

# **The Impact of Human Resources Re-engineering in Enhancing Monitoring the oversight of money laundering operations: The modified role of organizational factors in Jordanian banks**

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This study aimed to identify the impact of human resources re-engineering in strengthening Monitoring over money laundering operations in the presence of the modified role of organizational factors in Jordanian banks. This study relies on appropriate evidentiary descriptions for the purposes of the study. The study community is one of all workers in the compliance, risk, auditing and human resources departments of the Jordanian banks, where the researcher published an electronic questionnaire, and through it (282) questionnaires were obtained, all valid for the purposes of statistical analysis.

This study reached a number of results, the most prominent of which was the presence of a statistically significant effect at the level of ( $\alpha \leq 0.05$ ) for human resource re-engineering in strengthening the control over money laundering operations in Jordanian banks, and the presence of a statistically significant effect at the level ( $\alpha \leq 0.05$ ) for human resource re-engineering in Strengthening oversight over honey-money operations in the presence of the modified role of organizational factors in Jordanian banks.

Based on the results of this study and then come up with a set of recommendations, the most important of which is the necessity of the surveyed banks maintaining the ability of their organizational structures to develop the performance of human resources to match work developments, and the involvement of the surveyed banks' managements at all administrative levels in the human resources re-engineering processes. And work to benefit from the results of evaluating the training programs offered to the employees of the banks surveyed in the performance development process.

**Keywords: Human Resources Re-Engineering, Monitoring Money Laundering Operations, Organizational Factors, Jordanian Banks.**

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## 1. Introduction:

In light of scientific and technological progress, the possibility of making money and hiding its basic sources, and its transfer between countries with ease, and then re-employment in other legitimate areas to appear as if it had a legitimate source, which helped to increase the number of crimes and the development of their types, and thus the safety of the national economy became closely linked A healthy global economy (Karim, et al. 2021, Karim, et al.)

The most important links through which illegal funds pass through are the banks, as they are an essential part of the banking system, in addition to the complexity, overlapping and speed of their banking operations, which makes the process of oversight difficult and increases the effort, time and costs (Todd, 2002).

On the other hand, banks represent the spearhead in combating money laundering activities in order to protect themselves from financial risks and the loss and collapse of their customers' confidence, and from legal accountability resulting from their participation in these criminal activities (Karim, et. al. 2021), which requires them to improve their methods and tools. and adopting modern administrative concepts to help it limit money laundering activities.

It is worth noting that human resource re-engineering is one of the modern administrative concepts aimed at developing and improving job performance in business organizations, which has a major role in keeping pace with and innovating new ways to solve problems, so that human resources gain the ability to creativity and development to facilitate and develop the services provided to customers in an optimal manner (2016, Noe et al).

Organizational factors are also considered the most important modern administrative concepts that affect human resources in business organizations, and their importance is manifested in their significant impact on improving the satisfaction of working individuals, and thus achieving the goals of business organizations (Gupta, 2013).

Hence, this study seeks to shed light on the re-engineering of human resources and organizational factors and their impact on reducing the phenomenon of money laundering in Jordanian banks.

## 2. Study Problem:

Banks are one of the most important organizations through which money laundering operations are carried out and the most important outlets through which illegal funds are transferred due to the complexity and overlap of banking operations and their speed. Money launderers can use the services provided by banks to access the international payment system that it provides them with the possibility of transferring funds through electronic means and tools. Therefore, Banks and their employees are therefore the first line of defense to reduce money laundering (2021, Karim, et al)

Through the researcher's work in Jordanian banks for several years, she noticed their tireless attempts to bridge the gap between them and international organizations with regard to the control of money laundering operations. She also noted the emergence of the role of the human element and organizational factors as one of the organizational variables that can be used to develop performance and thus enhance control over money laundering operations.

From this point of view, the idea of this study was formed, to raise topics that have an influential role in advancing the performance of Jordanian banks with regard to strengthening control over money-making operations if they are adopted, and given the need of Jordanian banks for such topics, this study came for the purpose of unifying efforts and directing them towards a deeper level.

Based on the foregoing, the problem of the current study lies in answering the main question, "What is the impact of human resource re-engineering in strengthening control over money laundering operations in the presence of the modified role of organizational factors in Jordanian banks?"

## 3. Study Objective:

The main objective of this study is to identify the impact of human resource re-engineering in strengthening the control over money laundering operations, in the presence of the modified role of organizational factors in Jordanian banks.

## 4. Study Model:

Through the study model in Figure (1), we note that the searching in this study is based on the following axes:

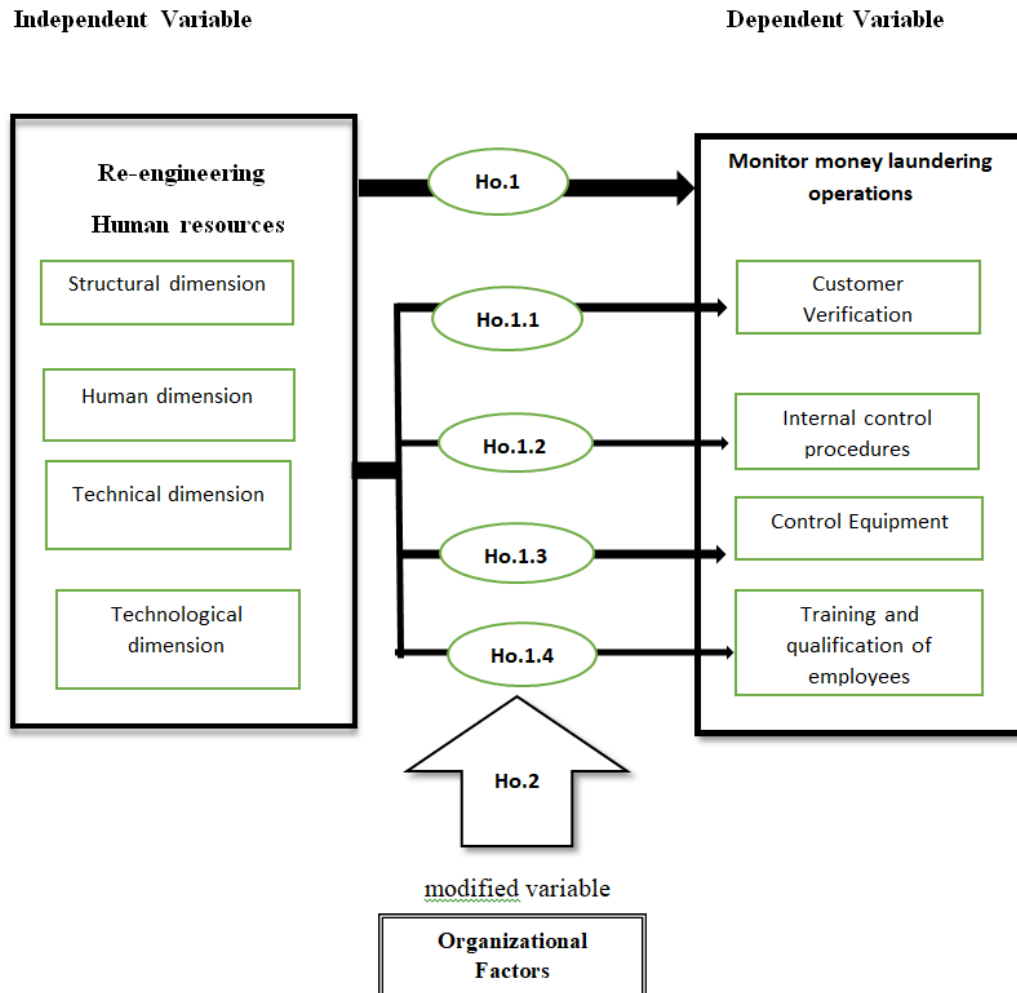


Figure No. (1)

Source: Prepared by the researcher with reference to the study of:

(Francis and Kabir, 2008), (Karim, et. al., 2021), (Damayanti and Aswar, 2021)

## 5. Study Hypotheses

Based on the study problem and model, the following hypotheses can be formulated:

**Ho.1:** There is no statistically significant effect at the level of significance

( $\alpha \leq 0.05$ ) for human resource re-engineering with its dimensions (structural dimension, human dimension, technical dimension, technological dimension) in strengthening the control over money laundering operations in Jordanian banks.

The following sub-hypotheses are derived from this hypothesis:

**HO.1.1:** There is no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for human resource re-engineering with its dimensions (structural dimension, human dimension, technical dimension, technological dimension) on customer verification in Jordanian banks.

**HO.1.2:** There is no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for the re-engineering of human resources with its dimensions (the structural dimension, the human dimension, the technical dimension, the technological dimension) on the internal control procedures in Jordanian banks.

**HO.1.3:** There is no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for human resource re-engineering with its dimensions (structural dimension,

human dimension, technical dimension, technological dimension) on the control equipment in Jordanian banks.

**H0.1.4:** There is no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for the re-engineering of human resources with its dimensions (the structural dimension, the human dimension, the technical dimension, the technological dimension) on the training and rehabilitation of employees in Jordanian banks.

**H0.2:** There is no statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for the re-engineering of human resources with its dimensions (the structural dimension, the human dimension, the technical dimension, the technological dimension) in strengthening the control over money laundering operations in the presence of the modified role of organizational factors in Jordanian Banks.

## 6. Theoretical Framework of The Study:

### 6-1 HR Re-Engineering

#### 6-1-1 The Concept of Human Resource Re-Engineering

The researchers' interest in human resources gained by applying the method of re-engineering processes to human resources, through the re-engineering of human resources, as it is considered a programmed and planned attempt to maximize the value of human resources, with the aim of re-designing the traditional practices and tools through which human capital is designed and formed in organizations, where it was defined (2016). Noe, et al. It is the process of full review of all critical human resources management procedures that contribute to raising the level of efficiency of the organization's work and enhancing its ability to provide its services more effectively and with higher quality, as defined by Menberu (2013) as the re-design of all administrative systems for capacity development. The researcher defines it as an administrative process implemented by the senior management of the organization and the objective of which is to re-design the organizational aspects related to its human resources by making use of technology in a way that contributes to enhancing the ability of working individuals to Executing their work and achieving the goals of the organization as a whole.

#### 6-1-2 Dimensions of HR Re-Engineering

- **Structural Dimension:** Organizations today face many performance challenges that depend on the presence of workers who lack the ability to work, and therefore it is necessary to know the workers whose behaviors need to be changed and their capabilities for development in order to achieve the planned performance, there

is a need to re-design the organizational structure of the organizations to achieve the following (Som, 2003):

A - The main objective of redesigning the organizational structure is performance.

b. Re-design should focus on the work and how it is performed and defining the authorities and responsibilities.

C. Re-design the organizational structure must include all individuals working in the organization.

D - There is consistency between the organization's re-design factors represented by strategy, skills, organizational structure, systems and management style used to achieve the highest level of performance.

- **Technical Dimension:** Technically, human resource re-engineering depends on three basic alternatives: (Hummer and Champy, 2009).

(a) Elimination or cancellation of low-value activities.

(b) Outsourcing.

(c) Re-designed strategically important activities

- **Human Dimension:** human resources in organizations are considered the most benefited from human resource re-engineering programs, so it must focus on the method used to attract, develop and strengthen working individuals to achieve full use of their capabilities to achieve the goals of the organization (Menberu, 2013).

- **Technological Dimension:** the use of technology resulting from the adoption of human resources re-engineering processes provides the possibility of an efficient distribution of tasks, data and information among working individuals, and enables the application of decentralization in work and the sharing of the human resources function in the organization, which allows raising the level of individual and collective effectiveness of individuals working in the organization, which reflects positively on raising the level of the organization's competitiveness (Mathis and Jackson 2014, Mathis and Jackson)

## 6- 2 Monitoring Money Laundering Operations

### 6-2-1 The Concept of Money Laundering

In light of the growing phenomenon of money making and the multiplicity of its methods, the highly complex techniques that are used in it, and the methods of

solidification, with all that it includes of arrangements prepared for a complex network of procedures and a variety of deals, so that the forms of those operations have multiplied with what they require of legitimizing the funds resulting from criminal activities, such as embezzlement, counterfeiting currency, thefts, drug trafficking, and other crimes, as the competition in this came to invent many complex methods to reach the desired goals and objectives, which are in line with laws, legislation, regulations and social responsibility as a cover for that, as these criminal activities and their accompanying Unethical financial operations that do not take into account the interests of the individual and society.

What concerns societies today, is not only the size of money laundering operations only, but their reflection on the effects of those operations, the expansion of their circle, the intertwining of their rings, the interdependence of their implementation entities, and their repercussions on societies and the behavior of individuals, as this can be demonstrated through the extent of corruption and abuse of public office, and extortion of workers. and other behaviors with the aim of facilitating money laundering operations.

Money laundering operations are among the most criminal operations that threaten the safety of societies and governments, and pose a threat to the economic, political and social fields, as there has become an established custom to distort this phenomenon and seek to combat it, through the government taking measures represented in the development of laws and legislation to reduce this phenomenon.

Many researchers dealt with the concept of money laundering, each of them from a different point of view, as Cornelia et al. (2014) defined it. Deliberate concealment or disguise of illegal origin monetary transactions, securities transactions or any other income, which stems from criminal activities, and defined them (2018) Naheem defined it as the transfer of illegal funds associated with organized crime through a series of transactions or accounts with the aim of concealing the origin of those funds, while (2014) International Monetary Fund - IMF defined it as a process during which the source of illegal funds obtained from criminal activities is hidden With the aim of concealing the link between the source and criminal activities.

### **6-2-2 Dimensions of Monitoring Over Money Laundering in Banks**

The researchers agreed on a number of measures aimed at controlling money laundering operations in banks, which are as follows:

**1. Client Verification:** when no real information and documents are received from the client that enables compliance checks, the banks terminate the business relationship, that client (Lloyd 2017.)

The bank should work to exclude customers seeking to use the high-money system through it (Haley, 2018).

**2. Internal Control Procedures:** where the banks have the obligation to refrain from conducting any transaction if it is related to or there are doubts proven by the operations of the money business, and refraining from carrying out such transactions is a temporary measure that ensures that the funds on which there are reasonable doubts that they are of origin Illegal do not possess people who can use it for illegal purposes, and that these funds are not laundered, and the authorities are responsible for assessments of the situation.

When refraining from executing a transaction, banks must not do any action on the funds involved in the transaction until an order is issued to prevent money laundering from proceeds derived from criminal activities, except after the termination of the prohibition from executing the transaction is received, during which time customers cannot practice Their ownership of the funds, and based on the order of the Financial Control Unit regarding the freezing of funds, banks must ensure the process of freezing the funds without delay, until the date on which the order was convicted or until an order is received from the Financial Control Unit to end the process of freezing the funds, after the implementation of the freezing order, Where the banks are obliged to notify the customer in writing regarding the order of the financial control unit by sending a copy of the order of the financial information unit to the customer where the dispute procedures are clarified. (Liz, 2018)

**3. Control equipment:** Reporting suspicious transactions and activities is another crucial aspect of banks' ability to use financial information to combat money laundering and other financial crimes. In order for banks to identify such suspicious or unusual transactions, banks need to use advanced monitoring programs Transactions and business partners (Volker and Ewald, 2016). Banks are also required to access watch lists to identify counterparties with greater risks. When the necessary equipment to report suspicious funds is not available, and because information about a suspicious transaction is not received in a timely manner, the Control and Intelligence Unit cannot Finance to fulfill its obligations to prevent money laundering operations, including providing information to police authorities, the public prosecution or the courts. Reporting suspicious financial transactions is closely related to refraining from executing transactions, since these two measures are always taken in parallel (Lloyd, 2017).

**4. Training And Qualification of Employees:** The participation of bank employees in money laundering operations may be intentional or unintentional, and this is through employees carrying out operations in a spontaneous manner without their awareness of the risks that may be realized as a result of their completion of transactions related to honeyed funds ( 2022, Al-Sarayreh and AlSarayreh) Therefore, employees must ensure that all financial transactions must be supported by legal data and documents, otherwise they must be rejected. (Volker and Ewald, 2016)

### 6-3 Organizational Factors

#### 6-3-1 The concept of organizational factors

Organizational factors constitute major determinants of the organization's success or not, through its role in motivating the organization's officials to work hard, participate in decision-making, improve performance, improve the service provided, and achieve a competitive advantage that distinguishes it from other competitors, if it is exploited in an optimal way, by meeting a prompt and appropriate response. To the needs of customers and other parties - Nawahda and Al (Sarayrch 2022, 2022, and organizational factors are defined as a set of internal factors in the organization that help distinguish the organization in performance, enabling it to face rapid environmental changes, and have a clear impact on employee satisfaction in a way that is reflected on their performance and leads to Achieving the performance of the organization (2013, Gupta)).

## 7. Study Methodology and Design

The study relied on the descriptive and inferential approach to identify the impact of human resources re-engineering in strengthening control over money

**Table (1): Descriptive statistics results for the study sample's responses to the three study variables (human resource re-engineering, human resource Strategies, organizational factors)**

Independent Variable	Arithmetic Mean	Standard Deviation	Percentage	Degree of Importance	Rank
<b>Human Resource Re-Engineering</b>					
Structural Dimension	4.11	0.583	%82.2	High	3
Human Dimension	3.93	0.566	%78.6	High	4
Technical Dimension	4.01	0.539	%80.2	High	2
Technological Dimension	4.10	0.550	%82	High	1
<b>General Index</b>	<b>4.04</b>	<b>0.406</b>	<b>%80.8</b>	<b>High</b>	
Dependent Variable	Arithmetic Mean	Standard Deviation	Percentage	Degree of Importance	Rank
<b>Strengthening The Control Over Money Laundering Operations</b>					
Customer Verification	4.08	0.533	%81.6	High	4
Internal Control Procedures	4.09	0.523	%81.8	High	1

laundering operations, in the presence of the modified role of organizational factors in Jordanian banks.

### 7-1 Study Community

Study community included all employees in compliance departments, risk departments, audit departments and human resources departments in the 16 Jordanian banks in the Jordanian capital, Amman.

### 7-2 Study Sample

The data was collected through an( Online Questionnaire )addressed to workers in the departments of compliance, risk, audit, and human resources in Jordanian banks using the( Simple Random Sample )method, where (282) questionnaires were answered, all of which are valid for the purposes of statistical analysis.

## 8 .Data Analysis Results and Hypothesis Testing

### 8-1 Descriptive Statistics for The Three Study Variables

This part of the study relates to describing the dimensions of the independent variable (human resources re-engineering), the dependent variable (Monitoring Money Laundering Operations), and the modulating variable (organizational factors), in order to determine the degree of relative importance of the study sample. Depending on the arithmetic mean and standard deviation of the respondents' responses and the degree of relative importance towards the dimensions of all variables, which are shown in Table (1).

Control equipment	4.05	0.535	%81	High	2
Training and Rehabilitation of Employees	4.04	0.525	%80.8	High	3
<b>General Index</b>	<b>4.07</b>	<b>0.435</b>	<b>%81.4</b>	<b>High</b>	
<b>Mediating Variable</b>	<b>Arithmetic Mean</b>	<b>Standard Deviation</b>	<b>Percentage</b>	<b>Degree of Importance</b>	<b>Rank</b>
<b>Organizational Factors</b>					
<b>General Index</b>	<b>4.12</b>	<b>0.460</b>	<b>%82.4</b>	<b>High</b>	

It is noted from Table (1) that the structural dimension achieved the first rank among human resources re-engineering, while the human dimension achieved the last rank, as the arithmetic averages ranged between (3.93-4.11), and the general index of human resources re-engineering reached (4.04) with a standard deviation of (0.406). , which indicates that the degree of application of the search sample to the independent variable human resource re-engineering was high, and it is noted that after internal control procedures, it achieved the first rank among the dimensions of control over money laundering operations, while after training and qualifying workers it achieved the last rank, as the arithmetic averages ranged between (4.09) -4.04), and the general indicator for the control of money laundering operations was (4.07) with a standard deviation of (0.435), and this indicates that the

included application of the respondents of the dependent variable to the control of money laundering operations was high, and it is noted that the arithmetic mean of the paragraphs of the modified variable (organizational factors) Which came within the high level of relative importance, reaching (4.12), and this indicates that the level of organizational factors has achieved a high degree of importance.

**8-2 Testing the Hypotheses of The Study**

**8-2-1 The Result of Testing the Main Hypothesis (first):**

To analyze this hypothesis, a multiple linear regression test was used, and its results are shown in Table No. (2).

**Table (2): The results of testing the impact of human resources re-engineering with its various dimensions in strengthening control over money laundering operations**

Dependent Variable	Model		Variance Analysis			Coefficients Table					
	R	R <sup>2</sup>	F Calculated Value	F Sig	DF	Human Resource Re-Engineering	Constant B coefficient	Std. Error	β	T Calculated Value	T Sig
Strengthening The Control Over Money Laundering Operations	0.737	0.543	82.440	*0.00	4/277	Constant	0.894	0.178		5.033	0.00*
						Structural Dimension	0.131	0.033	0.176	3.919	0.00*
						Human Dimension	0.181	0.037	0.236	4.900	0.00*
						Technical Dimension	0.176	0.040	0.218	4.371	0.00*
						Technological Dimension	0.297	0.036	0.375	8.268	0.00*

Table No. (2) indicates that there is a strong relationship between human resources re-engineering and strengthening control over money laundering operations, and that human resources Re-Engineering with its dimensions in the surveyed banks has explained (54.3%) of the discrepancy in strengthening control over money

laundering operations in banks. It is noted that there is a statistically significant effect of human resource re-engineering with its dimensions (structural dimension, human dimension, technical dimension, technological dimension) in strengthening control over money laundering operations in Jordanian banks.

**8-2-2 The Result of Sub-Hypothesis Test (first):**

To analyze this hypothesis, a multiple linear regression test was used, and its results are shown in Table (3).

**Table (3): Results of testing the impact of human resources re-engineering with its dimensions on customer verification**

Dependent Variable	Model		Variance Analysis			Coefficients Table					
	R	R <sup>2</sup>	F Calculated Value	F Sig	DF	Human Resource Re-Engineering	Constant B coefficient	Std. Error	β	T Calculated Value	T Sig
Customer Verification	0.311	0.301	31.208	*0.00	4/277	Constant	1.211	0.267		4.527	0.00
						Structural Dimension	0.105	0.050	0.115	2.088	0.03*8
						Human Dimension	0.092	0.056	0.098	1.651	0.100
						Technical Dimension	0.152	0.061	0.154	2.507	0.01*3
						Technological Dimension	0.357	0.054	0.369	6.619	0.00*

Table (3) indicates that there is a medium relationship between human resources re-engineering and customer verification, and that human resources re-engineering with its dimensions has explained a percentage of (31.1%) From the discrepancy in customer verification in Jordanian banks, it is noted that there is a statistically significant effect of human resource re-engineering with

its dimensions (structural dimension, technical dimension, technological dimension) on customer verification in Jordanian banks.

**8-2-3 The Result of Sub-Hypothesis Test (second):**

To analyze this hypothesis, a multiple linear regression test was used, and its results are shown in Table (4).

**Table (4): The results of testing the impact of human resources re-engineering with its dimensions on internal control procedures**

Dependent Variable	Model		Variance Analysis			Coefficients Table					
	R	R <sup>2</sup>	F Calculated Value	F Sig	DF	Human Resource Re-Engineering	Constant B coefficient	Std. Error	β	T Calculated Value	T Sig
Internal Control Procedures	0.576	0.332	34.436	*0.00	4/277	Constant	1.098	0.259		4.246	0.00
						Structural Dimension	0.157	0.049	0.175	3.220	0.00*1
						Human Dimension	0.157	0.054	0.170	2.910	0.00*4
						Technical Dimension	0.135	0.059	0.139	2.312	0.02*2
						Technological Dimension	0.292	0.052	0.307	5.587	0.00*



Table No. (4) indicates that there is a medium relationship between human resources re-engineering and internal control procedures, and that human resources re-engineering has explained (33.2%) of the discrepancy in internal control procedures, and it is noted that there is a statistically significant effect of human resources re-engineering in its dimensions. (The structural dimension,

the human dimension, the technical dimension, the technological dimension) on the internal control procedures in Jordanian banks.

**8-2-4 The Result of Sub-Hypothesis Test (third):**

To analyze this hypothesis, a multiple linear regression test was used, and its results are shown in Table (5).

**Table (5): The results of testing the impact of human resources re-engineering with its dimensions on the control equipment**

Dependent Variable	Model		Variance Analysis			Coefficients Table					
	R	R <sup>2</sup>	F Calculated Value	F Sig	DF	Human Resource Re-Engineering	Constant B coefficient	Std. Error	β	T Calculated Value	T Sig
control equipment	0.649	0.421	50.444	*0.00	4/277	Constant	0.662	0.246		2.689	0.008
						Structural Dimension	0.095	0.046	0.103	2.043	0.04*
						Human Dimension	0.199	0.051	0.210	3.875	0.00*
						Technical Dimension	0.210	0.056	0.211	3.765	0.00*
						Technological Dimension	0.336	0.050	0.346	6.767	0.00*

Table No. (5) indicates that there is a strong relationship between human resources re-engineering and control equipment, and that human resource re-engineering explained (42.1%) of the discrepancy in control equipment. The structural dimension, the human dimension, the technical dimension, the technological dimension) on the control equipment in Jordanian banks.

**8-2-5 The Result of Sub-Hypothesis Test (fourth):**

To analyze this hypothesis, a multiple linear regression test was used, and its results are shown in Table (6).

**Table (6): The results of testing the impact of human resource re-engineering with its dimensions on the training and rehabilitation of employees**

Dependent Variable	Model		Variance Analysis			Coefficients Table					
	R	R <sup>2</sup>	F Calculated Value	F Sig	DF	Human Resource Re-Engineering	Constant B coefficient	Std. Error	β	T Calculated Value	T Sig
training and rehabilitation of employees	0.666	0.444	55.232	*0.00	4/277	Constant	0.607	0.237		2.561	0.011
						Structural Dimension	0.168	0.045	0.186	3.763	0.00*
						Human Dimension	0.278	0.049	0.300	5.635	0.00*

						Technical Dimension	0.207	0.054	0.212	3.849	0.00*
						Technological Dimension	0.201	0.048	0.211	4.208	0.00*

Table No. (6) indicates that there is a strong relationship between human resources re-engineering and staff training and rehabilitation, and that human resources re-engineering has explained (44.4%) of the discrepancy in training and rehabilitating workers in Jordanian banks, and it is noted that there is a statistically significant effect of re-engineering Human resource engineering with its dimensions (the structural dimension, the human

dimension, the technical dimension, the technological dimension) on training and qualifying employees in Jordanian banks.

**8-2-6The Result of Testing The Main Hypothesis (second):**

To analyze this hypothesis, a hierarchical regression test was used, and its result is shown in Table No. (7)

**Table (7): The results of testing the impact of human resources re-engineering in strengthening control over money laundering operations: The modified role of organizational factors**

Model 3			Model 2			Model 1			Variables	Dependant Variable
(sig)	Beta	T	(sig)	Beta	T	(sig)	Beta	T		
*0.00	0.717	12.457	*0.00	0.623	13.898	*0.00	0.725	17.602	Human Resource Re-Engineering	Strengthening The Control Over Money Laundering Operations
*0.00	0.325	5.290	*0.00	0.217	4.828				Organizational Factors	
*0.011	0.200	2.551							Human Resource Re-Engineering * Organizational Factors	
	0.756			0.750			0.725		(R) Value	
	0.031			0.025					(R) Δ Value	
	0.572			0.562			0.525		(R <sup>2</sup> ) Value	
	0.047			0.037					(R <sup>2</sup> ) Δ Value	
	123.797			178.909			309.814		Calculated F Value	
	*0.00			*0.00			*0.00		Sig F	
<b>*(0.05)</b>										

Table No. (7) indicate to the first model, which showed the study of the impact of human resources re-engineering in strengthening control over money laundering operations. if It has been proven that there is a physical impact on human resources re-engineering in strengthening control over money laundering operations. It appears from the first model that the re-engineering of human resources has accounted for (52.5%) of the discrepancy in strengthening control over money laundering operations, based on the value of (R<sup>2</sup>).

In second model, the organizational factors variable was interred and added to study its impact in strengthening the control of money laundering operations. It was found that there was a significant effect of the organizational factors in strengthening the control over money laundering operations, and it appears from second model that the entry of the organizational factors variable achieved an increase in the value of (R<sup>2</sup>) of (3.7%) if the first model is compared with the second model.

In third model, the formula for the second interaction between human resources re-engineering and organizational factors was interred and it was found that there was a significant effect of the second interaction formula between them, and the interpretation coefficient (R<sup>2</sup>) recorded an increase of (4.7%) comparing first model with the third model.

Accordingly, organizational factors variable has modified the effect of human resource re-engineering in strengthening control over money laundering operations, and this indicates the acceptance of the second main hypothesis, which prove that there is a “statistically significant effect at the level ( $\alpha \leq 0.05$ ) of human resource re-engineering with its combined dimensions (the structural dimension). The human dimension, the technical dimension, the technological dimension) in strengthening the control over money laundering operations in the presence of the modified role of organizational factors in Jordanian bank

## 9. Recommendations

In light of the findings of this study, this study recommends the following:

- It is necessary for the surveyed banks to maintain the ability of their organizational structures to develop the performance of human resources to match work developments.
- Involve the departments of the surveyed banks at all administrative levels in the human resource re-engineering processes.
- The departments of the surveyed banks continue to strive toward merging several operations into one.
- The surveyed banks continued to use modern information technology to enable workers to follow up on their work electronically even outside official working hours.
- The necessity of verifying the information related to unusual banking transactions with the utmost confidentiality and without informing the customer.
- Improving the mechanism of providing the management of the surveyed banks with reports on the results of the application of internal control systems.
- The necessity of continuous coordination with all local and international banks to monitor unusual suspicious banking operations.
- Working to benefit from the results of evaluating the training programs offered to the employees of the banks investigated in the performance development process.
- The surveyed banks continued to provide the necessary resources and equipment to carry out their work.
- The necessity to study the re-engineering of human resources and the control of money laundering operations and organizational factors as combined variables in other study sectors.

## 10. References

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