

THE IMPACT OF INSTITUTIONAL EXCELLENCE ON THE MENTAL IMAGE OF BUSINESS ORGANIZATIONS-A FIELD STUDY ON JORDANIAN BANKS

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Abstract

The objective of the study is to measure and analyze the dimensions of institutional excellence and its impact on the mental image of business organizations, and the study population consisted of employees in Jordanian banks located in the city of Madaba, and to achieve the objective of this study, a questionnaire was designed and distributed to a simple random sample of (110) employees of employees in Jordanian banks, from which the researcher recovered (110) questionnaire with a recovery rate of (100%), valid for statistical analysis operations. The descriptive analytical approach was used, and many statistical methods were used. The most prominent were arithmetic averages, standard deviations, t-tests for independent samples, and simple and multiple regression analyses. After analyzing the data contained in this study and conducting the process of testing its hypotheses, the study reached several results, most notably: The existence of a statistically significant effect of all dimensions of institutional excellence represented in (leadership excellence, service delivery, human excellence) in the mental image with its dimensions represented in (mental self-image, desired mental image, perceived mental image) in Jordanian banks, and accordingly, the researcher presented a set of recommendations aimed at upgrading the level of institutional excellence.

Keywords: Institutional Excellence, Mental Image, Jordanian Banks.

I. INTRODUCTION

Institutional excellence is a necessity for administrative development because of its key role in raising performance levels by organizing the work of the organization this role is entrusted to effective leadership that sets standards and controls to implement the organization's plans and policies, develop the competencies and skills of employees, and pay constant attention to administrative development to achieve the organization's goals and successes, which makes it different from other organizations. The mental image is also one of the issues that institutions pay special attention to in research and measurement in a systematic way and place top priority

when preparing plans and implementing decisions. What these organizations are based on, along with the values they play in shaping and creating impressions and opinions about them. Given that banks are very important because of the financial functions they provide in terms of financial services and facilities, they are one of the most important indicators of the Jordanian economy, so this study seeks to identify the impact of institutional excellence on the mental image of business organizations through the field study that the researcher will conduct on Jordanian banks. This is the analysis report on the impact of institutional excellence on the mental image of business organizations. The analysis includes descriptive statistics, reliability tests, correlation analysis, and regression analysis. This research aims to provide a clear understanding of these concepts and their relationship with each other [1]. Descriptive analysis is the first step in the data analysis process. It provides an overview of the data and describes the main features of the dataset. In this analysis, descriptive statistics were used to summarize the data and provide insights into the variables' central tendency, variability, and distribution [2]. Reliability tests were also conducted to determine the consistency and stability of the measures used in the study. The reliability of the measures was assessed using Cronbach's alpha, a commonly used method for assessing internal consistency. This test helps ensure that the data collected are reliable and can be used to make valid inferences [3]. Correlation analysis was used to examine the relationship between different variables in the dataset. This analysis helped identify the strength and direction of the relationship between the variables. A scatter plot was used to visualize the relationship between the variables, and a correlation coefficient was calculated to quantify the strength of the relationship (Correlation and Simple Linear Regression | Natural Resources Biometrics, n.d.) Finally, regression analysis was conducted to examine the relationship between the dependent variable and one or more independent variables. This analysis helped identify the factors that influence the dependent variable and the nature of the relationship between them. The analysis also provided insights into the predictive power of the independent variables on the dependent variable. (Correlation and Simple Linear Regression | Natural Resources Biometrics, n.d.) [4].

II. RESEARCH PROBLEM STATEMENT

Based on the relationship between the mental image and its impact on institutional excellence, organizations must pay attention to the study of mental images prevailing in the layers of society, in order to pave the way for the development of strategies to find an impact between institutional excellence and mental images in their dimensions and consolidate them effectively and positively, by asking the following questions:

How does institutional excellence impact the mental image of business organizations (Jordanian banks)?

Each of the following questions derives from this question:

- 1) What is the level of institutional excellence in Jordanian banks?
- 2) What is the level of mental image in Jordanian banks?
- 3) How does institutional excellence impact its dimensions (leadership excellence, service delivery, human excellence) on the realistic mental image of Jordanian banks?

- 4) What is the impact of institutional excellence in its dimensions (leadership excellence, service delivery, human excellence), on the desired mental image in Jordanian banks?
- 5) What is the impact of institutional excellence in its dimensions (leadership excellence, service delivery, human excellence), on the perceived mental image in Jordanian banks?

III. THE IMPORTANCE OF THE STUDY

The importance of this research lies in the following points:

1. This study combines two burning variables in management that are of critical importance and competitiveness in organizations.
2. Clarify the roles that can be played in the importance of organizational excellence and its impact on the mental image of the customer, how to build strategic relationships with customers,
3. The study is expected to provide recommendations that help administrative decision-makers in banks to implement the recommendations of the study and invest available resources more efficiently and effectively
4. Contribute to enriching the scientific library with this study

IV. METHODOLOGY

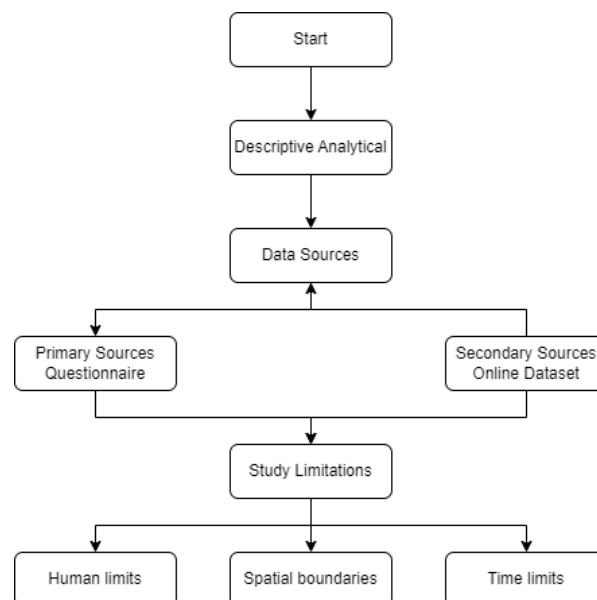


Figure 1: Research Flowchart

The above flowchart shows the research methodology. The quantity data was entered and compiled in an excel sheet. for data analysis purposes the data was transferred to SPSS (statistical package for social science) (version 23). The steps are considered in the methodology of this research as follows:

1. Analysis Methodology: By conducting a “Descriptive Analytical”.
 2. Data Sources: The data are gathered by using the following methods:
 - i. Primary sources through the questionnaire as the main tool of the study
 - ii. Secondary sources: Secondary sources have been referred to for data collection, which are previous studies obtained from refereed scientific research journals, electronic libraries, and refereed periodicals
 3. Limits of the study:
 - i. Spatial boundaries: The study is limited to Jordanian banks, in their main management and branches.
 - ii. Time limits: This study is expected to be completed in 2022/2023.
 - iii. Human limits: represented by managers, heads of departments, and heads of divisions in Jordanian banks.
- **Statistical methods used:**
 1. Percentages and frequencies to extract the description of the study sample
 2. Cronbach's alpha test to determine the stability of the questionnaire items.
 3. Arithmetic means and standard deviations to identify the level of the study variables
 4. Multiple linear regression analysis, in order to test the effect
 - **General flowchart**
 - ❖ Descriptive analysis of the participants' biodata, including age, gender, educational level, and occupation.
 - ❖ A robust table was created to show the response of each participant to the questions in the survey. The table includes the mean, standard deviation, and range of responses for each question. This table was used to analyze the reliability of the survey questions and to identify any patterns or trends in the data.
 - ❖ Reliability test, including Cronbach's alpha coefficient to assess the internal consistency of questions within each test Inter-item correlation matrix to measure the degree of relationship between questions in each test
 - ❖ Correlation analysis test to examine the relationship between variables, including Leadership excellence customers' mental images of Jordanian banks (realistic, desired, and perceived) Human excellence (specifically, excellence in service), and customers' mental images of Jordanian banks
 - ❖ Regression analysis test to determine the strength and direction of the relationship between variables, including Perceived mental image and leadership excellence, excellence in providing services, and human excellence Leadership excellence and excellence in providing services and human excellence in providing services and human excellence.

- ❖ Data collected was analyzed using statistical software, specifically SPSS (Statistical Package for Social Sciences).
- ❖ Ethical considerations were taken into account, and participants' anonymity and confidentiality were ensured throughout the research process.

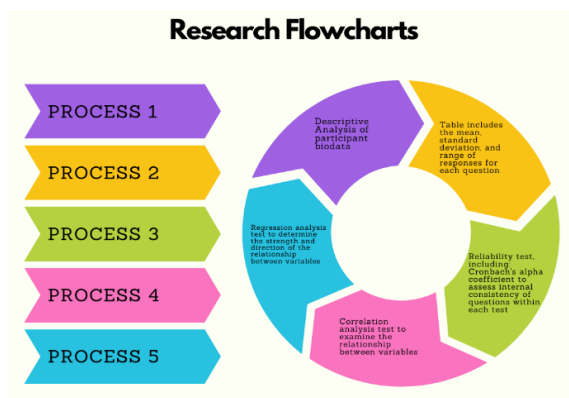


Figure 2: Research Flowchart Count

V. STRUCTURE OF THE STUDY

This study was divided into three sections, the first of which deals with the theoretical framework of the study and previous studies, the second section deals with the reality of institutional excellence and mental image, and the third section deals with discussing the results and recommendations.

A. Theoretical Framework and Previous Studies

As mentioned above, we will start by illustrating the logic of the structure of our research as the following:

a. Theoretical Framework

Organizational excellence refers to the main goals and objectives of modern business organization management. The term excellence is not limited to expressing performance but is included in quality reports, development plans, and institutional mechanism design. Therefore, commercial organizations seek to acquire unique characteristics and components in the services they provide or valuable products and achieve a rise in meeting the customer's desires by using modern methods to improve the efficiency of resource use in terms of marketing and moving away from non-traditional methods and responding quickly to customer needs and paying attention to their observations and complaints as well as expanding the after-sales service of goods, so the first step to excellence lies in transforming the vision and mission of the organization and by representing the business organization as the most important, The mental image, which is one of the main pillars, to achieve the goals on the ground in the best possible way, is given great importance by the management of the organization. The mental image is also one of those issues that organizations are interested in studying, measuring organizationally, and making a priority when making plans and implementing decisions. It

plays an important role in shaping social behavior. These organizations were created, in addition to their value in forming and forming impressions and opinions about the organization.

b. Previous Studies

A study (Riskers, 2014) entitled [5]. The Influence of Company Image, Trust, and Price on Satisfaction and Intensity of Repurchase at the Large Retail. In his study, the researcher touched on the impact of the image of the institution, trust, study, and prices in gaining customer satisfaction and repurchase. The study aimed to identify the impact of the image of the institution, confidence, and prices in gaining customer satisfaction and the intensity of repurchase in the largest retail establishments in the city of Makassar (capital of the Indonesian province of South Sulawesi) in order to collect the necessary data. A questionnaire was distributed to 250 customers, and the statistical program AMOS was used. For the sake of analysis, the study concluded that the mental image of the institution does not have an impact on customer satisfaction and that there is a positive relationship between confidence and the price of the product towards customer satisfaction and the intensity of repurchase, while the image of the institution if it is on the intensity of repurchase. Positively have a negative relationship with the intensity of repurchases, and customer satisfaction has an impact.

Madhavaram, et.al (2023) [6]. In their research "Building capabilities for software development firm competitiveness: The role of intellectual capital and intra-firm relational capital. Information & Management", The importance of software to an organization's performance is acknowledged by most organizations. It can also create value for other business functions. This study aims to investigate the impact that building capabilities have on software development firms' competitiveness. The complexity of software development is often accompanied by the need for employees to exchange knowledge and experience in order to improve the firm's competitive advantage. This study explores the various factors that influence software development firms' capability building. It also develops a framework for analyzing the multiple aspects of software development, including its intellectual capital. The results of the study support our model. Data collected from 200 software development companies provide us with valuable insight into the competitive environment of their industry. We also discuss the implications for the research on various aspects of intellectual capital, firm practices, and capability.

Zheng, C., Cao, Y., Wu, Y., & Yu, J. (2023) [7]. In the article "Do Virtual Goods Entice More Online Donations? Perspectives of Mental Imagery and Project Appeal. Information & Management", Although most studies on online fundraising have examined the various monetary settings, they have not examined the effects of virtual goods on the willingness of donors. This new option allows donors to choose from varying amounts of virtual goods, and it has not been tested in the literature. The concreteness of a donation option's impact on a person's willingness to give is a crucial factor that we consider when it comes to assessing the effectiveness of a charitable project. In three experiments, we examined the effects of different donation options, namely monetary and virtual goods, on the donations of individuals. We discovered that the virtual goods option is more effective at attracting donations than the monetary option. The effect is mediated by the use of mental imagery, and it can be moderated

by the various types of project appeals that can be made. This paper aims to provide a comprehensive overview of the research and its practical applications.

Shirokova et.al (2021) [8]. The research titled “Effectuation and causation, firm performance, and the impact of institutions: A multi-country moderation analysis. *Journal of Business Research*”. In the creation of a company, entrepreneurs use various behavioral logics, such as causation and effectuation. Although prior studies have indicated that certain strategies can positively affect the firm's performance, the exact relationship between these and the institutional context is not known. The goal of this study is to analyze the influence of country-level institutions on the link between firm performance and causal behaviors. It was conducted through a survey of over twenty-four countries. The findings show that the level of development of cultural, regulatory, and normative institutions had an effect on the effectiveness of effectuation and causation logics. This paper aims to provide a theoretical overview of the advantages of learning about the decision-making process in entrepreneurial enterprises.

Brzustewicz, et. al (2022) [9]. The emergence of social impact in company–NGO relationships in corporate volunteering. *Journal of Business Research*. The research aims that Companies are increasingly encouraging their employees to participate in corporate volunteering by organizing various social good activities with non-profit organizations. Apart from directly benefitting the beneficiaries, the relationships between companies and NGOs also have a variety of other social impact effects. The goal of this study is to examine the emergence of social influence in the relationships between non-governmental organizations (NGOs) and companies. It uses the findings of previous research on the value creation and social impact of business partnerships to analyze four case studies. The study revealed that the social impact of volunteering projects and company-NGO relationships can be seen in the various phases of the relationship. It also found that the value created by these relationships can influence the social and organizational context.

Paillé, P., & Francoeur, V. (2022) [10]. Enabling employees to perform the required green tasks through support and empowerment. *Journal of Business Research*. According to the current literature on environmental issues, employees are expected to perform both voluntary and mandatory green tasks. However, little is known about the conditions that lead to the successful performance of these tasks. The goal of this study is to examine the conditions that affect the performance of green task participants. The results indicate that the perceived support for the environment from the organization's leadership can have indirect effects on the performance of green task participants. The findings of the fsQCA study suggest that the required performance of green tasks can be achieved with the presence of various components of empowerment, regardless of the source. The paper then discusses the contribution of this research to the current literature on environmental issues.

Banik, S., & Gao, Y. (2023) [11]. Exploring the hedonic factors affecting customer experiences in phygital retailing. *Journal of Retailing and Consumer Services*. The concept of phygital retailing is to connect the digital and physical worlds to create unique experiences for customers. Although the applications of this concept are increasing, it is still not clear what factors can influence the experiences of customers. This study aims to identify the hedonic

elements that influence the customer experience in this type of retailing. The role of gender in influencing customer experiences is also explored. This study was conducted on a sample of over 200 individuals who had participated in phygital retailing in China, and data was gathered using a process macro and PLS. The results show that hedonic factors such as aesthetics, mental imagery, and entertainment can influence a customer's decision satisfaction. The study also found that the effects of mental imagery, aesthetics, and entertainment on a customer's experience are higher for females than for males.

Maier et. al. (2018) [12]. Fluent contextual image backgrounds enhance mental imagery and evaluations of experience products. *Journal of Retailing and Consumer Services*. They consider that Product images are used by online shoppers to gain information about a product. They can help them visualize the product's use and give them a detailed mental image of it. Having a fitting background can also increase the likelihood of them liking a product. The effect of this effect is preceded by the concept of imagery fluency, which is the ease with which people can easily recall mental images. This is a requirement for effective product images. Two studies show that this pathway is related to the research on mental imagery. According to the experiments, the use of contextual backgrounds on product images works best when used for non-fitting backgrounds or for ambiguous products. However, this doesn't work for search products. Online retailers can still benefit from this effect by using mental imagery to enhance the evaluations of their customers.

Manohar et.al (2023) [13]. INNOSERV: Generalized scale for perceived service innovation. *Journal of Business Research*. The authors justified that the current state of service innovation focuses on technological newness within firms, while ignoring the non-technological elements. This study aims to explore the various dimensions of innovation that can be applied to different sectors. The mixed method approach was used for the generation and purification of items. Through qualitative techniques such as in-depth interviews, focus group discussions, and quantitative tests such as PCA, EFA, and path analysis, the items were validated. A 22-item scale was then developed to measure service innovation. The goal of this study is to help the service industry consider the importance of non-technological innovations in their performance. It can also be used to measure the impact of these activities on the customer's perception of innovation. The objective of this study is to inform the development of new strategies and methods that can help improve the efficiency and effectiveness of the service sector. It also aims to identify the various tools and methods that can be used to measure and improve innovation in the service industry.

Li, et.al (2021) [14]. Human capital allocation and enterprise innovation performance: an example of China's knowledge-intensive service industry. *Research in International Business and Finance*. The study revealed that the lack of human capital in China's service industries has an inhibitory effect on the performance of local knowledge-intensive enterprises. It also found that this issue varies with the regions and industries where it occurs. The study aims to provide a comprehensive view of the various factors that affect the innovation environment in the country. The paper aims to examine the impact of human resource mismatch on the innovation capabilities of knowledge-intensive enterprises in China. We use a human capital allocation framework to analyze the country's sub-industry's current state.

Sun, et. al (2022) [15]. Influence of augmented reality product display on consumers' product attitudes: A product uncertainty reduction perspective. *Journal of Retailing and Consumer Services*. The goal of this study was to explore the effects that augmented reality features have on product attitude and uncertainty. The results revealed that they can reduce perceived uncertainty and improve the quality of products by increasing mental imagery, informativeness, and sense of presence. However, the relationship between the two factors is moderated by factors such as product involvement and sensory richness. Until recently, the uncertainty surrounding the products that are sold online has been a major issue for consumers. In recent years, various online retailers have started using augmented reality to display their products. But, the exact impact of this technology on the uncertainty of consumers is still unclear.

Lu, et.al (2023) [16]. "Stay" or "Leave": Influence of employee-oriented social responsibility on the turnover intention of new-generation employees. *Journal of Business Research*. The turnover intention of new-generation employees has been the focus of various studies. However, there is a lack of systematic discussions about the factors that influence this concept. As the number of new-generation workers in various industries continues to increase, it is becoming more important that organizations develop effective strategies and procedures to manage the turnover rate of these employees. This can be done through the establishment of sustainable business models and the development of new talent. The goal of this study was to analyze the factors that influence the turnover intention of new-generation employees in a region of China. Through a combination of the Price-Mueller turnover model and the questionnaire surveys, the researchers identified the various factors that influence the turnover process. The results of this study revealed that high ESR levels were associated with the retention mentality of new-generation workers. They also found that the three dimensions of commitment, namely affective commitment, normative commitment, and continuous commitment, have a significant influence on the relationship between TI and ESR. The results of the study revealed that the POS moderating effect did not appear in the relationships between AC and ESR. However, it did not find a moderating effect in the relationships between NC and ESR. This study serves as evidence for the various factors that affect the turnover intention of new employees in China. This study provides valuable insights into the factors that influence the turnover intention of new-generation employees and how they can be used to improve the HR strategies of organizations.

Cheng, P., & Zhang, C. (2023) [17]. Show me insides: Investigating the influences of product exploded view on consumers' mental imagery, comprehension, attitude, and purchase intention. *Journal of Retailing and Consumer Services*. Due to the increasing popularity of online shopping, more consumers are purchasing durable goods. To effectively communicate information about these products, various presentation methods have been developed. This study aims to analyze the usage of exploded views in digital product images. The exploded view shows the various technical components that are included in a product. It provides a clear view of how these components are assembled and where they are located. However, it can be very challenging for consumers to process the information. The goal of this study is to investigate the effects of product view and function description on consumers' processing. It aims to identify the factors that influence purchase intention and comprehension. We believe that the construction of textual descriptions and product views can make a positive impact on

consumers' perception of the product. The results of the two experiments revealed that the effects of product view on perception and purchase were different depending on the abstractness of the description. For instance, the enhanced visual presentation of the exploded view helped improve the participants' comprehension of the product. The normal product view exhibited in this study significantly improved consumers' comprehension and attitude when compared to abstract images. The findings support the idea that marketers should use exploded views effectively in e-commerce environments.

Renner, et. al (2019) [18]. Mental imagery as a “motivational amplifier” to promote activities. *Behaviour Research and Therapy*. One of the most effective treatment strategies for depression is to facilitate the engagement of people in rewarding activities. According to the study, mental imagery can help motivate people to perform their desired actions. The participants were randomly assigned to one of three groups: a single-session motivational imagery condition, an activity reminder control condition, or a no-remind control condition. They were asked to complete six activities in a row over the next week. The results of the study revealed that the motivational imagery group had higher levels of motivation and anticipated pleasure than the control groups. It also performed better than the activity reminder group when it came to completing the tasks.

Bai, et. al (2021) [19]. Returnee entrepreneurs and the performance implications of political and business relationships under institutional uncertainty. *Journal of Business Research*. Despite having the necessary international skills and knowledge, returnees are still liable for their actions when they move back home. This is due to their lack of familiarity with local business and political actors and their exposure to institutional uncertainty. The goal of this study is to find out how returnees can leverage their relationships with business and political actors to improve their performance. It also explores the effects of institutional uncertainty on these relationships. After conducting a survey of over 200 Chinese returnees, we discovered that business relationships are significantly influential on the performance of their companies. The formation and maintenance of business relationships can be influenced by political relationships. This study aims to provide a deeper understanding of the link between political and business interactions and the performance of returnees in emerging markets.

Behl, et. al (2022) [20]. Role of big data analytics capabilities to improve the sustainable competitive advantage of MSME service firms during COVID-19—A multi-theoretical approach. *Journal of Business Research*. The literature on digital technologies suggests that they can help firms gain an advantage in the competitive environment. However, studies on this topic have not focused on small and medium-sized enterprises (SMEs). In addition, they face various challenges, such as the disruption of the supply chain caused by the pandemic. The rapid emergence and evolution of digital technologies have been considered an essential component of the modernization of the manufacturing industry. However, there has been a lack of studies on the role of big data in improving the competitive advantage of the industry. The goal of this study is to provide a comprehensive analysis of the various factors that affect the development and implementation of BDAC in small and medium-sized enterprises. Through a combination of theoretical and practical support, we will be able to identify the key factors that influence the success of BDAC. The variables that were used in this study included the size

and age of the company. The data collected from the Indian service sector was then analyzed using PLS-SEM. The findings showed that the BDAC influences the SCA.

Tyler, et. al (2021) [21]. Schadenfreude, rivalry antecedents, and the role of perceived sincerity in sponsorship of sport rivalries. *Journal of Business Research*. The impact of emotion on the information processing of fans is acknowledged in this study. It explores the relationship between the subjective emotion of schadenfreude and the perceived rivalry antecedents. The study was conducted through a survey of 5,459 fans. The results of a study revealed that cultural differences and unfairness were associated with the development of schadenfreude. In a follow-up study, 543 fans from four US professional teams were asked to evaluate the effects of this behavior on their team's rivalry. The study revealed that the perception of the sponsoring brand's sincerity helped explain the positive effects of this behavior on the fans' reactions. Emotionally-engaged fans are more likely to support a sponsor due to its more sincere nature. This is also beneficial for the brand as it increases their desire to consume the product and improve their favorability. In addition, strategies that involve getting involved with rivalry games can help overcome the drawbacks of being associated with just one side of the competition.

Lee, J. E., & Shin, E. (2020) [22]. The effects of apparel names and visual complexity of apparel design on consumers' apparel product attitudes: A mental imagery perspective. *Journal of Business Research*. Although the use of atypical apparel names such as "Boyfriend Jeans" and "Cozy Workday Sweater" can encourage consumers to purchase more products, there is currently little research on the effects of these on the development and maintenance of consumer attitudes toward apparel. We utilized the mental imagery framework to examine the link between the design complexity and the mental imagery of apparel. The concept of a two-level visual complexity between a typical and atypical apparel name was used to test the effects of different mental imagery on the quality and presentation of the apparel design. The results indicated that for simple designs, the quality and elaboration of mental imagery were greater than for complex apparel designs. On the other hand, for complex designs, the mental imagery was not significantly different. The researchers discovered that the use of atypical apparel names can increase positive attitudes toward products. For instance, the use of mental imagery in the design of simple apparel products can help boost sales.

VI. THE IMPACT OF INSTITUTIONAL EXCELLENCE ON THE MENTAL IMAGE IN JORDANIAN BANKS

From this standpoint, the researcher will clarify the concept and importance of institutional excellence, and then review its dimensions and characteristics. The concept of institutional excellence can be categorized into eight basic concepts of quality management that enable the organization to determine its path towards achieving the foundations of excellence according to the European excellence model, namely (added value to customers, sustainability, development in institutional capabilities, interest in innovation and creativity, leadership through vision, inspiration, and integrity, management with flexibility and speed of adaptation to change, success through the talents and capabilities of the institution's employees, and sustainability of impressive results). (Ajaif, 2008) [23], points out that excellence is a way of

life, which can occur in an organization, whether small or large, governmental or non-governmental, providing a service or product. Standen (2004) [24], defines it as clarity in identifying customers and understanding their needs and requirements and the attention of all elements of the organization by meeting those future and unexpected needs and requirements through performance that exceeds expectations and achieves benefits to stakeholders in a balanced manner for both individuals and society. While others see it as a state of administrative creativity and institutional excellence that achieves extraordinarily high levels of performance and implementation of production, marketing, financial and other processes in the institution, resulting in results and achievements that surpass what competitors achieve, and satisfy the target group and stakeholders at all levels.

VII. THE IMPORTANCE OF INSTITUTIONAL EXCELLENCE

The importance of institutional excellence lies in improving the mechanisms of solving complex organizational problems and addressing the technical diseases suffered by institutions to bring a suitable environment for creativity and innovation for employees and spreading a stimulating organizational culture by employing the available behavioral and scientific knowledge and applying intervention and experimentation techniques in order to improve performance and increase the effectiveness of institutions to be able to achieve their goals and improve the quality of career and community life that contributes to the survival and growth of institutions and activate their role in raising the performance of individuals and groups. (Al-Sahli, 2017) [25]. From the above, it is clear that the importance of institutional excellence in banks is embodied in the existence of an organization characterized by creativity, innovation, and initiative, achieving the best levels of performance for bank employees and providing distinguished service-to-service recipients in order to raise the bank's degree of excellence compared to other competing banks.

The characteristics of institutional excellence as per Al-Adaili (2009) [26], show that there are several characteristics of excellence in the organization, the most important of which are:

- 1) The availability of motives for success and excellence among individuals in the organization.
- 2) High level of satisfaction and self-esteem.
- 3) Permanent, dynamic, and growing presence in the market.
- 4) Excellence in providing services or products for alternative companies and institutions.
- 5) Achieving achievements that place the organization in the ranks of companies with high-value shares.

The dimensions of Institutional Excellence or organizational excellence consist of three main dimensions, namely leadership excellence, excellence in service delivery, and human excellence.

1. Leadership Excellence

Senior leadership has a direct impact on excellence by developing the capabilities of individuals and encouraging them to move towards creativity and excellence, through leadership skills, effective work relationships, the ability to think renewed, and encouraging competition between individuals to come up with new ideas, and the senior leadership supports direct communication between it and individuals by adopting an open-door strategy, which allows it to exchange information related to the effectiveness of the organization and the ability to discuss it, reach suggestions and devise new solutions to its problems. (Al-Sahli, 2017) [27]. It should be noted here that leadership excellence is the ability to motivate individuals to voluntarily have the desire and commitment to accomplish the goals of the organization. (Musa, Tulay, 2008) Service Excellence: Service Excellence represents all the internal activities that distinguish the organization from other institutions through which customers' needs, expectations, and aspirations are met. (Idris and Al-Ghalibi, 2009) [28].

2. Excellence In Service Delivery

(Zayed, 2003) [24] has identified that the concept of excellence in service delivery is to exceed customer expectations and attention to detail, by developing methods of service delivery adopted by building and enhancing the capabilities of individuals, adopting excellent planning that focuses on the service provided and the way it is provided together, in addition to communicating effectively at every stage of delivery.

3. Human Excellence

Distinguished organizations value their employees, build a culture that allows for mutual benefit between corporate and personal goals, develop the capabilities of employees, promote justice and equality, take care of them, communicate with them, reward and appreciate them in a way that motivates them, develops their commitment and enables them to employ their skills and knowledge for the benefit of the organization. (Guide to King Abdullah II Award for Excellence in Government Performance and Transparency, 2008) (<http://www.kaa.jo>) [26]. Where the importance of human resources stems from being the most important element of the production process in the organization, so it is necessary to have great competencies capable of performance and distinctive giving, and human resources are the crucial element in achieving excellence for institutions. (Ismail Mohamed Rahim, 2018) [29].

VIII. INSTITUTIONAL EXCELLENCE AWARDS FORMS

1. European Award for Quality and Excellence (EFQM): The European Foundation presented this award for Quality and Excellence in 1991, where it adopted the main criteria for evaluating the award: (leadership, human resources, policies and strategies, partnerships and resources, operations, employee satisfaction, target group satisfaction, community service, and performance results and indicators). Deming Award: This award was presented by the Japanese Union of Scientists and Engineers in 1951 and adopted the main criteria for the award (policy, organization, information, analysis, planning, education and training, quality assurance, quality effects, profiling, results, and control).

2. Baldrige Award: This award was presented by the National Institute of Standards and Technology of the US Department of Commerce in 1987 and adopted the main criteria for the award (leadership, information, strategic planning, human resources, quality in services and products, and customer satisfaction).
3. King Abdullah II Award for Excellence in Government Performance and Transparency: The criteria of this award serve as a non-descriptive framework based on nine criteria, five of which are enablers (leadership, people, strategy, partnerships, resources, operations, and services) and the other four are results (individual results, recipient results, community results, and key results). (Guide to King Abdullah II Award for Excellence in Government Performance and Transparency, 2008) (<http://www.kaa.jo>) [30].
4. Dubai Government Excellence Program Award: The program adopted key criteria to evaluate the award: (leadership, strategy, partnership and resources, operations, human resources, customer results, human resources results, community results, and key performance results). (Dubai Government Excellence Program Guide), (EFQM - 2013) [31][32].

IX. RESULTS AND DISCUSSION

Descriptive Analysis

1. Gender distribution

Fig 3. Below shows that 49 % of the respondent are female while 51 % are male

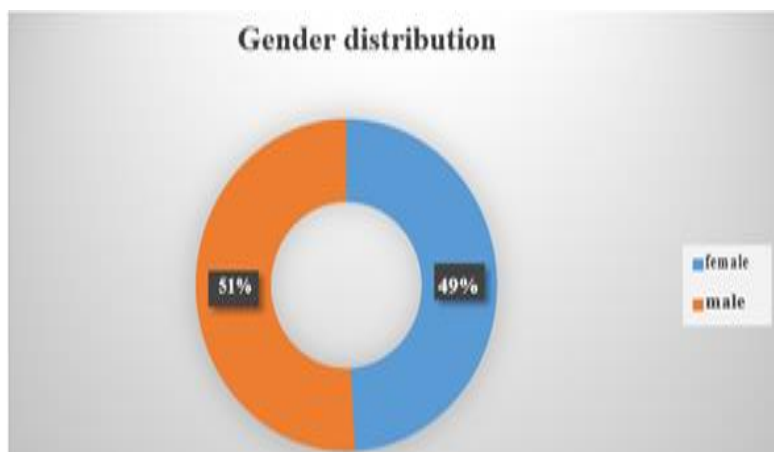


Figure 3: Gender distribution of the Respondents in Percentage

2. Age distribution

Fig 4. Below shows that 13 % of the respondent are between the ages of 15-26 years, 21% are between the ages of 26-35 years, 33% is between the ages of 36-45 years, 30% are between the ages of 46-55 years and 13% are 65 years and above.

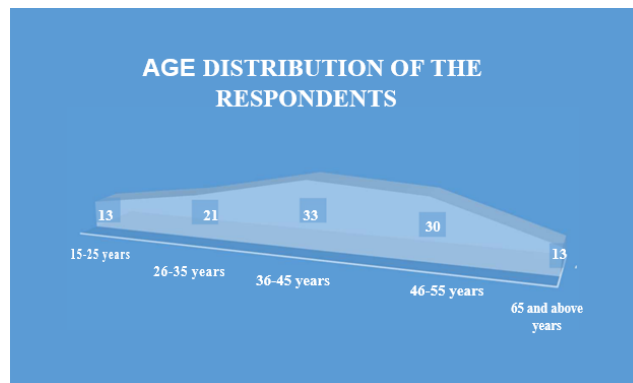


Figure 4: The age distribution of the respondents in percentage

3. Educational level of respondent

Fig 5 below shows that 24 % of the respondent are secondary school graduate, 47 % are university graduate, 22 % have master’s degree and 17% has Ph. D. degree.

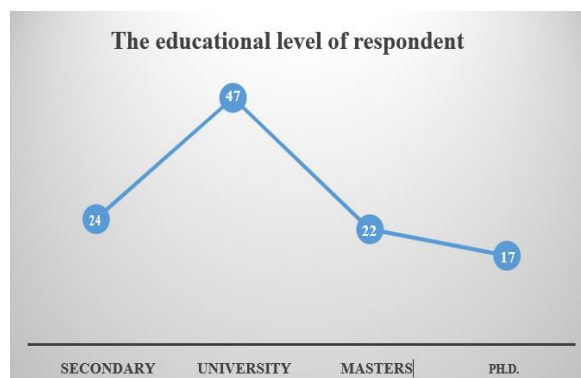


Figure 5: Figure Showing the Age Distribution of the Respondents in Percentage

4. Job role of the respondent

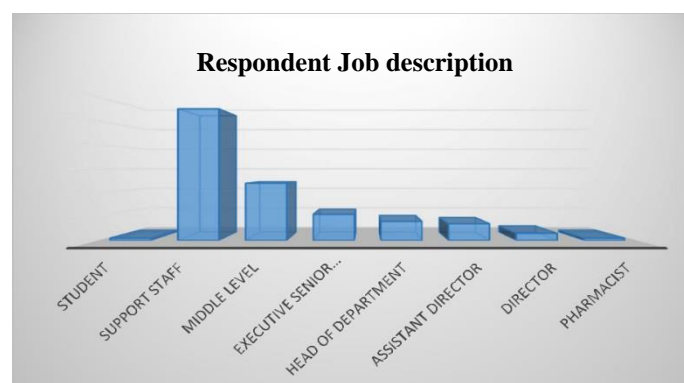


Figure 6: Job description distribution of the respondents in percentage

5. How respondent answers the survey question in percentage

Table 1.0 below provides a breakdown of survey results on various aspects of excellence, with ratings ranging from strongly disagree (SD) to strongly agree (SA). The first row indicates the respondents' opinions on leadership excellence, with 21.82% strongly agreeing and 50.73% agreeing that the organization excels in this area. The scores for excellence in providing services and human excellence were similar, with the majority of respondents agreeing or strongly agreeing that the organization performed well in these areas. The last three rows of the table are related to mental images - the realistic mental image desired mental image, and the perceived mental image of the organization. Interestingly, the scores for the perceived mental image were higher than the other two, indicating that respondents had a more positive view of the organization than their desired or realistic mental image. Overall, the table provides valuable insights into how respondents perceive the organization's performance in different areas of excellence and highlights areas where improvements may be necessary to meet their desired mental image.

Questions	SD	D	N	A	SA
Leadership excellence	0.72	10.18	16.55	50.73	21.82
Excellence in providing services	1.82	12.18	17.45	48.73	19.27
Human Excellence	2.36	10.72	16.55	47.27	22.73
Realistic mental image	2.36	11.64	16.36	47.45	22.18
Desired mental image	1.82	10	17.09	48	22.72
Perceived mental Image	1.64	11.82	15.27	51.09	20.18

Table 1: How respondent answer the survey questions, SD=strongly disagree, D=Disagree, N=Neutral, A=Agree, SA= Stro

Reliability Statistics

1. Leadership excellence reliability test

The reliability test shows that Cronbach's alpha is 0.735 for the five questions related to leadership excellence, which is an acceptable level of internal consistency. The inter-item correlation matrix displays the correlations between each pair of questions. The values range from -1 to 1, with higher positive values indicating a stronger positive correlation. In this case, all the correlations are positive, with values ranging from 0.154 to 0.478, which indicates that the questions are moderately correlated with each other. Overall, based on the reliability test results, the five questions related to leadership excellence appear to be reliable and consistent.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
0.735	0.739	5

Table 2: Cronbach's alpha value of the consistency level of questions in leadership excellence

2. Excellence in service reliability test

From Table 3.0 below, the reliability test for these questions related to excellence in service yielded a Cronbach's alpha coefficient of 0.709, indicating a moderate level of internal consistency. The Cronbach's alpha based on standardized items is also reported as 0.713, which is slightly higher than the raw alpha value. Looking at the item statistics, the mean scores for all five items range between 2.64 to 2.79 on a 5-point Likert scale, indicating that the respondents perceived these aspects of service excellence to be moderately important. The standard deviation values for all items are relatively high, indicating a wide range of responses from the respondents. The inter-item correlation matrix shows that all items are positively correlated with each other, with correlation coefficients ranging from 0.094 to 0.533. However, the lowest correlation coefficient of 0.094 between the fourth and fifth items indicates that these two items may not be strongly related. Overall, the results suggest that the questions related to excellence in service have moderate internal consistency and are positively correlated with each other.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
0.709	0.713	5

Table 3: Cronbach's alpha value of the consistency level of questions in excellence in service

3. Excellence in Service Reliability Test

The reliability test for the questions related to leadership excellence shows a Cronbach's alpha of .695, which indicates an acceptable level of internal consistency reliability. The Cronbach's alpha based on standardized items is slightly higher at .700. The item statistics show that the mean scores for each question are all above the midpoint of the scale (2.5), indicating that participants generally agreed with the statements.

However, the standard deviation for some questions is quite high, suggesting that there may be some variability in responses. The inter-item correlation matrix shows moderate to strong positive correlations among the questions, with correlation coefficients ranging from .147 to .465. These correlations suggest that the questions are measuring related constructs and are consistent with the notion that they are assessing leadership excellence.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
0.695	0.700	5

Table 4: Cronbach's alpha value of the consistency level of questions in leadership excellence

4. Realistic mental image reliability test

The reliability test for the realistic mental images has a Cronbach's alpha coefficient of 0.775 from Table 5.0 below, which indicates good internal consistency among the five items. This means that the items in the test are measuring the same underlying construct, which is the realistic mental image of Jordanian banks. Looking at the item statistics, the means for all five

items are between 2.69 and 2.88, which suggests that respondents on average are neutral to slightly positive about the items. The standard deviations range from 0.984 to 1.038, indicating that there is some variability in responses. Overall, the reliability test suggests that the five items are reliable measures of the realistic mental image of Jordanian banks and that respondents have a generally positive but somewhat neutral view of this image.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
0.775	0.775	5

Table 5: Cronbach’s alpha value of the consistency level of questions in realistic mental image

5. Desired Mental Image Reliability Test

The reliability analysis for the desired mental image scale shows a Cronbach's alpha of .691, indicating acceptable internal consistency reliability. The inter-item correlation matrix shows moderate to high correlations among the items, ranging from .096 to .481. The mean scores for the items range from 2.67 to 2.84, indicating that respondents' perceptions of Jordanian banks' Customer service performance are generally positive, but not outstandingly so. Overall, the scale appears to be a moderately reliable and valid measure of customers' desired mental image of Jordanian banks' customer service performance.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
0.691	0.699	5

Table 6: Cronbach’s alpha value of the consistency level of questions in a desired mental image

6. Perceived mental image reliability test

The reliability test shows a Cronbach's alpha of .660, indicating moderate internal consistency reliability among the five items measuring the perceived mental image of Jordanian banks. However, this value is below the generally accepted threshold of .70, suggesting that the items may not be highly correlated with each other. Looking at the item statistics, the mean scores for each item are around 2.7-2.8, indicating a neutral to a slightly positive perception of Jordanian banks. The standard deviations for each item range from .848 to 1.059, suggesting some variability in responses.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
0.660	0.663	5

Table 7: Cronbach’s alpha value of the consistency level of questions in a Perceived mental image

Correlation analysis

Correlation analysis between human excellence and the dependent variables:

The correlation analysis shows that there is a significant positive correlation between leadership excellence and realistic mental image ($r = 0.170$, $p = 0.047$). There is also a significant positive correlation between leadership excellence and desired mental image ($r = 0.200$, $p = 0.020$), as well as between excellence and perceived mental image ($r = 0.264$, $p = 0.002$), with the latter being the strongest correlation among all variables. There is a significant positive correlation between realistic mental image and desired mental image ($r = 0.394$, $p < 0.001$), as well as between realistic mental image and perceived mental image ($r = 0.258$, $p = 0.002$). There is a significant positive correlation between desired mental image and the perceived mental image ($r = 0.363$, $p < 0.001$). Overall, the results suggest that there are positive correlations between the variables, indicating that improvements in leadership excellence may lead to improvements in customers' mental images of Jordanian banks, including both realistic and desired mental images, as well as a perceived mental image. Improvements in these mental images may in turn lead to increased trust and comfort among customers in dealing with Jordanian banks.

Realistic					
		Leadership excellence	mental image	Desired mental image	Perceived mental image
Leadership excellence	Correlation	1.000	.170*	.200*	.264**
	Coefficient	-	-	-	-
	Sig. (2-tailed)	-.	.047	.020	.002
Realistic mental image:	Correlation	.170*	1.000	.394**	.258**
	Coefficient	-	-	-	-
	Sig. (2-tailed)	.047	-.	<.001	.002
Desired Mental Image	Correlation	.200*	.394**	1.000	.363**
	Coefficient		-	-	
	Sig. (2-tailed)	.020	<.001	-.	<.001
Perceived mental image	Correlation	.264**	.258**	.363**	1.000
	Coefficient	-	-	-	-
	Sig. (2-tailed)	.002	.002	<.001	-.

Table 8: Correlation coefficient and significance level of leadership excellence with realistic image desired image, and perceived image.

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Correlation analysis table 9.0 above shows the correlation coefficients between four variables: Excellence in service, Realistic mental image, desired mental image, and Perceived mental image. The correlation coefficient measures the strength and direction of the relationship between two variables. The coefficient can range from -1 to +1. A coefficient of +1 indicates a perfect positive correlation, while a coefficient of -1 indicates a perfect negative correlation. A coefficient of 0 indicates no correlation between the variables. Looking at the table, we can see that there is a significant positive correlation between Excellence in service and all the other variables (Realistic mental image, Desired mental image, and Perceived mental image) with correlation coefficients of 0.332**, 0.322**, and 0.262** respectively. This suggests that as excellence in service increases, there is a tendency for realistic, desired, and perceived mental

images to improve as well. Overall, the correlation table suggests that excellence in service is an important factor in improving customers' mental images of Jordanian banks, and that improving the realistic the mental image of the bank can also positively impact customers' desired and perceived mental images.

Desired	Correlation	.332*	** .363	1.000	** .258
Mental	Coefficient				
Image	Sig. (2-tailed)	<.001	<.001	.	.002
Perceived	Correlation	.262**	.394**	.258**	1.000
mental	Coefficient				
image	Sig. (2-tailed)	.002	<.001	.002	.

Table 9: Correlation coefficient and significance value of the relationship between excellence in service and the dependent variables

*. Correlation is significant at the 0.05 level (2-tailed)

The results show a positive correlation between Human Excellence and each of the dependent variables, with correlation coefficients ranging from 0.238 to 0.390, all significant at the 0.01 level. This suggests that as Human Excellence increases, so does the desired, perceived, and realistic mental image of the service be provided. It's also worth noting that the correlation coefficient between Perceived Mental Image and Desired Mental Image is the highest among all the coefficients, indicating a strong positive relationship between these two variables. The correlation between Realistic Mental Image and Human Excellence is the weakest among all the coefficients.

		Human Excellence	Desired Mental image	Perceived mental image	Realistic mental Image -
Human excellence	Correlation Coefficient	1.000	.300**	.390**	.238**
	Sig. (2-tailed)	.	<.001	<.001	.004
Desired mental image	Correlation Coefficient	.300**	1.000	.363**	.394**
	Sig. (2-tailed)	<.001	.	<.001	<.001
Perceived mental image	Correlation Coefficient	.390**	.363**	1.000	.258**
	Sig. (2-tailed)	<.001	<.001	..	.002
Realistic mental image:	Correlation Coefficient	.238**	.394**	.258**	1.000
	Sig. (2-tailed)	.004	<.001	.002	.

Table 10: Correlation coefficient and significance value of the relationship between excellence in service and the dependent variables

** . Correlation is significant at the 0.01 level (2-tailed)

Listwise N = 110

Regression Analysis

A. From Table 11 below, the Perceived mental image has a weak to moderate positive correlation with leadership excellence ($r = 0.256$), excellence in providing services ($r = 0.321$), and human excellence ($r = 0.429$). Leadership excellence has a weak to moderate positive correlation with excellence in providing services ($r=0.393$) and human excellence ($r = 0.348$). Excellence in providing services has a weak = positive correlation with human excellence ($r = 0.320$). All of these correlations are statistically significant at the 0.05 level, based on the one-tailed p-values. This suggests that there is evidence of a significant linear relationship between each pair of variables. Overall, the results suggest that there may be some relationship between the variables, with a perceived mental image showing the strongest association with the other variables. However, it is important to note that correlation does not imply causation and further research would be needed to establish any causal relationships between these variables.

		Perceived Mental Image	Leadership Excellence	Excellence In Providing Services	Human Excellence
Pearson Correlation	Perceived Mental Image	1.000	.256	.321	.429
	Leadership Excellence	.256	1.000	.393	.348
	Excellence In Providing Services	.321	.393	1.000	.320
	Human Excellence	.429	.348	.320	1.000
Sig. (1-Tailed)	Perceived Mental Image	.	.003	<.001	<.001
	Leadership Excellence	.003	.	.000	.000
	Excellence In Providing Services	.000	.000	.	.000
	Human Excellence	.000	.000	.000	.

Table 11: Regression analysis between perceived mental image and the dependent variables

B. From Table 12 below, The Pearson correlation coefficients range from -1 to 1 and indicate the strength and direction of the relationship between two variables. A coefficient of 1 indicates a perfect positive correlation, -1 indicates a perfect negative correlation, and 0 indicates no correlation. In this analysis, the correlation coefficients suggest that there are positive relationships between all four variables, with coefficients ranging from 0.278 to 0.390. This means that as one variable increases, the other variable tends to increase as well. The significance levels, indicated by the "Sig. (1-tailed)" column, show the probability of obtaining the observed correlation coefficient by chance. A significance level of less than 0.05 is generally considered statistically significant, which means that the observed correlation is unlikely to have occurred by chance. In this analysis, all the significance levels are less than 0.05, indicating that the correlations are statistically significant.

		Desired Mental Image	Leadership Excellence	Excellence In Providing Services	Human Excellence
Pearson	Desired Mental Image	1.000	.278	.390	.382
Correlation	Leadership Excellence	.278	1.000	.393	.348
	Excellence In Providing Services	.390	.393	1.000	.320
	Human Excellence	.382	.348	.320	1.000
Sig. (1-Tailed)	Desired Mental Image	.-	.002	<.001	<.001
	Leadership Excellence	.002	.	.000	.000
	Excellence In Providing Services	.000	.000	.-	.000
	Human Excellence	.000	.000	.000	.-

Table 12: Regression analysis between desired mental image and the dependent variables

C. From Table 14 below, The Pearson correlation coefficients range from -1 to 1 and indicate the strength and direction of the relationship between two variables. A coefficient of 1 indicates a perfect positive correlation, -1 indicates a perfect negative correlation, and 0 indicates no correlation. In this analysis, the correlation coefficients suggest that there are positive relationships between all four variables, with coefficients ranging from 0.120 to 0.393. However, the correlations are weaker than those observed in the previous analysis. The significance levels, indicated by the "Sig. (1-tailed)" column, show the probability of obtaining the observed correlation coefficient by chance. A significance level of less than 0.05 is generally considered statistically significant, which means that the observed correlation is unlikely to have occurred by chance. In this analysis, two of the significance levels are less than 0.05 (excellence in providing services and human excellence), indicating that these correlations are statistically significant. However, the correlation between realistic mental image and leadership excellence is not statistically significant. Overall, these results suggest that there are positive relationships between the variables of realistic mental image, leadership excellence, excellence in providing services, and human excellence, but the correlations are weaker than those observed in the previous analysis. The correlations between excellence in providing services and human excellence are statistically significant, but the correlation between realistic mental image and leadership excellence is not statistically significant.

		Realistic Mental Image	Leadership Excellence	Excellence In Providing Services	Human Excellence
Pearson	Realistic Mental Image	1.000	.120	.306	.261
Correlation	Leadership Excellence	.120	1.000	.393	.348
	Excellence In Providing Services	.306	.393	1.000	.320
	Human Excellence	.261	.348	.320	1.000
Sig. (1-Tailed)	Realistic Mental Image	-.	.106	<.001	.003
	Leadership Excellence	.106	-.	.000	.000
	Excellence In Providing Services	.001	.000	-.	.000
	Human Excellence	.003	.000	.000	-.

Table 13: Regression analysis between realistic mental image and the dependent variables

X. DISCUSSION

Discussion on Reliability Test”

Based on the reliability tests, it can be concluded that the questions related to leadership excellence, excellence in service, realistic mental image, desired mental image, and perceived mental image are all moderately to highly reliable. The Cronbach's alpha coefficients for all tests were above the acceptable level of .60, indicating that the items within each test are measuring the same underlying construct. The inter-item correlation matrices for each test also showed moderate to strong positive correlations, indicating that the questions are measuring related constructs. However, some of the questions in the excellence in service test and the desired mental image test showed lower inter-item correlations, suggesting that these questions may not be strongly related to each other. Overall, the reliability tests suggest that the questions used in these tests are reliable and consistent measures of their respective constructs.

Discussion of Correlation Analysis Test:

In the first analysis, the focus is on the relationship between leadership excellence and customers' mental images of Jordanian banks, including realistic, desired, and perceived mental images. The results show that there is a positive correlation between leadership excellence and all the mental images, with the strongest correlation found between leadership excellence and perceived mental image. Moreover, there is a positive correlation between realistic mental image and desired mental image, as well as between realistic mental image and perceived mental image. Finally, there is a positive correlation between desired mental image and perceived mental image. In the second analysis, the focus is on the relationship between human excellence (specifically, excellence in service) and customers' mental images of Jordanian banks. The results show that there is a positive correlation between excellence in service and all mental images, with the strongest correlation found between excellence in service and realistic mental image. Overall, the results suggest that improvements in leadership excellence and excellence in service may lead to improvements in customers' mental images of Jordanian banks, which may in turn lead to increased trust and comfort among customers in dealing with these banks

Discussion on Regression Analysis Test:

Based on the regression analyses conducted in Tables 11, 12, and 13, there is evidence of a positive relationship between the variables being studied. However, the strength of the relationship varies depending on the specific variables being compared. In Table 11, the perceived mental image has a moderate positive correlation with leadership excellence, excellence in providing services, and human excellence. Leadership excellence has a weak to moderate positive correlation with excellence in providing services and human excellence. Excellence in providing services has a weak positive correlation with human excellence. All of these correlations are statistically significant at the 0.05 level, based on the one-tailed p-values. In Table 12, desired mental image has a positive correlation with leadership excellence, excellence in providing services, and human excellence, with coefficients ranging from 0.278 to 0.390. All of these correlations are statistically significant at the 0.05 level. In Table 13, realistic mental image has weaker positive correlations with leadership excellence, excellence in providing services, and human excellence, with coefficients ranging from 0.120 to 0.393. The correlation between realistic mental image and leadership excellence is not statistically significant, but the correlations between realistic mental image and excellence in providing services, as well as human excellence, are statistically significant at the 0.05 level.

XI. CONCLUSION

Overall, the findings from the reliability, correlation, and regression analyses suggest that there is a positive relationship between leadership excellence, excellence in service, human excellence, and customers' mental images of Jordanian banks. The reliability tests indicate that the questions used to measure these constructs are reliable and consistent measures of their respective constructs. The correlation analyses show that improvements in leadership excellence and excellence in service may lead to improvements in customers' mental images of Jordanian banks, which may result in increased trust and comfort among customers in dealing with these banks. The regression analyses provide evidence of a positive relationship between the variables being studied, with perceived mental image showing a moderate positive correlation with leadership excellence, excellence in providing services, and human excellence. These findings have important implications for bank management, as they suggest that improving leadership and service quality may lead to positive changes in customers' perceptions and behaviors.

XII. RECOMMENDATION

Based on the findings of the reliability, correlation, and regression analyses, it is recommended that Jordanian banks focus on improving their leadership excellence, excellence in providing services, and human excellence. The results suggest that these factors are positively associated with customers' mental images of the banks, which can ultimately lead to increased trust and loyalty among customers. To improve leadership excellence, banks may consider investing in leadership development programs for their executives and managers. To improve excellence in providing services, banks may consider implementing customer service training for their employees and enhancing their service delivery processes. To improve human excellence,

banks may consider focusing on employee recruitment and retention strategies that attract and retain top talent, as well as offering training and development opportunities to enhance their skills and knowledge. By focusing on these areas, Jordanian banks can improve their overall reputation and competitiveness in the market.

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