

أثر ممارسات إدارة الوقت على أداء المشاريع في المؤسسات المالية الأردنية: دراسة حالة من البنوك

التجارية في عمان

**The Impact of Time Management Practices on Project Performance in
Jordanian Financial Institutions: Evidence from Commercial Banks in
Amman**

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العام الدراسي:

2024

مقدمة

تُعَدُّ إدارة الوقت مجالاً معرفياً أساسياً في إدارة المشاريع، وعاملاً محورياً في نجاح أي مشروع، لا سيما عند وجود قيود على التكلفة والجودة والنطاق. وتشير الدراسات التجريبية في القطاع المالي في الأردن إلى أن إدارة وقت المشروع، إلى جانب إدارة نطاقه وتكلفته وجودته، تُشكّل عاملاً هاماً يُمكنه تعظيم أداء المشروع والأداء العام للأعمال (كيلاني وآخرون، 2024). وترتبط مجالات مختلفة، مثل الخدمات المالية ونظم المعلومات، باستمرار بين ممارسات تخطيط الوقت والموارد (مثل الجدولة، وتحليل المسار الحرج، وتقدير مدة الأنشطة) وتحسين نتائج المشروع (أبو حسين وآخرون، 2016؛ كيلاني وآخرون، 2024؛ لي وآخرون، 2025؛ سانشيز وآخرون، 2017).

...خارج الأردن، تُظهر الأبحاث في مشاريع القطاعات المصرفية والإنشائية وتقنية المعلومات أن التخطيط المُحكم لإدارة الوقت، بما في ذلك الجدولة والمراقبة والتحكم، يُحسّن الالتزام بالمواعيد، والتقيّد بالتكاليف، والجودة، ورضا العملاء (أبو حسين وآخرون، 2016؛ أدتولا، 2021؛ إيفيدولابو وماري، 2024؛ مولوجيتا، 2018؛ باموجي وآخرون، 2024). كما ثبت أن ممارسات إدارة الوقت ترتبط ارتباطاً وثيقاً بتحسين أداء المؤسسات وتعزيز ميزتها التنافسية (أديبسي، 2013؛ لي وآخرون، 2025). مع ذلك، فإن معظم الدراسات الحالية في الأردن إما تجمع الوقت مع أبعاد أخرى لإدارة المشاريع (أبو حسين وآخرون، 2016؛ كيلاني وآخرون، 2024)، أو تركز على عوامل

التمكن ذات الصلة، مثل أنظمة المعلومات الإلكترونية وتأثيرها على إدارة الوقت في البنوك (عواد وآخرون، 2018)، مما يترك فجوة في فهم كيفية تأثير ممارسات إدارة الوقت المحددة على أداء المشاريع في المؤسسات المالية الأردنية.

تتناول هذه الدراسة هذه الفجوة من خلال دراسة تجريبية للعلاقة بين ممارسات إدارة الوقت وأداء المشاريع في المؤسسات المالية الأردنية، مع التركيز على البنوك التجارية في عمان.

Introduction

Time management is a fundamental knowledge area in project management and a pivotal factor in the success of a project especially when cost, quality, and scope are being limited. Empirical research of the financial sector in Jordan indicates that project time management along with project scope, cost, and quality management is an important factor that can maximize the performance of the project and the total business performance (Kilani et al., 2024). Various fields, such as financial services and information systems, consistently associate time and resource planning practices (e.g., scheduling, critical path analysis, and activities duration estimation), with improved project-level results (Abu-Hussein et al., 2016; Kilani et al., 2024; Li et al., 2025; Sanchez et al., 2017).

Outside Jordan, the banking, construction, and IT project research show that structured time management intensity planning, scheduling, monitoring, and control can enhance timeliness, cost compliance, quality, and customer satisfaction (Abu-Hussein et al., 2016; Adetola, 2021; Ifedolapo1 & Mary, 2024; Mulugeta, 2018; Pamuji et al., 2024). It is also demonstrated that time management practices correlate with the greater performance

of organizations and their competitive advantage (Adebisi, 2013; Li et al., 2025). However, most existing work in Jordan either aggregates time with other project management dimensions (Abu-Hussein et al., 2016; Kilani et al., 2024) or focuses on related enablers such as electronic information systems and their effect on time management in banks (Awwad et al., 2018), leaving a gap on how specific time management practices affect project performance in Jordanian financial institutions.

This study addresses that gap by empirically examining the relationship between time management practices and project performance in Jordanian financial institutions, with a focus on commercial banks in Amman.

Study Problem

Previous research in Jordan confirms that time management is a significant project management factor affecting ERP project performance (Abu-Hussein et al., 2016) and that time management, alongside scope, cost, and quality, improves project and business performance in the financial sector (Kilani et al., 2024). International evidence similarly shows a positive link between project time management practices and project success in terms of time, cost, and quality (Ifedolapo1 & Mary, 2024; Mulugeta, 2018), and between time/resource planning practices and both project- and firm-level performance (Li et al., 2025). Also, time management at the organizational and individual levels is positively associated with performance indicators such as productivity and survival in competitive markets (Adebisi, 2013; Awwad et al., 2018; Nazir et al., 2025).

Despite this, there are several gaps:

Most Jordanian studies examine time management as one of several project management areas, without isolating the impact of specific time management practices (e.g., scheduling tools, monitoring, and evaluation mechanisms) on project

performance in financial institutions (Abu-Hussein et al., 2016; Awwad et al., 2018; Kilani et al., 2024).

Empirical work in Jordanian banks focuses on time management broadly or on enabling technologies (e.g., electronic information systems improving time management) rather than on project-level time management practices and their effect on multi-dimensional project performance (time, cost, quality, scope, stakeholder satisfaction) (Awwad et al., 2018).

International studies demonstrate that particular time management practices (planning, scheduling, monitoring, prioritization, use of tools like Gantt charts and CPM) significantly influence project success and performance (Adetola, 2021; Callula et al., 2024; Ifedolapo & Mary, 2024; Pamuji et al., 2024), but there is limited contextualized evidence on whether and how these practices operate within Jordanian financial institutions, which have specific regulatory, technological, and cultural environments.

Practically, Jordanian financial institutions (especially banks) run strategic projects such as digital transformation, ERP, and fintech integration, where delays and overruns can affect service quality, regulatory compliance, and competitive position (Abu-Hussein et al., 2016; Kilani et al., 2024; Muli, 2025). Yet, there is little empirical evidence guiding managers on which time management practices most strongly influence project performance in this sector.

Thus, the core research problem is: *the lack of detailed empirical understanding of how specific time management practices affect project performance in Jordanian financial institutions, and which practices are most critical in this context.*

Importance of the Study

Theoretical importance

Builds upon the project management literature by addressing time management practices (planning, scheduling, monitoring, prioritization, tools/techniques) as predictors of project performance, instead of focusing on time management as a secondary or aggregate concept (Abu-Hussein et al., 2016; Adetola, 2021; Kilani et al., 2024; Li et al., 2025).

Adds to the paucity of related research on project management and time management in Jordan and Arab financial environment, furthering on the previous Jordanian research on ERP projects and bank time management (Abu-Hussein et al., 2016; Awwad et al., 2018).

It also incorporates the findings of project time management literature, time management models, and time management theory to formulate and experiment a hybridized model of relationships between time management practices and multi-dimensional project performance (Adetola, 2021; Callula et al., 2024; Ifedolapo1 & Mary, 2024; Pamuji et al., 2024; Svejvig et al., 2019).

Practical importance

Provides evidence-based recommendations to project managers and project executives of the Jordanian financial institutions on what time management practices (e.g., scheduling techniques, monitoring mechanisms, application of Gantt/CPM, prioritization, and delegation) can influence the timeliness, cost compliance, quality, and satisfaction of the stakeholders the most (Adetola, 2021; Callula et al., 2024; Ifedolapo1 & Mary, 2024; Li et al., 2025; Pamuji et al., 2024).

Helps banks and financial institutions to better distribute resources and minimize delays thus improving business performance and competitive advantage (Adebisi, 2013; Kilani et al., 2024; Li et al., 2025; Muli, 2025).

Informs training and capacity-building programs on time management for project teams, with localized recommendations reflecting the organizational and cultural characteristics of Jordanian financial institutions (Abu-Hussein et al., 2016; Awwad et al., 2018).

Objectives of the Study

Main Objective

To examine the impact of time management practices on project performance in Jordanian financial institutions, with a focus on commercial banks in Amman.

Sub-Objectives

1. To identify the prevalent time management practices used in project management within Jordanian commercial banks (e.g., planning, scheduling, monitoring and evaluation, prioritization, use of tools such as Gantt charts and CPM).
2. To assess the level of project performance (time, cost, quality, scope, and stakeholder satisfaction) in projects implemented by Jordanian commercial banks.
3. To analyze the relationship between time management practices and overall project performance in these institutions (Adebisi, 2013; Ifedolapo1 & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018).
4. To determine which specific time management practices, have the strongest impact on different dimensions of project performance (e.g., timeliness, cost control, quality, stakeholder satisfaction) (Adetola, 2021; Callula et al., 2024; Ifedolapo1 & Mary, 2024; Li et al., 2025)
5. To provide recommendations for enhancing time management practices to improve project performance in Jordanian financial institutions.

Study Questions

Main Research Question

What is the impact of time management practices on project performance in Jordanian financial institutions, specifically commercial banks in Amman?

Sub-Questions

1. What time management practices are currently adopted in managing projects within Jordanian commercial banks?
2. How do project stakeholders in these banks perceive project performance in terms of time, cost, quality, scope, and stakeholder satisfaction?
3. What is the nature and strength of the relationship between overall time management practices and project performance? (Adebisi, 2013; Ifedolapo1 & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018).
4. Which specific time management practices (e.g., planning, scheduling, monitoring and evaluation, use of tools) most significantly influence different dimensions of project performance? (Adetola, 2021; Callula et al., 2024; Ifedolapo1 & Mary, 2024; Li et al., 2025; Pamuji et al., 2024)
5. How can time management practices be improved to enhance project performance in the context of Jordanian financial institutions?

Previous Studies

Empirical studies consistently link project time management practices to project success and performance. Research in Jordan's financial sector shows that project time management, along with scope, cost, and quality management, has a positive and significant impact on project performance and business overall performance (Kilani et al., 2024). Studies on ERP projects in Jordan also highlight time management as a key factor affecting project outcomes (Abu-Hussein et al., 2016).

Internationally, analyses of large samples of information systems projects in banks show that time and resource planning practices have significant positive effects on project management success, especially on cost and time performance (Sanchez et al., 2017). Work on strategic projects demonstrates that project management tools and techniques related to time and resource planning contribute positively to both project-level and firm-level performance (Li et al., 2025).

Time management is conceptualized as planning, scheduling/prioritization, monitoring, and control of time allocation to tasks, supported by tools and techniques such as Gantt charts, critical path method (CPM), and project management software (Adetola, 2021; Callula et al., 2024; Pamuji et al., 2024). Effective time management in projects leads to improve on-time delivery, productivity, and reduced stress, and is considered a foundation for complex project success (Adetola, 2021; Callula et al., 2024; Pamuji et al., 2024). In construction and building projects, time management practices (planning, scheduling, monitoring, and evaluation) are found to positively affect delivery performance, with monitoring and evaluation often emerging as the strongest predictor (Ifedolapo1 & Mary, 2024).

At the organizational and business level, time management practices are associated with improved business performance, competitiveness, and survival in SMEs (Adebisi, 2013). In Jordanian banks, electronic information systems have been found to improve time

management, reflecting the sector's readiness to adopt new processes for better service delivery and time utilization (Awwad et al., 2018).

However, there remains a shortage of studies that focus specifically on time management practices (rather than broad project management) and their direct impact on project performance in Jordanian financial institutions. This study draws on project management theory, time management frameworks, and performance management theory to address this gap (Adetola, 2021; Callula et al., 2024; Pamuji et al., 2024; Svejvig et al., 2019).

Theoretical Premises of the Study

Core Concepts and Variables

- **Time Management in Projects:** A set of processes and practices for planning, scheduling, prioritizing, monitoring, and controlling the time spent on project activities, often supported by tools such as Gantt charts, CPM, and project management software (Adetola, 2021; Callula et al., 2024; Pamuji et al., 2024).
 - **Time Management Practices** (Independent Variable):
 - Time planning and goal setting (defining activities, sequencing, estimating durations) (Adetola, 2021; Callula et al., 2024; Pamuji et al., 2024).
 - Scheduling and prioritization (timetables, Gantt charts, CPM, critical path analysis) (Adetola, 2021; Callula et al., 2024; Kilani et al., 2024; Pamuji et al., 2024; Surahman et al., 2025).
 - Monitoring and evaluation of progress (tracking milestones, variance analysis, corrective actions) (Adetola, 2021; Ifedolapo1 & Mary, 2024; Mulugeta, 2018; Pamuji et al., 2024).

- Delegation and resource allocation strategies, including self-management and managing interruptions (Callula et al., 2024; Adetola, 2021; Al-Taris, 2025).
- Use of time management tools and project management techniques (software, templates, frameworks) (Adetola, 2021; Callula et al., 2024; Li et al., 2025; Pamuji et al., 2024).
- **Project Performance (Dependent Variable):** Multidimensional construct including:
 - Time performance (meeting deadlines, minimizing delays) (Ifedolapo & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Manuputty & Nursin, 2023).
 - Cost performance (adherence to budget) (Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018; Sanchez et al., 2017).
 - Quality performance (meeting technical and service quality standards) (Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018; Manuputty & Nursin, 2023).
 - Scope performance (delivering planned features and requirements) (Abu-Hussein et al., 2016; Kilani et al., 2024; Li et al., 2025).
 - Stakeholder satisfaction (client and internal stakeholder satisfaction with outcomes and delivery process) (Adetola, 2021; Ifedolapo & Mary, 2024; Li et al., 2025; Muli, 2025; Pamuji et al., 2024).

Relationships and Theoretical Linkages

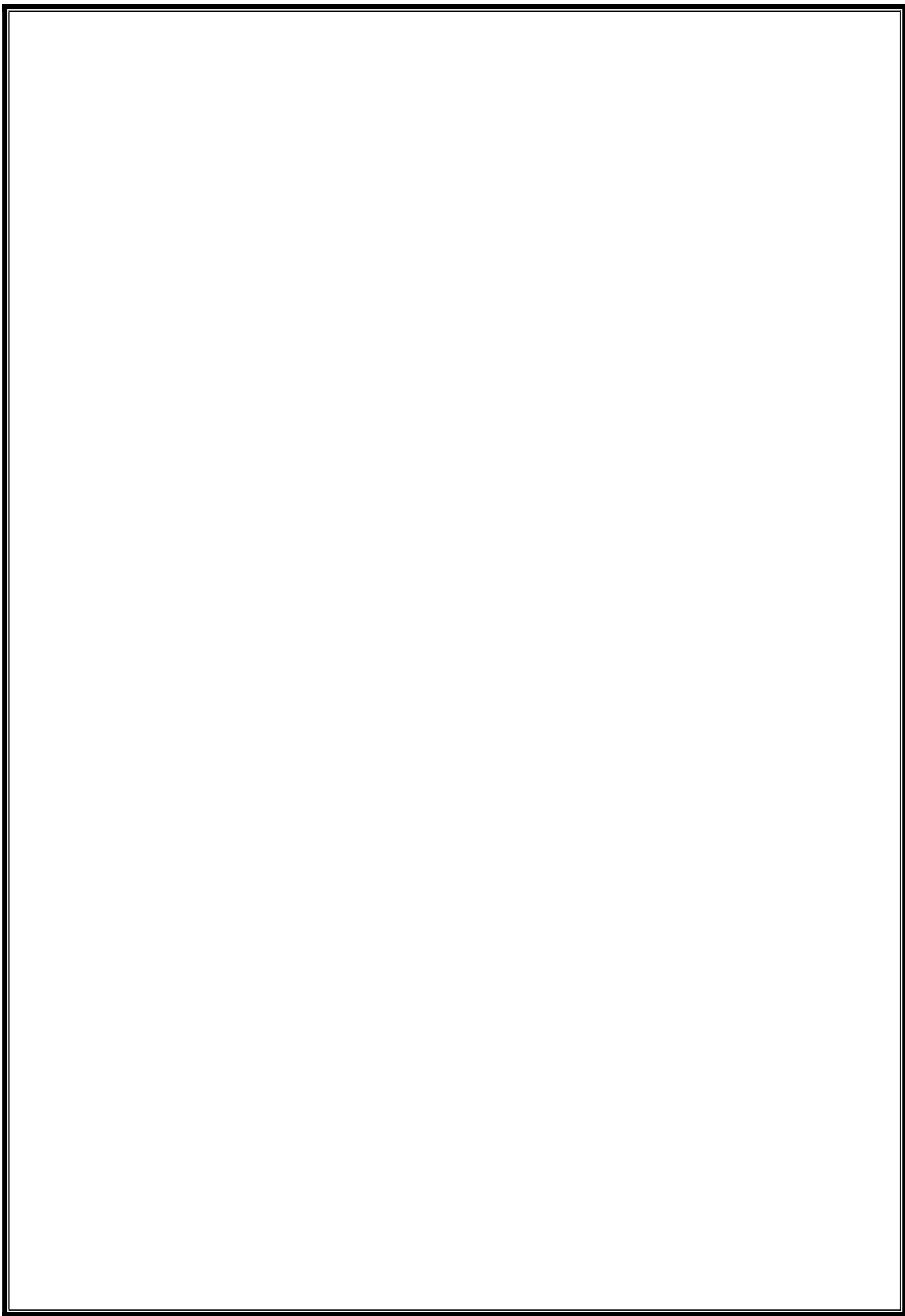
- Project management theory and PMBOK knowledge areas position time management as a central driver of the “iron triangle” of time, cost, and quality, as well as scope control (Adetola, 2021; Kilani et al., 2024; Li et al., 2025; Manuputty & Nursin, 2023; Mulugeta, 2018).

- The theory of performance management focuses on the idea that processes (e.g., time management practices) influence performance outcomes (e.g. timeliness, efficiency, and stakeholder value) (Adebisi, 2013; Li et al., 2025; Svejvig et al., 2019).
- Effective time management practices (planning, scheduling, monitoring, prioritization, and use of tools) have been found to enhance time, cost, and quality performance and overall organizational performance (Adebisi, 2013; Adetola, 2021; Awwad et al., 2018; Ifedolapo & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018; Pamuji et al., 2024)

Contextual Factors

- Managerial skills: Time management in projects depends on the skills of managers to prioritize, delegate, communicate and use tools, thus affecting performance (Adetola, 2021; Callula et al., 2024; Manuputty & Nursin, 2023; Pamuji et al., 2024).
- Organizational culture: A culture that is characterized by speed, discipline, and continuous improvement may be used to reinforce the application of time management practices and speed up the time to impact (Awwad et al., 2018; Svejvig et al., 2019).
- Technology and information systems: Electronic information systems and project management software assist in planning, schedule managing, monitoring, and reporting and have been proven to increase time management at Jordanian banks (Adetola, 2021; Awwad et al., 2018; Pamuji et al., 2024;).

These theoretical assumptions premises support the hypothesized positive relationship between time management practices and project performance in Jordanian financial institutions.



Research Methodology

Research Approach

The research approach will be a quantitative, descriptive-analytical one, which is appropriate in investigating the relationships between time management practices and project performance across multiple projects and institutions (Abu-Hussein et al., 2016; Awwad et al., 2018; Ifedolapo & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018; Sanchez et al., 2017).

Data Type

- Primary data: Obtained using a structured questionnaire conducted among project managers, project team members, and other interested parties within the Jordanian commercial banks in Amman.
- Secondary data: Project documents and reports (e.g., schedules, performance reports) where accessible, used to complement and validate survey responses (Adetola, 2021; Ifedolapo & Mary, 2024; Kilani et al., 2024; Mulugeta, 2018; Sanchez et al., 2017).

Population and Sample

- Population: The projects to be applied in financial institutions of Jordan with a specific interest in commercial banks based or operating in Amman.
- Sampling frame: Team members and project managers working on projects (e.g., projects in IT, projects in digital transformation, products development, regulatory compliance projects).
- Sampling methodology: Stratified random sampling to make sure that they represent various banks and types of projects (Ifedolapo & Mary, 2024; Kilani et al., 2024; Mulugeta, 2018).

- Sample size: To be determined using appropriate sample size formulas (e.g., based on number of eligible project staff, desired confidence level, and margin of error); for example, studies in similar contexts have used 190–331 respondents (Kilani et al., 2024; Li et al., 2025).

Study Tool

- The questionnaire will be structured based on validated tools covering project time management and project performance (Adetola, 2021; Awwad et al., 2018; Ifedolapo & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018; Sanchez et al., 2017).
 - Section 1: Demographic and project characteristics (bank, role, type of project, size, duration).
 - Section 2: Time management practices (Likert-scale items that address planning, scheduling, monitoring and evaluation of time management, prioritization and delegation, use of tools).
 - Section 3: Project performance (Likert scale items on time, cost, quality, scope and stakeholder satisfaction).

The questionnaire will be pilot tested in terms of reliability (Cronbach alpha) and validity.

Statistical Analysis

- Descriptive statistics to describe the respondents and summarize time management behavior and levels of project performance.
 - Scale reliability (Cronbachs alpha).
- Correlation analysis (e.g., Pearson) to learn more about time management behavior and project performance (Awwad et al., 2018; Mulugeta, 2018; Nazir et al., 2025).

- A series of regression analysis and/or structural equation modeling (SEM/PLS) to test the hypotheses and estimate the effect of each time management practice on dimensions of project performance, as it has been done in previous studies in Jordan and on the international level (Abu-Hussein et al., 2016; Ifedolapo & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018; Sanchez et al., 2017).
- Statistical software: SPSS and /or PLS-SEM software like SmartPLS or AMOS.

Hypotheses of the Study

In line with the requirement, hypotheses are formulated in **null form**:

Main Hypothesis (H0)

H0₁: There is no statistically significant relationship between overall time management practices and project performance in Jordanian financial institutions.

Sub-Hypotheses

H0₂: There is no statistically significant relationship between time planning practices and project performance in Jordanian financial institutions.

H0₃: There is no statistically significant relationship between scheduling/prioritization practices and project performance in Jordanian financial institutions.

H0₄: There is no statistically significant relationship between monitoring and evaluation practices and project performance in Jordanian financial institutions.

H0₅: There is no statistically significant relationship between the use of time management tools and techniques (e.g., Gantt charts, CPM, project management software) and project performance in Jordanian financial institutions.

H0₆: There is no statistically significant relationship between delegation/self-management practices related to time and project performance in Jordanian financial institutions.

These hypotheses are derived from the theoretical premises and previous evidence that point to positive relationships between time management practices and project

outcomes (Adebisi, 2013; Adetola, 2021; Awwad et al., 2018; Ifedolapo & Mary, 2024; Kilani et al., 2024; Li et al., 2025; Mulugeta, 2018; Pamuji et al., 2024).

Fields of Study

Spatial Field

- Jordanian financial institutions, specifically commercial banks operating in Amman.

Temporal Field

- Projects completed or active within the last 3–5 years, to ensure recall accuracy and relevance to current practices (Abu-Hussein et al., 2016; Awwad et al., 2018; Kilani et al., 2024; Li et al., 2025).

Human Field

- Project managers, project team members, and relevant functional managers involved in major projects (e.g., IT, digital banking, product development, regulatory projects) within the sampled banks.

Preliminary Literature Synthesis Table

Key Evidence on Time Management and Performance

Table 1 Core empirical links between time management and performance

Focus & Context	Main Finding (Very Concise)	Citations
Jordanian financial sector	Time, scope, cost, quality management improve project and business performance.	(Kilani et al., 2024)
Jordanian ERP projects	Time management significantly affects ERP project performance.	(Abu-Hussein et al., 2016)
IS projects in bank	Cost/time project management practices predict success; larger/longer projects can perform better under good management.	(Sanchez et al., 2017)

Strategic projects (multi-sector)	Time/resource planning tools and techniques improve project- and firm-level performance.	(Li et al., 2025)
Complex projects (multi-sector)	Time management (planning, tools, communication, risk handling) is key to project success and team well-being.	(Pamuji et al., 2024; Callula et al., 2024)
Building projects (Nigeria)	Planning, scheduling, monitoring positively affect delivery performance; monitoring most influential.	(Ifedolapo1 & Mary, 2024)
SMEs (business performance)	Time management has significant positive relationship with business performance.	(Adebisi, 2013)
Project time strategies	Planning, self-management, scheduling/prioritization, dealing with interruptions improve time use and productivity.	(Adetola, 2021)
Jordanian banks (EIS)	Electronic information systems improve time management in banks.	(Awwad et al., 2018)

Figure 1: Core empirical links between time management and performance.

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