Figure 1 depicts the research framework and hypotheses. The research framework shows that business ethics influence administrative corruption. Within business ethics, there are four components namely, respect for laws and regulations, justice and impartiality, speed and proficiency and respect for time. These four sub-components of business ethics are considered the independent variables. Whereas, administrative corruption is the dependent variable. There are three sub-components of administrative corruption namely, favouritism and nepotism, financial deviations and position investment.

**Figure 1.** Research Framework



The main hypothesis in this study states that ‘there is no statistically significant effects of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in reducing managerial corruption’. This main hypothesis is subdivided into the following sub-hypotheses:

H1a: There is no statistically significant effects of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in favouritism and mediation.

H1b: There is no statistically significant effects of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in financial deviations.

H1c: There is no statistically significant effects of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in the position investment.

## **Research Design**

### ***Sample Selection***

The population of the study consists of all employees and workers in the Jordanian insurance companies. Therefore, (150) questionnaires were distributed to a random sample of employees in the Jordanian insurance companies of different functional levels. The researcher was able to retrieve (125) and 120 questionnaires were valid for analysis purposes, thus constituting the proportion of questionnaires received and accepted for the purposes of statistical analysis (80%). The study uses statistical analysis program (SPSS) to analyse the study data, extract the values of repetitions and standard deviations and test the study hypotheses.

### ***Research Instrument***

A questionnaire survey was designed to identify the effect of business ethics in reducing the managerial corruption of the employees of Jordanian insurance companies. The questionnaire was divided into five themes that dealt with the variables of the study. Specifically, the questionnaire has two sections. Section 1 represents personal information that includes gender, age, monthly income, educational qualification and number of revisions. Section 2 provides the scale of commitment to the ethics of the public service: It is modelled on the Likert 5-point scale and consists of 16 clauses to which answers are taken (Strongly Agree, Agree, Neutral, Fair, Strongly disagree) and weights were given (5, 4, 3, 2) respectively. The questionnaire was then tested for reliability and validity as shown in Table 1. The Cronbach Alpha test was used to determine the extent of internal consistency between the resolution paragraphs. The study found that the stability test coefficient Cronbach Alpha was 0.92 is a good ratio for the purposes of analysis, which refers to the internal consistency of the resolution paragraphs. This high value indicates to a high degree of internal consistency between the paragraphs of the scale, where the minimum value is considered to be an internal consistency of 60%. The questionnaire was presented to a group of arbitrators competent academically and professionally.

**Table 1:** Cronbach’s Alpha analysis

Cronbach’s Alpha Test			The Overall Cronbach’s Alpha Test						
Variable	Alpha	N of Items							
Respect for laws and regulations	0.887	5	<table border="1"> <thead> <tr> <th colspan="2">Overall Reliability Statistics</th> </tr> <tr> <th>Cronbach's Alpha</th> <th>N of Items</th> </tr> </thead> <tbody> <tr> <td>092</td> <td>16</td> </tr> </tbody> </table>	Overall Reliability Statistics		Cronbach's Alpha	N of Items	092	16
Overall Reliability Statistics									
Cronbach's Alpha	N of Items								
092	16								
Justice and impartiality	0.823	5							
Speed and proficiency	0.911	5							
Respect for time	0.877	5							
Favouritism and nepotism	0.823	5							
Financial Deviations	0.922	5							
Position investment	0.921	5							

## Results

In order to achieve the objectives of the study the previous literature was reviewed, related to the subject of the current study, and accordingly the study tool was designed in the form of a questionnaire survey. Subsequently, statistical methods were used to suit the study variables and hypotheses. Simple statistical methods were used (such as: repetitions, percentages, arithmetic averages and standard deviations) as well as using the T- test per sample (Sekaran. 2003). Table 2 presents the means and standard deviations of the compliance with the business ethics. The table indicates that there is an above average degree of approval on the paragraphs of the measure of compliance with the ethics of the civil service in the Jordanian insurance companies. Statement number 9 has the highest mean score of 3.96, while the lowest degree of approval is statement number 10 with a mean score of 3.06.

**Table 2:** Means and SD on the Items

No.	Item	Means	SD	Ranking
1	The employees comply with business ethics	3.36	1.14	14
2	The employees work for the public interests	3,64	1.03	5
3	The employees apply rules and regulations	3.12	1.15	15
4	The employees keep the monies of the organisation	3.56	1.09	9
5	The employees observe the secrets of the organisation	3.84	0.98	3
6	The employees are influenced by personal relationships	3.84	0.98	3
7	Surveillance methods on the employees work are inefficient	3.54	1.09	11
8	Official organisation is the prevailing in the organisation.	3.62	1.16	7
9	Favouritism hinders the employees' work	3.96	.95	1
10	Wastage results in delaying the employees' work	3.06	1.27	16
11	Rules and regulations help to achieve transactions quickly	3.76	0.92	4
12	Feeling of the justice of applying the instructions positively affects your commitment with the rules and regulations	3.46	1.11	12
13	Ethics of the public job provides opportunities for job justice	3.56	1.03	10
14	Ethics of the public job help in minimising administrative slouch	3.38	1.12	13
15	Job ethics increase the employees' loyalty and membership	3.62	0.97	8
16	Job ethics help to minimise the percentages of corruption	3.64	1.12	6
	<b>Total</b>	<b>3,56</b>	<b>0.41</b>	<b>---</b>

Table 3 shows that the responses of the respondents to the importance of applying the business ethics in the insurance companies in Jordan towards the stakeholders. Given the data of the table, the responses were all high and close. The respondents pay more attention to

business ethics through the dimension of independence and objectivity, whereas the mean value of this dimension is respect for laws and regulations (4.50) and the standard deviation was 0.27, followed by the second dimension related to business ethics related to justice and impartiality, as the mean value of this dimension was 4.30, with a standard deviation of 0.26. The value of the mean of the business ethics and respect for time was 4.22 and the standard deviation 0.35. The value of the mean of the speed and proficiency was 4.12 and the standard deviation 0.15. This result confirms that the insurance companies in Jordan are keeping up their commitment towards those who deal with them. In particular, while seeking to improve its image in front of customers, the overall average of the respondents of the study sample was 4.42 with a standard deviation of 0.27.

**Table 3:** Means and Standard Deviation of Study Variables

No.	Item	Means	SD
1	Business Ethics	4.42	0.27
2	Respect for laws and regulations	4,50	0.27
3	Justice and impartiality	4,30	0.26
4	Speed and proficiency	4.12	0.15
5	Respect for time	4.22	0.35
6	Managerial corruption	4.21	0.37
7	Favouritism and nepotism	4.11	0.33
8	Financial Deviations	4.33	0.23
9	Position investment	4.23	0.23

The main hypothesis of this study is that there is no statistically significant effect of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in reducing managerial corruption. Table 4 presents the results of the data analysis. From the results of the T-test for each sample, it is noted that there is a statistically significant difference at the level ( $\alpha \leq 0.05$ ) between the mean of the answers and the average of the default scale, where the calculated (T) value was 5.533 and its statistical significance was 0.000. Since the average of the answers of 3.51 was higher than the default average of the scale of 3, then the result is to accept the alternative hypothesis Ha.

**Table 4:** Results of T-test for the one sample

Result of the Hypothesis	Statistical Significance	Freedom Degrees	T- Calculated Value	SD	Mean
Accept the Ha	0.000	49	5.533	0.70	3.51

The first sub-hypothesis is that there is no statistically significant effect of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in favouritism and mediation. It is noticed from the results of (T) test for each sample that there are statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the mean of the answers and the average of the default scale, where the calculated value of (T) was 7.843 and statistical significance at 0.000. Since the average of the answers (3.60) is higher than the default average scale was 3, the result is to accept the alternative hypothesis Ha.

**Table 5:** Results of T-Test for the one sample

<b>Result of the Hypothesis</b>	<b>Statistical Significance</b>	<b>Freedom Degrees</b>	<b>T- Calculated Value</b>	<b>SD</b>	<b>Mean</b>
<b>Accept the Ha</b>	<b>0.000</b>	<b>49</b>	<b>7.843</b>	<b>0.54</b>	<b>3.60</b>

The second sub-hypothesis is that there is no statistically significant effect of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in financial deviations. It is noticed from the results of (T) test for each sample that there are statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the mean of the answers and the average of the default scale, where the calculated value of (T) was 8.943 and statistical significance (0.000). Since the average of the answers of 3.90 was higher than the default average scale of 3, the result is to accept the alternative hypothesis Ha.

**Table 6:** Results of T-Test for the one sample

<b>Result of the Hypothesis</b>	<b>Statistical Significance</b>	<b>Freedom Degrees</b>	<b>T- Calculated Value</b>	<b>SD</b>	<b>Mean</b>
<b>Accept The Ha</b>	<b>0.000</b>	<b>49</b>	<b>8.943</b>	<b>0.45</b>	<b>3.90</b>

The third sub-hypothesis is that there is no statistically significant effect of business ethics (respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time) in the position investment. It is noticed from the results of (T) test for each sample that there are statistically significant differences at the level ( $\alpha \leq 0.05$ ) between the mean of the answers and the average of the default scale, where the calculated value of (T) was (9.766) and statistical significance (0.000). Since the average of the answers (3.70) is higher than the default average scale (3), the result is to accept the alternative hypothesis Ha.

**Table 7:** Results of T-Test for the one sample

<b>Result of the Hypothesis</b>	<b>Statistical Significance</b>	<b>Freedom Degrees</b>	<b>T- Calculated Value</b>	<b>SD</b>	<b>Mean</b>
<b>Accept the Ha</b>	<b>0.000</b>	<b>49</b>	<b>9.766</b>	<b>0.52</b>	<b>3.70</b>

The study shows the impact of business ethics in reducing managerial corruption among Jordanian insurance companies. The results of the study showed that there is a high interest by the Jordanian insurance companies in business ethics. This was revealed through the results of the study which showed the approximation of the averages of the respondents' responses. In addition, it was found that the general average for the dimensions of business ethics was 4.4), with a standard deviation of 0.27. This result is in line with the philosophy of the Jordanian insurance companies towards business ethics as shown in Table 2, within what is referred to as it's philosophy about business ethics. This indicates increasing awareness of companies researched about the importance of business ethics. This finding is consistent with the findings of Narwal (2007). Such a finding indicates that the answers were high and convergent, as the averages of managerial corruption were 4.21, while the standard deviation was 0.37.

## **Conclusion**

The study concludes that there is a significant impact of the dimensions of business ethics combined with the managerial corruption. This is a natural result and not surprising; as the key to survival, continuity and excellence necessarily depends on the progress of organisations distinct from the work, and charitable contributions to ensure the way to gain a positive image when dealing with the stakeholders who gained success and excellence. This study concludes that there was a significant impact/effect on the dimensions of business ethics combined with managerial corruption. It was found that all business ethics variables related to respect for laws and regulations, justice and impartiality, speed and proficiency, respect for time. These results are consistent with Wael (2016). This study discovered that business ethics are an important element for Jordanian insurance companies to reduce administrative and financial corruption in order to achieve their goals. Business ethics' conduct is a significant tool that can be used in procedures related to the application of the ethics' customer services. There is need to adopt a national strategy to raise the efficiency of employees and provide material incentives that reduce the impact of corruption on employees. The existence of regulations and instructions to control behaviour and justice,



impartiality among workers, and respect for time, are all factors that help to reduce managerial corruption.



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