

# The Impact of Strategic Improvisation on Crisis Management Practices in Jordanian Islamic Banks

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## Abstract

This study examines the impact of strategic improvisation, particularly its dimensions of strategic vigilance and strategic agility, on crisis management practices specifically crisis containment and crisis fragmentation within Jordanian Islamic banks. A descriptive-analytical approach was employed, utilizing a questionnaire as the primary data collection tool. The study's sample consisted of 340 managers from a population of 1,600 employees in the management departments of Jordanian Islamic banks. The results revealed that both the dimensions of strategic improvisation and crisis management practices held high relative importance. Furthermore, a statistically significant positive effect of strategic improvisation on crisis management practices was observed. Data analysis and hypothesis testing were performed using SPSS. Based on these findings, the study recommends adopting an approach that breaks down crises into subcomponents, prioritizing them according to their impact, and enhancing management teams' ability to respond swiftly through regular training. Additionally, continuous updates of plans and procedures are recommended to align with the dynamic nature of crises.

**Keywords:** Strategic Improvisation, Strategic Vigilance, Strategic Agility, Crisis Management Practices, Crisis Containment, Crisis Fragmentation, Jordanian Islamic Banks

## Introduction

In today's dynamic and rapidly evolving environments, organizations face increasing challenges, making them more susceptible to sudden and unexpected crises. Crisis management has transitioned from a traditional administrative function to a critical capability that ensures organizations can confront threats and manage emergencies effectively with minimal losses. Crises test an organization's resilience and its ability to maintain operations amidst instability and uncertainty (Coombs, 2014).

Under these circumstances, rigid adherence to fixed plans is no longer sufficient. Organizations must adopt flexible, adaptive strategies that enable effective responses to unforeseen challenges, balancing proactive preparedness with intelligent reactive measures.

Strategic improvisation emerges as a vital approach, allowing leaders to act swiftly and effectively in response to changing situations. This concept refers to an organization's ability to respond creatively to crises in fast-changing and unpredictable business environments, making it essential for organizations to adopt strategies that are both flexible and responsive to emerging conditions.

Strategic improvisation has evolved into a contemporary management approach, reflecting the capacity of organizations to make immediate and creative responses without compromising their long-term strategic goals (Moorman & Miner, 1998).

Building on existing research on strategic improvisation and crisis management, this study aims to enhance our understanding of the impact of strategic improvisation on crisis management practices, specifically within Jordanian Islamic banks.

### **Problem Statement**

Jordanian Islamic banks are currently facing a range of challenges stemming from economic crises, legislative changes, global pandemics, and geopolitical tensions. While these banks operate under Islamic Sharia principles, which provide a unique framework for risk management, the speed and interconnectedness of crises demand more flexible and innovative responses. This highlights the need for strategic improvisation to enhance their ability to rapidly adapt.

In the face of political, social, and health-related tensions affecting the sector, these banks must adopt a more comprehensive perspective on external activities, along with a clear vision for their future. Crises can emerge from these events, each with distinct characteristics, requiring effective and responsive management. This underscores the critical role of strategic improvisation in developing flexible strategic plans that can address crises effectively.

Additionally, it is crucial to strengthen the crisis management capabilities of these banks in alignment with Islamic Sharia principles, making strategic improvisation an essential tool to ensure resilience and sustainability in a changing financial environment.

The researcher argues that in order to succeed, Jordanian Islamic banks must develop a range of capabilities to effectively operate across diverse and evolving environments.

Based on these challenges, the study seeks to answer the following central research question:

### *Research Question*

The primary research question for this study is:

What is the impact of strategic improvisation and its dimensions (strategic vigilance and strategic agility) on crisis management practices and their dimensions (crisis containment and crisis fragmentation) in Jordanian Islamic banks?

Based on this central question, the following sub-questions are formulated:

1. What is the relative importance of strategic improvisation and its dimensions (strategic vigilance and strategic agility), and the relative importance of crisis management practices and their dimensions (crisis containment and crisis fragmentation) in Jordanian Islamic banks?
2. What is the impact of strategic vigilance on crisis management practices and their dimensions (crisis containment and crisis fragmentation) in Jordanian Islamic banks?

*What is the impact of strategic agility on crisis management practices and their dimensions (crisis containment and crisis fragmentation) in Jordanian Islamic banks?*

### *Significance of the Study*

This study holds significance from both scientific and practical perspectives:

#### **1. Scientific Significance:**

The importance of this study arises from its exploration of two critical management concepts: strategic improvisation and crisis management practices. The concept of strategic improvisation, with its dimensions of strategic vigilance and strategic agility, has garnered considerable attention from both researchers and practitioners due to its impact on business operations. Similarly, crisis management practices, including crisis containment and crisis fragmentation, have gained renewed relevance in contemporary management as organizations increasingly face diverse and unpredictable crises. While crisis management itself is a long-standing concept, recent developments have intensified its importance in addressing modern challenges.

By exploring these concepts, this study contributes new insights to the academic field and enriches Arabic literature, addressing existing gaps in research related to strategic improvisation and crisis management practices.

#### **1. Practical Significance:**

On a practical level, the study offers valuable guidance for management departments in Jordanian Islamic banks. The findings on strategic improvisation and crisis management practices provide actionable recommendations that can help these banks enhance their crisis response mechanisms. Given that Islamic banks in Jordan hold approximately 19.7% of the total banking sector assets as of 2023, the study highlights their pivotal role in the national financial system (Association of Banks in Jordan, 2023).

The study's recommendations can assist decision-makers in Jordanian Islamic banks in developing policies and frameworks that promote effective improvisation during crises, ensuring compliance with Sharia regulations. This practical guidance is vital for strengthening the resilience and sustainability of these institutions in a rapidly evolving financial landscape.

### *Study Objectives*

The primary objective of this study is to assess the impact of strategic improvisation and its dimensions (strategic vigilance and strategic agility) on crisis management practices and their dimensions (crisis containment and crisis fragmentation) within Jordanian Islamic banks.

In addition, the study aims to achieve the following specific objectives:

1. Identify the relative importance of strategic improvisation and its dimensions (strategic vigilance and strategic agility) as well as the relative importance of crisis management practices and their dimensions (crisis containment and crisis fragmentation) in Jordanian Islamic banks.
2. Examine the impact of strategic vigilance on crisis management practices and their dimensions (crisis containment and crisis fragmentation) in Jordanian Islamic banks.
3. Examine the impact of strategic agility on crisis management practices and their dimensions (crisis containment and crisis fragmentation) in Jordanian Islamic banks.

## Study Hypotheses

### *Main Hypothesis*

**H01:** There is **no statistically significant effect** at the significance level ( $\alpha \leq 0.05$ ) of **strategic improvisation** and its dimensions (**strategic vigilance** and **strategic agility**) on **crisis management practices** and their dimensions collectively (**crisis containment** and **crisis fragmentation**) in Jordanian Islamic banks.

Derived from the main hypothesis, the following **sub-hypotheses** are formulated:

**H01-1:** There is **no statistically significant effect** at the significance level ( $\alpha \leq 0.05$ ) of **strategic vigilance** on **crisis management practices** and their dimensions collectively (**crisis containment** and **crisis fragmentation**) in Jordanian Islamic banks.

**H01-2:** There is **no statistically significant effect** at the significance level ( $\alpha \leq 0.05$ ) of **strategic agility** on **crisis management practices** and their dimensions collectively (**crisis containment** and **crisis fragmentation**) in Jordanian Islamic banks.

### *Operational Definitions*

- **Strategic Improvisation:** Refers to the ability of Jordanian Islamic banks to make quick and flexible decisions when facing crises or sudden changes without relying entirely on pre-established plans.
- **Strategic Vigilance:** Represents a systematic and continuous process carried out by Jordanian Islamic banks to monitor and analyze the internal and external environment with the aim of anticipating events and identifying potential opportunities and threats, based on ongoing data collection and analysis.
- **Strategic Agility:** Refers to the extent to which bank management can anticipate environmental changes, make flexible and rapid decisions, and reallocate resources and organizational processes to achieve effective responses without compromising Shariah principles.
- **Crisis Management Practices:** A set of strategies and methods followed by Jordanian Islamic banks to deal effectively with crises.
- **Crisis Containment:** Refers to the banks' ability to control the development of a crisis and prevent its escalation or spread, aiming to minimize damages as quickly as possible.
- **Crisis Fragmentation:** A method used by Jordanian Islamic banks to reduce the pressure of a crisis by breaking it down into smaller, manageable parts, aiming to weaken the overall impact of the crisis through systematic disaggregation.

## Strategic Improvisation

### *Concept of Strategic Improvisation*

Strategic improvisation is a modern management concept increasingly recognized for its role in combining **flexibility** and **creativity** in handling unexpected situations, particularly in environments marked by uncertainty. It allows organizations to respond rapidly to sudden changes while maintaining alignment with their long-term vision and strategic objectives. Derived from artistic fields such as music and theater, this concept emphasizes spontaneous, skill-based performance, deviating from rigid, pre-planned actions (Vera & Crossan, 2004). Strategic improvisation is defined as the ability to make and implement decisions based on the knowledge and experience available in real-time, without referring to pre-established plans (Moorman & Miner, 1998). This approach is characterized by a balance between **creativity**, **flexibility**, and **discipline**, enabling organizations to maintain strategic alignment even in uncertain situations (Hmieleski & Corbett, 2008).

This form of improvisation includes several core dimensions, such as **speed in decision-making** and **flexibility** in action, with an underlying alignment to the organization's vision and strategy. It thrives in a conducive organizational environment supported by **transformational leadership, innovation, and accumulated knowledge** (Weick, 1993; Vera & Crossan, 2004). The strategic role of improvisation is evident in crisis management, where it enhances an organization's ability to adapt and innovate in response to crises like natural disasters or economic downturns (Cunha et al., 1999).

#### *The Importance of Strategic Improvisation*

Strategic improvisation is vital for organizations to adapt quickly in fast-evolving environments. Studies show it enhances **team creativity**, promotes **organizational learning**, and allows for real-time problem-solving (Vera & Crossan, 2005; Miner et al., 2001). Organizations that embrace this approach gain a competitive advantage by demonstrating **greater adaptability and innovation** in dynamic markets (Vera & Crossan, 2005).

Moreover, strategic improvisation improves crisis management by enabling organizations to rapidly allocate resources and make flexible decisions tailored to emergent crises (Levallet & Chan, 2016). It fosters an ability to implement new decisions quickly, enhancing adaptability to sudden changes (Moorman & Miner, 1998).

Requirements for Strategic Improvisation:

1. **Strategic Vigilance:**

Strategic vigilance involves proactive monitoring of external opportunities and threats, enabling timely and informed decision-making. Organizations with effective vigilance systems are better prepared for improvisation, relying on real-time data rather than assumptions (Levallet & Chan, 2016). For Jordanian Islamic banks, strategic vigilance enhances the ability to manage political, legislative, and technological shifts effectively, improving their crisis response capabilities.

2. **Strategic Agility:**

Strategic agility is the ability to adapt quickly to changing environmental conditions, reallocate resources, and act flexibly while maintaining strategic alignment. It allows organizations to recognize early signs of change and respond innovatively (Doz & Kosonen, 2010). Agility is particularly crucial for Islamic banks as it enables them to act swiftly without compromising **Islamic principles**, adapting to **economic, organizational, and regulatory changes**.

3. **Organizational Memory:**

Organizational memory refers to the accumulated knowledge and experiences within an organization, which are crucial for rapid decision-making during crises. It allows for the efficient application of learned lessons, reducing response time and enhancing decision quality (Walsh & Ungson, 1991). For Islamic banks, organizational memory ensures decisions are flexible, accurate, and compliant with **Sharia principles**.

4. **Small-Scale Structures:**

Small-scale structures support strategic improvisation by creating flexible, informal systems within the organization that allow for rapid decision-making. These structures promote innovation and real-time learning among teams, enabling quick responses to crises or changes without the constraints of formal hierarchies (Cunha et al., 1999). For Jordanian Islamic banks, these structures are vital in navigating complex regulatory environments and ensuring a

responsive approach to crises.

#### *Crisis Management Approaches:*

Crisis management strategies are categorized into **traditional** and **non-traditional** methods, with the most prominent approaches being **crisis containment**, **crisis fragmentation**, **operational reserves**, and **crisis path alteration** (Al-Alimat & Al-Khashali, 2024).

1. **Crisis Containment:**

Crisis containment focuses on limiting the crisis's spread to prevent escalation. Effective containment involves **rapid decision-making**, **coordinated efforts**, and **specialized crisis management teams** to manage the crisis within its narrowest scope (Coombs, 2014; Mitroff, 2005). For **Jordanian Islamic banks**, crisis containment is crucial in transforming crises into growth opportunities while protecting reputation and resources.

2. **Crisis Fragmentation:**

Crisis fragmentation reduces complexity by dividing the crisis into manageable components. This approach allows organizations to manage smaller crises more effectively, avoiding the overwhelming nature of large-scale crises. By breaking down crises into manageable parts, organizations can implement targeted responses, improving control and mitigation (Al-Sayyid, 2004; Mitroff, 2005). For Islamic banks, fragmentation helps address intertwined financial, regulatory, and customer trust issues, enabling better management of complex crises.

3. **Operational Reserves:**

Operational reserves involve the pre-emptive retention of **human**, **financial**, **technological**, and **logistical** resources to quickly address crises. By maintaining these reserves, organizations can rapidly respond to emergencies and mitigate crisis impacts. For Islamic banks, operational reserves are essential for ensuring readiness during unforeseen circumstances, enhancing their crisis response capabilities (Mitroff, 2005).

4. **Crisis Path Alteration:**

Crisis path alteration is a strategic approach that re-directs the course of a crisis to reduce its severity. This can be achieved by shifting stakeholder attention or restructuring the crisis components. It helps to mitigate direct impacts and protect the organization's reputation (Coombs, 2014; Fink, 2002). For **Islamic banks**, this approach is vital for managing crises that threaten organizational stability, offering strategic opportunities to restore balance and prepare effective solutions

#### *Previous Studies*

1. **Al-Taie (2024)**

Al-Taie explored the impact of strategic improvisation and its dimensions strategic vigilance, strategic agility, and small-scale structures on organizational eloquence in Mosul Municipality. The study revealed a significant positive relationship between strategic vigilance and organizational eloquence, as well as a strong effect of strategic agility on diverse crisis response methods. Small-scale structures were found to accelerate decision-making. The study recommended embedding strategic improvisation into the organizational culture and training leaders in strategic vigilance and agility through workshops and crisis simulations.

**2. Al-Hajahjeh & Al-Khashali (2024)**

In their study on strategic foresight and crisis management effectiveness in Jordanian commercial banks, Al-Hajahjeh and Al-Khashali found that strategic foresight positively impacts crisis management. Additionally, organizational innovation was identified as a key mediator. The study recommended integrating strategic foresight and fostering an environment conducive to innovation within banks to enhance crisis management effectiveness.

**3. Al-Enzi et al. (2024)**

Al-Enzi and colleagues investigated the effect of crisis management strategies on the performance of civil society organizations in Kuwait. Their findings emphasized a significant positive relationship between the implementation of crisis management strategies and improved organizational performance. The study highlighted the importance of integrating crisis management strategies into operational plans and recommended regular training to enhance staff efficiency in handling crises.

**4. Al-Ardan (2023)**

Al-Ardan examined the relationship between strategic improvisation and job stability among academic leaders at Hail University. The study found significant positive correlations across all dimensions of strategic improvisation, highlighting its critical role in enhancing organizational stability. The study recommended promoting continuous learning and improvisation through training programs to strengthen the university's ability to achieve strategic goals.

**5. Al-Ayash (2023)**

Al-Ayash explored the impact of strategic vigilance on crisis management at the Mental Health Hospital in Abha, Asir region. The study revealed a significant positive relationship between strategic vigilance and crisis management effectiveness. The researcher recommended enhancing strategic vigilance across various dimensions, including competitive, technological, commercial, and environmental, to improve organizational response during crises, with an emphasis on integrating these practices into the institutional culture.

**6. Al-Mohsen & Jamal (2023)**

This study investigated the impact of strategic improvisation on crisis management within the tourism sector in Iraq. The results indicated a strong positive effect of all dimensions of strategic improvisation on the effectiveness of crisis management. The study recommended training programs for tourism managers to develop strategic vigilance and bricolage skills and suggested re-engineering administrative procedures to improve decision-making processes and enhance the role of small-scale structures.

**7. Al-Hassan (2022)**

Al-Hassan's study focused on the impact of big data on enhancing strategic **improvisation** in private banks in Hama Governorate. The study found that the use of big data enabled bank employees to improve their improvisational skills, particularly during the COVID-19 pandemic. The researcher recommended supporting leaders' strategic improvisation by leveraging big data and monitoring competitors to enhance competitive capabilities.

**8. Al-Bashquli & Sultan (2021)**

Al-Bashquli and Sultan examined the role of strategic improvisation in achieving strategic sovereignty in crisis-prone environments. Their study, conducted in universities in the Kurdistan Region, highlighted a significant positive relationship

between strategic improvisation and strategic sovereignty. The researchers recommended embedding strategic improvisation within organizational culture to prepare institutions for recurrent crises.

### Research Methodology

This study aimed to explore the role of strategic improvisation and its dimensions in crisis management within Islamic banks. It adopts a quantitative, cross-sectional design, focusing on data collection at a single point in time. The study is applied in nature, with an explanatory approach, conducted in a natural organizational setting.

The study's population consisted of 1,600 employees across three Jordanian Islamic banks. A proportional stratified random sampling technique was used to select the sample, which consisted of 340 employees. A questionnaire was the primary data collection tool. Out of the distributed questionnaires, 253 valid responses were retrieved, representing 74.41% of the sample. This high response rate ensured reliable statistical analysis, providing solid evidence for the study's findings.

#### *Study Population and Sample Size*

The study population includes employees in the administrative departments of Islamic banks in Jordan. The total number of employees across the three banks is 1,600, and the study used proportional stratified random sampling to select a representative sample of 340 employees.

lo	Bank Name	Number of Employees	Sample Size
1	Jordan Islamic Bank	710	151
2	Arab Islamic Bank	540	115
3	Safwa Islamic Bank	350	74
<b>Total</b>		<b>1,600</b>	<b>340</b>

**Source:** Annual reports of the Islamic banks in Jordan and communication by the researcher with the Human Resources departments of the above banks

#### *Validity of the Study Questionnaire*

To ensure the validity of the study instrument, the researcher consulted a group of academic experts from several Jordanian universities who hold Professor and Associate Professor positions. Their feedback was aimed at verifying the face validity of the questionnaire, focusing on the content, relevance to the research topic, and comprehensiveness of the questions. After collecting and discussing the expert feedback, the necessary adjustments were made to finalize the questionnaire, which was then distributed to the study sample.

#### *Reliability of the Study Questionnaire*

The reliability of the study instrument was assessed using Cronbach's Alpha to measure internal consistency based on responses from the sample. With strategic improvisation as the independent variable and crisis management practices as the dependent variable, Cronbach's Alpha values above 0.70 are considered reliable in social and managerial studies. Higher values closer to 1 indicate better internal consistency and instrument quality (Sekran & Bougie, 2016)

Table 1

*Cronbach's Alpha Values for Strategic Improvisation Dimensions*

Variable	Dimensions	Number of Items	Cronbach's Alpha
Strategic Improvisation	Strategic Vigilance	5	0.84
	Strategic Agility	5	0.88
Overall Variable	–	10	0.87

Table 1 shows that the internal consistency reliability coefficients (Cronbach's Alpha) for the study dimensions ranged from 0.84, as the lowest value for the Strategic Vigilance dimension, to 0.88, as the highest value for the Strategic Agility dimension. Accordingly, all reliability values of the study instrument, based on the internal consistency coefficients presented in the table, are considered satisfactory.

Table 2

*Cronbach's Alpha Values for the Dimensions of Crisis Management Methods*

Variable	Dimensions	Number of Items	Cronbach's Alpha
Crisis Management Methods	Crisis Containment	5	0.90
	Crisis Fragmentation	5	0.86
Overall Variable	–	10	0.89

As shown in Table 2, the internal consistency reliability coefficients (Cronbach's Alpha) for the study dimensions ranged from 0.86, the lowest value for the Crisis Fragmentation dimension, to 0.90, the highest value for the Crisis Containment dimension. Accordingly, all reliability values of the study instrument, based on the internal consistency coefficients presented in the table, are considered satisfactory.

*Test for Multicollinearity among Independent Variable Dimensions*

After reviewing the data and performing the required analyses, the Variance Inflation Factor (VIF) was calculated for the dimensions of the independent variable (Strategic Vigilance and Strategic Agility) to ensure that the degree of correlation and linear overlap among the independent variables was not excessively high. The results are presented in Table 3 as follows:

Table 3

*Variance Inflation Factor (VIF) and Tolerance for Independent Variable Dimensions*

Independent Variable Dimension	VIF	Tolerance
Strategic Vigilance	1.785	0.560
Strategic Agility	1.951	0.512

The results in Table 3 indicate that all VIF values are greater than 1 and less than 10, and all Tolerance values exceed 0.1. This confirms the absence of multicollinearity among the independent variable dimensions (Sekaran & Bougie, 2016, p. 316).

Table 4

*Normality Test Results for Study Data*

Variables	Dimension	Skewness	Kurtosis	Kolmogorov-Smirnov
Strategic Improvisation	Strategic Vigilance	-0.187	0.913	0.272
	Strategic Agility	-0.598	0.304	0.119
Crisis Management Methods	Crisis Containment	-0.432	1.490	0.211
	Crisis Fragmentation	-0.688	0.447	0.180

Table 4 indicates the degree of regularity in the study data and the extent to which their distributions fall within the acceptable natural range. The normality of the study dimensions was verified using the Skewness and Kurtosis tests, along with the One-Sample Kolmogorov-Smirnov Test. The skewness and kurtosis coefficients were calculated, and the results are presented in Table 4.

The skewness values for all study dimensions range from -0.688 to -0.187, which fall within the acceptable range of -3 to +3, indicating that the assumption of normality is met. Since the skewness values are concentrated toward smaller (negative) values, the distribution curve exhibits a slight positive skew to the right. The kurtosis values range from -0.304 to 1.490, all below 3, indicating relatively flat distribution curves, which further confirms that the study dimensions follow a normal distribution.

Furthermore, the Kolmogorov-Smirnov test results show that all significance levels are greater than 0.05, supporting the acceptance of the null hypothesis, which posits no significant difference between the data distribution and the normal distribution.

*Correlation Matrix for the Dimensions of the Independent Variable (Strategic Improvisation)*

Pearson correlation coefficients were used to examine the interrelationships among the dimensions of the independent variable, Strategic Improvisation. This analysis aimed to determine the strength and direction of the linear associations between the dimensions, providing insight into the internal consistency and interdependence of the variable's components.

Table 5

*Pearson Correlation Matrix for the Dimensions of the Independent Variable (Strategic Improvisation)*

Dimensions	Strategic Vigilance	Strategic Agility	Strategic Improvisation
Strategic Vigilance	1	0.543**	0.794**
Significance (p-value)	-	0.000	0.000
Strategic Agility	0.544**	1	0.870**
Significance (p-value)	0.000	-	0.000
Strategic Improvisation	0.794**	0.870**	1
Significance (p-value)	0.000	0.000	-

Note: Correlation is statistically significant at the 0.01 level (2-tailed).

Table (5) presents the Pearson correlation matrix among the sub-dimensions of the independent variable. All correlations are statistically significant at the 0.01 level. The correlation between Strategic Vigilance and Strategic Agility ( $r = 0.544$ ) indicates a moderate and meaningful relationship, while the correlations between Strategic Agility and Strategic Improvisation ( $r = 0.870$ ) and between Strategic Vigilance and Strategic Improvisation ( $r = 0.794$ ) reflect strong relationships and high levels of association.

*Intercorrelation Matrix among the Dimensions of the Dependent Variable (Crisis Management Methods)*

Pearson correlation was used to examine the self-correlation among the dimensions of the dependent variable, Crisis Management Methods.

Table (6)

*Pearson Correlation Matrix for the Dimensions of the Dependent Variable (Crisis Management Methods)*

<b>Dimensions</b>	<b>Containment</b>	<b>Crisis Fragmentation</b>	<b>Crisis Management Methods</b>
Containment	1	0.533**	0.780**
Significance Level	-	0.000	0.000
Crisis Fragmentation	0.533**	1	0.804**
Significance Level	0.000	-	0.000
Crisis Management Methods	0.780**	0.804**	1
Significance Level	0.000	0.000	-

Note: \*\* indicates statistical significance at the 0.01 level.

Table (6) presents the Pearson correlation matrix among the sub-dimensions of the dependent variable. The results indicate that the correlation between Containment and Crisis Fragmentation ( $r = 0.535$ ) represents a moderate and meaningful relationship. Meanwhile, the correlations between Containment and overall Crisis Management Methods ( $r = 0.780$ ) and between Crisis Fragmentation and overall Crisis Management Methods ( $r = 0.804$ ) are high, reflecting strong and significant relationships.

**Study Instrument Correction Criterion**

The relative importance degree was determined using the following formula, based on the five-point Likert scale employed to answer the questionnaire items:

$$\text{Relative Importance} = \frac{\text{Upper Limit} - \text{Lower Limit}}{\text{Number of Levels} - 1} = \frac{5 - 1}{5 - 1} = 1.33$$

Accordingly, the relative importance scores are presented in Table (7) below:

Table (7)

*Relative Importance Measures*

Scale Range	Relative Importance Level
1 – < 2.34	Low
2.34 – < 3.67	Medium
3.67 – 5	High

**Study Results and Discussion***Answering the Research Questions*

First: Strategic Improvisation – What is the relative importance level of strategic improvisation dimensions (strategic vigilance and strategic agility) in Jordanian Islamic banks?

To answer this question, the arithmetic mean and standard deviation of the responses from the study sample regarding the items related to the dimensions of the independent variable, strategic improvisation (strategic vigilance and strategic agility), were calculated as shown below:

*Strategic Vigilance*

Table (8)

*Means, Standard Deviations, Ranking, and Relative Importance of Strategic Vigilance Items*

No.	Items	Mean	Std. Deviation	Rank	Relative Importance
1	Mechanisms are in place to monitor market and competitor changes.	4.3010	0.51009	1	High
2	Strategic plans are updated based on newly available information.	4.2573	0.57324	5	High
3	The bank monitors technological developments in the banking sector.	4.2816	0.53951	2	High
4	Management regularly monitors customer satisfaction to take corrective actions.	4.2621	0.60018	4	High
5	Competitors' strategies are analyzed to identify strengths and weaknesses.	4.2767	0.57266	3	High

*Overall Mean for the First Dimension: 4.2757 – High*

Table (8) indicates that the respondents' answers were at a high level, with arithmetic mean values ranging from 4.2573 to 4.3010, and an overall mean of 4.2757, reflecting a high relative importance for all items. The first item, "Mechanisms are in place to monitor market and

competitor changes," ranked first with a mean of 4.3010, while the second item, "Strategic plans are updated based on newly available information," ranked last with a mean of 4.2573, yet still at a high level. Based on these results, it can be concluded that Jordanian Islamic banks place considerable importance on establishing mechanisms to monitor market and competitor changes, tracking technological developments in the banking sector, and analyzing competitors' strengths and weaknesses strategically.

### *Strategic Agility*

Table (9) shows the arithmetic means, standard deviations, and relative importance levels for the items measuring the strategic agility dimension.

Table (9)

#### *Means, Standard Deviations, and Relative Importance of Strategic Agility Items*

Item No.	Items	Mean	Standard Deviation	Rank	Relative Importance
1	The bank continuously monitors changes in the business environment.	4.2913	0.80403	1	High
2	The banks have a flexible organizational structure that enables adaptation to changes.	4.1893	0.80733	2	High
3	The banks make quick and effective decisions in response to changes.	3.5680	1.05124	5	Moderate
4	Management seeks to continuously evaluate and improve strategic responses.	3.9660	0.80475	3	High
5	Management encourages continuous innovation and process improvement.	3.7524	0.90628	4	High
Overall Mean for Strategic Agility		4.4961	-	-	High

It can be observed from Table (9) that respondents' answers were moderate for the third item, which states, "The banks make quick and effective decisions in response to changes," while the remaining items received high ratings, ranging from 3.7524 to 4.2913. The first item, "The bank continuously monitors changes in the business environment," ranked first with a mean score of 4.2913. Monitoring the business environment and having a flexible organizational structure to facilitate adaptation emerged as the most important factors, as they achieved the highest mean scores and the lowest standard deviations, reflecting a high level of agreement among participants regarding their significance. On the other hand, the item related to making quick and effective decisions in response to changes ranked relatively lower in importance. Additionally, encouraging management to pursue continuous innovation and process improvement, as well as evaluating and enhancing strategic responses continuously, were considered important factors, albeit to a slightly lesser extent.

Table (10)

*Means, Standard Deviations, Ranks, and Relative Importance of Strategic Improvisation Dimensions*

Strategic Improvisation Dimensions	Mean	Standard Deviation	Rank	Relative Importance
Strategic Vigilance	4.2757	0.47585	2	High
Strategic Agility	4.4961	0.70632	1	High
Overall Mean	4.3859	-	-	High

Upon reviewing the data presented in Table (10), it is evident that all dimensions of strategic improvisation were rated at high levels of importance, with close mean values. Strategic agility ranked first with a mean of 4.4961, followed by strategic vigilance in second place with a mean of 4.2757. Overall, all dimensions demonstrated a high level of importance, with an overall mean of 4.3859.

#### Second: Crisis Management Methods

What is the relative importance of the crisis management methods in its two dimensions (Crisis Containment and Crisis Dispersal) in Jordanian Islamic banks?

To answer this question, the arithmetic mean and standard deviation of the responses of the study sample to the items related to the dependent variable "Crisis Management Methods" and its two dimensions (Crisis Containment and Crisis Dispersal) were calculated.

#### *Crisis Containment*

Table (11)

*Arithmetic Means, Standard Deviations, Rank, and Importance Level for the Items of Crisis Containment*

Item No.	Item Description	Mean	Std. Deviation	Rank	Importance Level
1	The management allocates advanced operations rooms to minimize the damages caused by the crisis.	4.1650	0.61043	3	High
2	Management teams are able to take immediate actions to mitigate the effects of the crisis as soon as it is detected.	4.1117	0.63412	4	High
3	The management activates emergency mechanisms within one hour at most after the occurrence of the event.	4.0680	0.68805	5	High
4	Management is keen to prevent any external party from intervening to exploit the crisis for their own benefit.	4.3058	0.54876	2	High
5	Management ensures negotiation with the perpetrators of the crisis.	4.3204	0.56246	1	High

#### *Overall Mean for the First Dimension: 4.1942 – High*

It is evident from Table (11) that respondents' answers were generally high, with arithmetic means ranging from 4.0680 to 4.3204 and an overall mean of 4.1942, indicating a high level for all items. Item 5, "Management ensures negotiation with the perpetrators of the crisis,"

ranked first with a mean of 4.3204, while Item 3, “The management activates emergency mechanisms within one hour at most after the occurrence of the event,” ranked last with a mean of 4.0680, though still at a high level.

These results reflect management’s recognition of negotiation as a strategic approach in crisis management, emphasizing peaceful and participatory solutions rather than escalation or direct confrontation. This approach demonstrates administrative awareness of the necessity to address the root causes of a crisis through dialogue with the responsible parties, contributing to containment and mitigating the crisis’s impact on the work environment. The findings also indicate that management in Islamic banks adopts a proactive strategy based on communication and the pursuit of consensual solutions that enhance institutional stability.

### *Crisis Fragmentation*

Table (12)

*Means, Standard Deviations, Ranks, and Importance Levels for Crisis Fragmentation*

No.	Item	Mean	Std. Deviation	Rank	Importance Level
1	Jordanian Islamic banks rely on dividing crises into manageable parts.	4.3932	0.54616	5	High
2	Priorities for addressing crisis components are determined based on their potential impact.	4.4612	0.58929	4	High
3	Specialized teams are employed to handle each part of the crisis.	4.4854	0.59040	3	High
4	Lessons learned from each crisis are documented to improve future fragmentation strategies.	4.5485	0.56316	2	High
5	Management provides regular training to employees on crisis fragmentation strategies.	4.5922	0.56632	1	High
Overall Mean	-	4.4961	-	-	High

It can be observed from Table (12) that respondents’ answers were rated as highly important, with mean scores ranging from 4.3932 to 4.5922 and an overall mean of 4.4961. The item “Management provides regular training to employees on crisis fragmentation strategies” ranked first, with a mean of 4.5922, while the item “Jordanian Islamic banks rely on dividing crises into manageable parts” ranked last, with a mean of 4.3932, though still considered high. These results indicate that Jordanian Islamic banks place significant emphasis on continuously developing and qualifying their employees to effectively face crises, thereby enhancing their flexibility and efficiency in handling critical situations. Furthermore, this demonstrates that Islamic banks recognize the importance of investing in training as a preventive and proactive tool to mitigate crisis impacts, ensuring a rapid response and the ability to fragment crises before they escalate.

Table (13)

*Means and Relative Importance of Crisis Management Methods Dimensions*

Crisis Management Methods Dimensions	Mean	Standard Deviation	Rank	Relative Importance
Crisis Containment	4.1942	0.47817	2	High
Crisis Fragmentation	4.4961	0.46652	1	High
Overall Mean for All Dimensions	4.3451	-	-	High

Upon examining the data presented in Table (13), it is evident that all dimensions of crisis management methods were rated as highly important, with closely aligned values. Crisis Fragmentation ranked first with a mean score of 4.4961, followed by Crisis Containment, which ranked second with a mean of 4.1942. The overall mean for all dimensions was 4.3451, indicating a consistently high level of perceived importance across all aspects of crisis management methods.

*Main Research Hypothesis*

**H<sub>01</sub>:** There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) of **Strategic Improvisation**, as measured by its two dimensions (Strategic Vigilance and Strategic Agility), on **Crisis Management Methods**, as measured by its two dimensions (Crisis Containment and Crisis Fragmentation) in Jordanian Islamic banks.

*Model Summary and ANOVA*

The model summary indicates a correlation coefficient (R) of 0.661 and a coefficient of determination ( $R^2$ ) of 0.437, suggesting that 43.7% of the variance in Crisis Management Methods (Crisis Containment and Crisis Fragmentation) can be explained by the independent variable Strategic Improvisation (Strategic Vigilance and Strategic Agility).

The ANOVA results show that the regression model is statistically significant ( $F = 156.061$ ,  $p < 0.001$ ), indicating a strong overall model fit.

*Regression Coefficients*

Independent Variable	B	Std. Error	t	Sig. (p-value)
Strategic Vigilance	0.866	0.117	7.395	0.000
Strategic Agility	0.342	0.077	4.471	0.000

These results indicate that both dimensions of Strategic Improvisation have a statistically significant positive effect on Crisis Management Methods at the 0.01 level. Strategic Vigilance has a stronger effect ( $B = 0.866$ ) compared to Strategic Agility ( $B = 0.342$ ).

Table (14) Multiple Linear Regression Results for the Effect of Strategic Improvisation on Crisis Management Methods

Table (14) presents the results of the multiple linear regression analysis examining the effect of Strategic Improvisation, through its two dimensions (Strategic Vigilance and Strategic Agility), on Crisis Management Methods, measured through its two dimensions (Crisis Containment and Crisis Fragmentation) in Jordanian Islamic banks.

The findings indicate a statistically significant effect of Strategic Improvisation (both Strategic Vigilance and Strategic Agility) on the combined dimensions of Crisis Management Methods,

with a correlation coefficient (R) of 0.661 at the significance level  $\alpha \leq 0.05$ . The coefficient of determination ( $R^2$ ) was 0.437, indicating that 43.6% of the variance in Crisis Management Methods is explained by the variance in Strategic Improvisation dimensions.

The regression coefficients reveal that the effect of Strategic Vigilance is  $B = 0.866$ , statistically significant at  $\alpha \leq 0.05$ , with a computed t-value = 7.395. Similarly, Strategic Agility shows an effect of  $B = 0.342$ , also statistically significant at  $\alpha \leq 0.05$ , with a computed t-value = 4.471. This indicates that a one-unit increase in Strategic Improvisation dimensions leads to an increase in Crisis Management Methods by 0.866 for Strategic Vigilance and 0.342 for Strategic Agility.

The significance of this effect is further supported by the computed F-value = 156.061, which is statistically significant at  $\alpha \leq 0.05$ . Based on these results, the null hypothesis ( $H_{01}$ ) is rejected, and the alternative hypothesis is accepted, confirming that Strategic Improvisation, through its dimensions (Strategic Vigilance and Strategic Agility), has a statistically significant effect on Crisis Management Methods (Crisis Containment and Crisis Fragmentation) in Jordanian Islamic banks.

These findings are consistent with Al-Tarawneh (2024), who examined the role of Strategic Improvisation in crisis management methods, highlighting Strategic Vigilance as a moderating factor. The study demonstrated a statistically significant effect ( $\alpha \leq 0.05$ ) of Strategic Improvisation on crisis management, with Strategic Vigilance enhancing rapid and effective responses to potential crises.

*Sub-Hypothesis 1*

**H<sub>01.1</sub>:** There is no statistically significant effect at  $\alpha \leq 0.05$  of Strategic Vigilance on Crisis Management Methods across its two dimensions (Crisis Containment and Crisis Fragmentation) in Jordanian Islamic banks.

Table (15): Simple Linear Regression Results for the Effect of Strategic Vigilance on Crisis Management Methods

The table below presents the results of the simple linear regression analysis used to examine the effect of Strategic Vigilance on the combined dimensions of Crisis Management Methods in Jordanian Islamic banks.

Table (15)

*Simple Linear Regression Results for the Effect of Strategic Vigilance on Crisis Management Methods*

Model Summary		ANOVA				
R	R <sup>2</sup>	Source of	Sum of Squares	DF	Mean Squares (MS)	F
0.622	0.387	Regression		1	1016.053	126.999
		Residual		202	8.000	
		Total		203		

**Coefficients**

Independent Variable	B	Std. Error	t	Sig.
Strategic Vigilance	1.153	0.102	11.269	0.000

**Results of Sub-Hypothesis 1: Effect of Strategic Vigilance on Crisis Management Methods**

Table (15) presents the results of the simple linear regression analysis examining the effect of Strategic Vigilance on Crisis Management Methods across its two dimensions (Crisis Containment and Crisis Fragmentation) in Jordanian Islamic banks. The findings indicate a statistically significant effect of Strategic Vigilance on Crisis Management Methods ( $\alpha \leq 0.05$ ). This suggests that changes in the level of Strategic Vigilance can meaningfully influence the effectiveness of Crisis Management Methods.

The correlation coefficient (R) is 0.622, indicating a strong positive relationship between Strategic Vigilance and Crisis Management Methods; increases or decreases in one variable are associated with corresponding changes in the other. The coefficient of determination ( $R^2$ ) is 0.387, meaning that 38.7% of the variance in Crisis Management Methods can be attributed to variations in Strategic Vigilance.

The regression coefficient (B) for Strategic Vigilance is 1.153, which is statistically significant at  $\alpha \leq 0.05$ , as confirmed by the t-value (11.269). These results lead to the rejection of the null sub-hypothesis  $H_{01.1}$  and the acceptance of the alternative hypothesis, which states that Strategic Vigilance has a statistically significant effect on Crisis Management Methods across its dimensions (Crisis Containment and Crisis Fragmentation) in Jordanian Islamic banks.

These findings are consistent with prior research by Al-Dmour, Masa'deh, & Obeidat (2023), which reported that Strategic Vigilance directly influences Crisis Management in Jordanian companies, with organizational learning acting as a mediating factor. This confirms the structural impact of Strategic Vigilance in enhancing institutional capabilities to respond effectively to crises.

**Results of Sub-Hypothesis 2: Effect of Strategic Agility on Crisis Management Methods**

The sub-hypothesis  $H_{01.2}$  posited that Strategic Agility has no statistically significant effect ( $\alpha \leq 0.05$ ) on Crisis Management Methods across its combined dimensions (Crisis Containment and Crisis Fragmentation) in Jordanian Islamic banks. To test this hypothesis, a simple linear regression analysis was conducted, and the results are presented in Table (16).

Table 16  
*Simple Linear Regression Analysis for the Effect of Strategic Agility on Crisis Management Methods*

<b>Model Summary</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>Adjusted R<sup>2</sup></b>	<b>Std. Error</b>		
	0.537	0.291	0.288	3.043		
<b>ANOVA</b>	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>	
Regression	762.329	1	762.329	82.356	0.000	
Residual	1869.816	202	9.257			
Total	2632.144	203				
<b>Coefficients</b>	<b>B</b>	<b>Std. Error</b>	<b>t</b>	<b>Sig.</b>		
(Constant)	–	–	–	–		

Coefficients	B	Std. Error	t	Sig.
Strategic Agility	0.653	0.072	9.075	0.000

Table (16) presents the results of the simple linear regression analysis examining the impact of strategic agility on crisis management approaches and their dimensions in Jordanian Islamic banks. The findings reveal a statistically significant effect of strategic agility on crisis management approaches (crisis containment and crisis fragmentation), thereby rejecting the null hypothesis of no effect. The correlation coefficient (R) reached 0.537 at a significance level of ( $\alpha \leq 0.05$ ), indicating a strong positive relationship between the two variables; that is, an increase or decrease in one variable corresponds to an increase or decrease in the other. The coefficient of determination ( $R^2$ ) was 0.291, meaning that 29.1% of the variation in crisis management approaches can be explained by changes in strategic agility. This highlights the substantial role of strategic agility in explaining a considerable portion of the variation in crisis management practices. Furthermore, the regression coefficients (Coefficients) indicated that the effect size (B) of strategic agility was 0.653, which is statistically significant at ( $\alpha \leq 0.05$ ). This implies that every one-unit increase in strategic agility is associated with an average increase of 0.653 in crisis management approaches across its dimensions.

Similarly, the calculated T-value (9.075) confirms the statistical significance of the relationship between strategic agility and crisis management approaches. Accordingly, the second sub-null hypothesis is rejected, and the alternative hypothesis is accepted, which states: "There is a statistically significant effect at the level of ( $\alpha \leq 0.05$ ) of strategic agility on crisis management approaches, collectively represented by crisis containment and crisis fragmentation, in Jordanian Islamic banks."

This finding is consistent with the study of Hijjawi (2023), which demonstrated that strategic agility enhances the effectiveness of business continuity management in Jordanian companies

### Recommendations

1. Adopt Crisis Fragmentation Strategy: Break crises into manageable components and develop specific assessment tools for each part to ensure efficient handling and minimize the overall impact on the organization.
2. Enhance Prioritization Mechanisms: Develop accurate, objective measurement tools to prioritize crisis components based on their relative impact, ensuring timely and effective responses.
3. Update Emergency Mechanisms: Regularly update emergency protocols and ensure the readiness of teams for rapid intervention through frequent drills and simulations.
4. Invest in Management Teams' Capabilities: Continuously train management teams and periodically revise plans and procedures to keep pace with the evolving nature of crises.
5. Develop Rapid Decision-Making Mechanisms: Implement fast, flexible decision-making processes, using advanced information systems and analytics to respond strategically to potential crises or changes.
6. Strengthen Information Collection & Analysis: Enhance systems for information collection and analysis, and regularly update strategic plans to ensure adaptability and effectiveness in response to both internal and external changes.

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