The Effect of the Creative Leadership on the Activities of Human Resources Which Support the Strategies of Competitive Advantage in the Jordanian Commercial Banks Sector

Dr. Abdul Azez Badir Alnidawy
Head of Business Administration Department- Al-Zaytoonah University- Amman – Jordan
P.O BOX 130 Amman 11733 Jordan
D54azezalnidawy@yahoo.com

Fatimah Musa Omran
Fatima_omran84@yahoo.com

• Abstract
This study aimed at measuring the effect of the creative leadership on the activities of human resources which support the strategies of the competitive advantage in the Jordanian commercial banks sector and for the purpose of realizing the objective of this study a questionnaire was designed and distributed on the sample of the study which consists of the Jordanian commercial banks which are (5) banks and the number of the questionnaire was (370) three hundred seventy and by using the regression analysis results were fulfilled which led to following conclusion: there is appositive effect of the creative leadership on the activities of human resources which support the strategies of competitive advantage Based on this conclusion the study introduced suggestions and recommendation to the decision makers in the sector who benefit from using them in their scope of work.

Keywords: Creative leadership , strategies of competitive advantage, activities of human resources which support the strategies of competitive advantage.

1. Introduction
The concept of leadership is considered one of the important subjects (Fairholm & Fairholm, 2006), the reason for this concern is because of the responsibility of the leadership for the continuation of work and the progress of the societies, organizations and groups (Dager & Ahmad, 2000) by specifying the objective and allocating the resources and by affecting the direction and the scope through which all resources, capacities and experiences move, so successful leadership is the foundation for the success of the organization (Copper, 2005), so leadership is considered one of the biggest requirements of our current century and one of the most important leadership styles is the creative leadership (Al-Sakarneh, 2014) since it works on providing an environment which prepares the employees to work enthusiastically and motivate them to bring out their initiatives and potential ingenuity to perform their work in a distinguished correct way in an changing business environment (Mustafa, 2006), on the other hand, the concept of the competitive advantage is considered a key to the success of the organizations since it is the main base where the organization focuses to provide it with the continuity for success and to stay on the peak in a market which recognizes only the superiors (Flatt & Standlew, 2008), but for achieving the competitive advantage the organizations need to adopt specific strategies to achieve this objective and these strategies are: the strategy of the cost leadership, the strategy of the Differentiation, the strategy of concentration, and he added (Al-Nessor, 2009) to these strategies the strategy of entrepreneurship and these strategies need supporting activities that help to realizing the expected target which is represented by the activities related to the strategic decisions, technology development, the potentialities, and the human resources, also the activities related to the human resources which are distinguished by special importance because they are related to the skills, and the resources that it depends on the formation of general capacity, Then the vital skills which build the competitive advantage (Porter, 1985). The commercial banks sector works like other sectors on achieving the competitive advantage, and although it is considered one of the biggest serving sectors in the Jordanian economy in terms of its contribution to the total local income (the society of the Jordanian commercial banks, 2009), but this sector finds itself confronting new competitive challenges along with the development of the banking industry which made it necessary to be ready to confront group of the challenges and to prepare their staffs and to reorganize their organizational structure in a way which enable them to increase their ability under these challenges. Consequently this study aims at linking the creative leadership to the competitive advantage and with its special strategy and the supporting activities to these strategies and linking these variables to the Jordanian commercial banks sector.

2. Study methodology
2.1 The problem of the study:
The competitive advantage is considered a real wealth in the environment of the business organizations, but
achieving this advantage is linked to the strategies of the competitive advantage represented by the strategy of the cost leadership, the strategy of differentiation, the strategy of concentration and the strategy of entrepreneurship and for the sake of realizing the expected target of these strategies, they are need of a group of the supporting activities that are related to the human resources and upon studying these it became clear that they need a leadership style which will be able to manage it distinctively, so the researchers studied number of the leadership styles and they found that the best style is the creative leadership and the problem of the study was identified by that the above mentioned strategies of the competitive advantage require the supporting activities which are related to human resource and at the same time these activities need the style of creative leadership, and when the researchers reviewed the reports and the magazines issued by the society of the Jordanian commercial banks they noticed that this sector needs to realize more of its competitive advantage ability, consequently the problem of the study was formed through the following main question:

Is there an effect of statistical indication of the creative leadership on the activities of human resources which support the strategies of competitive advantage in the Jordanian commercial banks sector?

2.2 The objectives of the study

The main objective of the study is represented by explaining the effect of the creative leadership on the activities of human resources which support the strategies of the competitive advantage in the Jordanian commercial sector and from this objective springs out a number of the sub-objectives represented by showing how the creative leadership lead the activities of the human resources which support the strategies of the competitive advantage in a way which fulfills the desired objective from it, also by introducing the suggestions and recommendations of the decision makers in organization.

2.3 The importance of the study:

The study highlights the effect of the creative leadership on the activities of the human resources which support the strategies of the competitive advantage in the Jordanian commercial banks sector, based on this the importance of the study is represented by the following:

- The importance of the study for the researchers and the academics
  This study is considered a new reference to the creative leadership and the competitive advantage and this study may constitute a base for the researchers and the academics to launch for wider areas in the fields of research and investigation about a group of variables of the creative leadership and the competitive advantage in different sectors.

- The importance of the study for the decision makers in the Jordanian commercial banks sector.
  This study provide a new and contemporary reference to the decision makers in this sector which shows affects their behavior when achieving the competitive advantage through knowing the effect of their leadership behavior on the activities of the human resources which support the strategies of the competitive advantage and consequently new ideas may be generated to them and when they apply these ideas they may be able to positively affect on the human resources and their activities which will be reflected positively on the strategies of the competitive advantage and on the competitive advantage itself and on the organization as a whole.

- The importance of the study for employees in the Jordanian commercial banks sector.
  This study introduces a clear view of the effect of their leadership on them and on the activities related to them so new ideas will be produced to them which can be discussed by their leadership for the purpose of implementing them when applying the strategies of the competitive advantage in a way which will help in achieving the targets that are expected from these strategies.

- The economical importance of the study
  This study helps to discover the most important activities which support the strategies of the competitive advantage which support achieving their expected objectives which are related to the human resources and at the same time it concentrates on the most important positive elements of these activities and their positive reflections on the strategies of the competitive advantage, hence comes the importance of the economical importance of the study through achieving the competitive advantage by the organization which helps in Exploitation of the offered opportunity in the market and not to lose them and this will help keeping the present (clients-consumers) and to attract new (clients-consumers) and to increase the market share of the organization, increase its profit, in addition to that it helps the organization to avoid many threats and this achieve growth and development to the organization, consequently its survival and this represents the economical importance of the study.
2.4 The model of study

The dependent variable

<table>
<thead>
<tr>
<th>The independent variable</th>
<th>The dependent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>The creative leadership</td>
<td></td>
</tr>
<tr>
<td>H\textsubscript{A1}</td>
<td>The activities of the human resources which support the strategies of the competitive advantage</td>
</tr>
<tr>
<td>H\textsubscript{A1-1}</td>
<td>The activities of the human resources which support the cost leadership strategy</td>
</tr>
<tr>
<td>H\textsubscript{A1-2}</td>
<td>The activities of the human resources which support the differentiation strategy</td>
</tr>
<tr>
<td>H\textsubscript{A1-3}</td>
<td>The activities of the human resources which support the concentration strategy</td>
</tr>
<tr>
<td>H\textsubscript{A1-4}</td>
<td>The activities of the human resources which support entrepreneurship strategy</td>
</tr>
</tbody>
</table>

Source: designed by the researchers with reference to (Porter, 1980) (Al-Nesoor, 2009)

2.5 The hypothesis of study:

The hypothesis of study was formulated based on the problem of study, its objectives, its model and the study hypothesis are represented by the following:

The main first hypothesis

H\textsubscript{A1}: There is an effect of statistical indication of the creative leadership on the activities of the human resources which support the strategies of competitive advantage in the Jordanian commercial banks sector and from this hypothesis come out the following:

H\textsubscript{A1-1}: There is an effect of statistical indication of the creative leadership on the activities of human resources which support the strategy of the cost leadership in the Jordanian commercial banks sector.

H\textsubscript{A1-2}: There is an effect of statistical indication of the creative leadership on the activities of human resources which support the strategy of differentiation in the Jordanian commercial banks sector.

H\textsubscript{A1-3}: There is an effect of statistical indication of the creative leadership on the activities of human resources which support the strategy of concentration in the Jordanian commercial banks sector.

H\textsubscript{A1-4}: There is an effect of statistical indication of the creative leadership on the activities of human resources which support the strategy of entrepreneurship in the Jordanian commercial banks sector.

2.6 The methodology of the study

- The sample of study
  The study sample consisted of (5) Jordanian commercial banks
  1- Jordan Bank 2- The Arab Bank 3- Cairo - Amman Bank 4- Al-Ithiad Bank 5- Al-Ahli Bank
  The following table shows the number of the distributed questionnaires.

<table>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Number of the distributed questionnaires</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jordan Bank</td>
<td>100</td>
</tr>
<tr>
<td>Arab Bank</td>
<td>100</td>
</tr>
<tr>
<td>Cairo - Amman Bank</td>
<td>80</td>
</tr>
<tr>
<td>Al-Ithiad Bank</td>
<td>60</td>
</tr>
<tr>
<td>Al-Ahli Bank</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>370</td>
</tr>
</tbody>
</table>

The number of the distributed questionnaires was decided by the researchers based on the used scientific indications

- Methods of gathering information
  The methods of gathering information were limited to two main parts:
  first part: to make review and complete survey for the theoretical and field studies which are related to the creative leadership and competitive advantage since the researchers visited number of the Jordanian commercial banks and interviewed number of the officials and the banks staff in the human resources administration and the in other administrations to ask about the followed styles in addition to inquiring about the activities related to the human resources, in addition to reviewing and the scientific magazines, Master’s thesis, PH.D thesis and the documented information on the website.
  The second part: A questionnaire was developed which reflects the effect of the creative leadership on the activities of the human resources which support the strategies of the competitive advantage and it was made use of the previous questionnaires and studies in this subject and they were submitted to the referees to investigate the sincerity of the content, then to make the necessary amendment on the questionnaire paragraphs, then to distribute them on the study sample employees in a number of the Jordanian commercial banks and a Quintet
likert measurement scale was used to measure the questionnaire content as follows: 
1- for the degree strongly agree 
2- for degree agree 
3- for degree neutral 
4- for degree disagree 
5- for degree strongly disagree

But for the statistical methods statistical package was used (spss) as its serves the objectives, the problemand the hypothesis of the study.

2.7 Definitions of the study variables:
The study included many of the main variables as explained by the model of study and it was necessary to explain these variables, so can the reader understand their variables and here is an explanation for these variables:

- The creative leadership: it is an effective administrative leadership style which provides a suitable organizing climate for ingenuity for the purpose of confronting the contemporary challenges by the way of gathering the new and individual ideas together and by referring to knowledge and flexibility and to put the strategies, plans and programs which include group of values and principles which contains accretive approaches which the leadership commit to them in word and deed which give the organization a boost to the accomplishment, creative and prosperity (Mustafa, 2006).

- The competitive advantage: it is the value which the organization offers to (clients-consumers), this value characterize the value from its competitors and gains by this value the satisfaction and loyalty of its (clients-consumer) which will give the organization the good reputation, the strong competitive centre and the wide market share, consequently it gains continuity and survival (Porter, 1998).

- The strategies of the competitive advantage: they are group of plans and policies which the organization adopts for the purpose of improving its competitive performance and to achieve progressive competitive position in the market (Porter, 1998) and these strategies are represented by the following:
  - The strategy of cost leadership: this strategy aims at offering (the same services / products) which are offered by competitors but with less cost which will guarantee that the organization will realize a large market share which will increase the organization profit which can be reinvested and this will consist a defensive barrier before any attempt for the competitors to enter the market by new competitors (Evans et al, 2007)
  - Differentiation strategy: this strategy aims at generating invented and best value to (the consumers / the clients) this value can't be imitated by the competitors and this value may be (a good - technology - service - idea - information - trade relations) and this will satisfy the needs of the present (consumers - the clients) and gains their loyalty and attracts new (consumers - clients) and this means that the organization had gained a competitive position (Porter, 1998).
  - The concentration strategy: this strategy aims at concentration on class of (the consumers - the clients) or certain part or certain sector of the market, so the organization will limit its market target accurately and works on satisfying its needs whether by the way of low cost or differentiation or both of them, so because when the organization concentrates on a certain part of the market efficiently and effectively more than serving the market as a whole, this will fulfill its market objectives which means that the organization is realization a big competitive power (Al-Nesoor, 2012).
  - Entrepreneurship strategy: this strategy aims at building something of value from nothing by taking risk and initiative for the purpose of taking chances which others don't see and working in case of uncertainty, ambiguity and taking care for failure and accept it if it happened and considering it a test which leads to success in addition to self-control and crisis management and orientation for the required change, flexibility, dynamism, under all the environmental circumstances and this will lead to work with positive strength and this is a key for accomplishing a value and high profit on the long-term and a way for achieving the competitive advantage (Chang, 2011).

- The activities of the human resources: it is a group of activities in (the value chain) which is considered an important source for achieving the competitive advantage, these activities are supporting the strategies of the competitive advantage, since its availability helps in applying these strategies effectively and efficiently and achieving its desired objective (Cheraghi et al, 2012).

3-The theoretical Framework
The mechanism of linking between the study variables
The model of study includes two variables, the creative leadership and the activities of the human resources which support the strategies of the competitive advantage, the creative leadership represents the independent variable and the activities of the human resources which support of the strategies of the competitive advantage represent the dependent variable, and the linking mechanism between these two variables are represented by that the creative leadership is one of the requirements of these activities because it is able to provide it with the successful leadership as it is able to lead it effectively and efficiently and in a correct and
distinctive way, so there is a positive effect of the creative leadership on these activities and this can be confirmed through specifying the effect of the creative leadership on the activities of human resources which support the cost leadership strategy is determined to encouraging the employees to share in the activities of the self- administration teams which implicates empowerment of the administrative and productive tasks to the employees and achieving the continuous development of the employees skills and abilities and follow new method for improving production which helps all to control cost (De Castro et al, 2006) and we will explain how can the creative leadership lead these activities through group of stages as the first stage represents the creative leadership building up group of teams distinctively by studying and analyzing the initiatives, the values, the scientific, careerand personal objective of the employees, then to study this difference and to work on blocking these gaps and to bring about compatibility to handle this difference (Bounchken & Koch, 2007), but in the second stage the creative leadership starts positive communicating with the employees and allow them to express their opinions and suggestion which are related to these teams, after that it begins gathering these opinions and suggestions and on the light of this the structures of these teams are built and after they are finally built the creative leadership holds a final meeting with the members of these teams and explains that the desired objective is achieving excellence in the value which the organization will offer to the (consumers / and clients) (Evans et al, 2007), then comes the third stage when the creative leadership gives the employees freedom in completion their works and merging them with points of strength which they characterizeand by treating the points of weakness which they have and taking the responsibility of the collective participation and this consequently leads to the smart combination through which cost can be controlled and achieving excellence in the achievements (Flatt & Standly, 2008), but for the effect of the creative leadership on the activities of the human resources which support the strategy of differentiation which is determined to encouraging the employees to get the specialized education through encouraging them to participate in the brainstorming sessions as it is one of the used methods to gather the employees to raise and discuss new ideas freely and spontaneously for the differentiate of the products (Dobni, 2010) and we will explain the way the creative leadership leads these activities, and it is known that brainstorming sessions are applied by many organizations, but the creative leadership is distinguished by this kind of sessions which includes group of stages, as in the first stage the creative leadership begins by removing the social and psychological obstacle which is means fear of failure and this is due to non-confidence of the employees of himself and his ability to invent new ideas and convince the employees of these ideas, in addition to accusation of the others of the negativity of these ideas, and to remove this obstacle and to avoid it the creative leadership gathers the employees from all levels and grant them their organizing identity and to make every individual feels of his importance in these sessions and that all employees whatever was their functional level they are able to brainstorming the ideas which helps the organization to strengthen its competitive position (Koch, 2009).

But for the second stage the cognitive obstacle is removed which means that the employees has to adopt one way to look at things, employees looks at it one and limited look and through its dimensions only and to remove this obstacle the creative leadership motivates the employees mentally by encouraging them to rethink of the opinions and the critical thinking, and questioning these ideas but in a positive way, in addition to the creative strategic thinking which depends on adopting approaches and creating new approaches in the ideas and the way to raise them which will motivate the employees towards the positive scientific discussion (Human & Naudé, 2010) so by this way the creative leadership founded the desire for the employees to participate in these sessions and to benefit from each other in addition to the start of capacities and the creative energies which are used to increase the organization competitive ability (Mustafa, 2006). On the other hand the creative leadership works on encouraging the employees to get a specialized education by facilitating cooperation and co-ordination between the different jobs for the purpose of achieving efficiency and Excellency (Wickham, 2001) and we will explain how the creative leadership leads these activities where the creative leadership identifies common goals and does the effective procedures collectively but not obligatory, and this creates confidence, affection between employees, it also instills the spirit of cooperation in the hearts of the employees and motivate them to do teamwork to achieve the objectives of all the employees and this encourages the employees to learn from each other to achieve their individual objectives which are merged in the collective objectives which will be reflected positively on the competitive advantage (Hughes & Terrel, 2007), so for the effect of the creative leadership on the activities of human resources which support the strategy of concentration which is determined to encouraging the employees to make researches related to the study of the potential old and new Arab and foreign markets for the purpose of responding almost completely and urgently for what is required and desired in the competition markets (Solmo et al, 2008) and we will show how the creative leadership lead this activity through a group of steps where the creative leadership explains its need to make these researches as it is an important instrument which helps it to understand the present and potential needs of the market which helps to respond positively to satisfy the requirements of the market which will be reflected positively on the competitive position of the organization and on the employees themselves and it explains that it is completely ready to offer everything necessary to them in this field whether materialistic or morally (Zhou et al, 2005), also the creative leadership
builds up collective workshops regarding these researches and many skills are used in these workshops, like the skill of renaming or the re-description, skill of intuition and guesswork, and skill of arranging and sorting skill of renaming or the re-description which means the employees are meeting and putting titles for the researches and they rename the researches which will open new horizons for them and the reason for this is that every word in the brain has special nerve centre, so when a word moves it moves to another nerve centre and to another scope of creative, but for the skill of intuition and guesswork the employees will clarify their expectations which include their creative approaches towards a situation, a look, an idea or certain approach in the competition markets, then they move to the skill of arranging and sorting so the employees will notice the similarities and differences, sort them and put them in different entities according to their description, then they make the serial construction of the entities (Culahane, 2003), consequently and after putting the headlines of the researches and giving the employees the complete freedom of their accomplishment of these researches and motivate them to use these information to reach new unusual discoveries and explanations to offer distinguished value in the markets (Don et al, 2000), but for the effect of the creative leadership on the employees in encouraging the employees to respond quickly and positively to the strategies of change to enter new markets through the creative leadership answering the question why we change and what we change? and this represents the point of awareness regarding the change and its purposes then creative leadership chose the quiet and comfortable name for the change program, and to define its causes, scopes, tools and purposes with the emphasis on the organization values and it: Ethics (Kock, 2009) then the creative leadership moves to the stage of reassuring by avoiding to enter in conversations where change looks hidden against certain destination and when there are jobs which will be deleted by the process of change and the creative leadership will first talk about jobs that will result from change and the talk is lengthy about the training and qualifying programs which is required for jobs (Wickham, 2001), also the creative leadership reminds of the stories, experiments and previous change programs which the organization passed through and led to positive results to the employees and the organization as a whole and the reminding of the change programs for the competitive organizations and by this way it gains loyalty to the change and assemble the efforts of all the employees for its benefit which will help the organization to be flexible in responding to the market requirements which will be reflected positively on the organization and its competitive advantage (Nhavandi, 2008) and regarding the effect of the creative leadership on the activities of human resources which support the strategy of entrepreneurship which is determined to by encouraging the employees to take the initiative and risk (Alsakarneh, 2005) will explain how the creative leadership leads these activities, the creative leadership adopts a culture (rise after fall) which is based to that creative isn't without the possibility of failure and that failure in something which is not a wasted effort but a way for learning and the important thing is to try again and rise after falling (Wickham, 2001) and also encouraging the employees to accept the principle of empowerment in accomplishing their works (Alsakarneh, 2005) and we will explain how the creative leadership leads this activity as the creative leadership leads more than it manages which means that it affects the employees to reach more what the employees have of value and self-resources without going into details by convincing the employees with the benefits of authorization in developing their leadership abilities and to help them resist fear element of making mistakes through its strong faith and optimism of the employees personal ability and by allowing them to take time for thinking in a way which enables them to show their abilities and self-creativity and to allow them to imagine and dream of things that seem inapplicable at the first glance and to deal with these ideas positively and in optimistic vision which expects success to all the employees, but when mistake or failure happens then all must deal with it in the spirit of collective responsibility, and in case of success benefit will come to all the employees in the organization (Manion, 2005) and after explaining by the theoretical study how the creative leadership leads the activities of the human resources which explained that the creative leadership led it efficiently and effectively, consequently it will have a positive effect on the activities and on the strategies of the competitive advantage and on the competitive advantage as a whole.

4- Applied study
The Applied study includes the results of the statistical analysis, it also includes the conclusions of study and Recommendations of Study here is a detailed explanation for each one:
4.1- Test of the main hypothesis:
\( H_{A1} \): there is an effect of statistical indication of the creative leadership on the activities of the human resources which support the strategies of the competitive advantage in the Jordanian commercial banks sector.
To test this hypothesis the regression analysis was made and the following tables show the results which are linked to that:
Table 2. Test of the first main hypothesis

<table>
<thead>
<tr>
<th>Correlation coefficient (R)</th>
<th>determination coefficient ((R^2))</th>
<th>Beta coefficient</th>
<th>(F)</th>
<th>Sign</th>
</tr>
</thead>
</table>

28
It is clear from the previous table that correlation coefficient (R) for the effect of the creative leadership on the activities of human resources which support the strategies of competitive advantage was (0.55) and the statistical value (F) was (28.82) and it is indicating at the level (0.05) and this indicates the acceptance of the direct hypothesis, and Beta coefficient was (0.55) and this indicated the positive effect of the creative leadership on these activities in addition to that the determination coefficient (R²) was (0.30) and this indicates to the intermediate percentage of explaining contrast which returns to the creative leadership on these activities and (0.64) of the contrast which is not explained returns to other factors.

4.2 Test of sub hypotheses:-

Hₐ₁₁: there is an effect of statistical indication of the creative leadership on the activities of human resources which support the strategy of cost leadership in the Jordanian commercial banks sector.

To test this hypothesis the regression analysis was made, the following table shows the results related to that:

<table>
<thead>
<tr>
<th>Correlation coefficient (R)</th>
<th>determination coefficient (R²)</th>
<th>Beta coefficient</th>
<th>(F)</th>
<th>Sign</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.60</td>
<td>0.36</td>
<td>0.60</td>
<td>40.70</td>
<td>0.00</td>
</tr>
</tbody>
</table>

It is clear from the previous table that correlation coefficient (R) for the effect of the creative leadership on the activities of human resources which support the strategy of cost leadership was (0.60) and the statistical value (F) was (40.70) and it is indicating at the level (0.05) and this indicates the acceptance of the direct hypothesis and Beta coefficient was (0.60) this indicated the positive effect of the creative leadership on these activities in addition to that the determination coefficient (R²) was (0.36) and this indicates to the intermediate percentage of explaining contrast which returns to the creative leadership on these activities and (0.64) of the contrast which is not explained returns to other factors.

Hₐ₁₂: there is an effect of statistical indication of the creative leadership on the activities of the human resources which support the strategy of differentiation in Jordanian commercial banks sector.

To test this hypothesis the regression analysis was made, the following table shows the results related to that:

<table>
<thead>
<tr>
<th>Correlation coefficient (R)</th>
<th>determination coefficient (R²)</th>
<th>Beta coefficient</th>
<th>(F)</th>
<th>Sign</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.63</td>
<td>0.37</td>
<td>0.63</td>
<td>64.45</td>
<td>0.00</td>
</tr>
</tbody>
</table>

It is clear from the previous table that correlation coefficient (R) for the effect of the creative leadership on the activities of human resources which support the strategy of differentiation was (0.63) and the statistical value (F) was (64.45) and it is indicating at the level (0.05) and this indicates the acceptance of the direct hypothesis and Beta coefficient was (0.63) this indicated the positive effect of the creative leadership on these activities in addition to that the determination coefficient (R²) was (0.37) and this indicates to the intermediate percentage of explaining contrast which returns to the creative leadership on these activities and (0.63) of the contrast which is not explained returns to other factors.

Hₐ₁₃: there is an effect of statistical indication of the creative leadership on the activities of the human resources which support the strategy of concentration in Jordanian commercial banks sector.

To test this hypothesis the regression analysis was made, the following table shows the results related to that:

<table>
<thead>
<tr>
<th>Correlation coefficient (R)</th>
<th>determination coefficient (R²)</th>
<th>Beta coefficient</th>
<th>(F)</th>
<th>Sign</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.50</td>
<td>0.25</td>
<td>0.50</td>
<td>44.92</td>
<td>0.00</td>
</tr>
</tbody>
</table>

It is clear from the previous table that correlation coefficient (R) for the effect of the creative leadership on the activities of human resources which support the strategy of concentration was (0.50) and the statistical value (F) was (44.92) and it is indicating at the level (0.05) and this indicates the acceptance of the direct hypothesis and Beta coefficient was (0.50) this indicated the positive effect of the creative leadership on these activities in addition to that the determination coefficient (R²) was (0.25) and this indicates to the intermediate percentage of explaining contrast which returns to the creative leadership on these activities and (0.75) of the contrast which is not explained returns to other factors.

Hₐ₁₄: there is an effect of statistical indication of the creative leadership on the activities of the human resources which support the strategy of entrepreneurship in Jordanian commercial banks sector.

To test this hypothesis the regression analysis was made, the following table shows the results related to that:
Table 5. Test of the fourth sub hypothesis

<table>
<thead>
<tr>
<th></th>
<th>Correlation coefficient (R)</th>
<th>determination coefficient (R²)</th>
<th>Beta coefficient</th>
<th>(F)</th>
<th>Sign</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.47</td>
<td>0.22</td>
<td>0.47</td>
<td>96.70</td>
<td>0.00</td>
</tr>
</tbody>
</table>

It is clear from the previous table that correlation coefficient (R) for the effect of the creative leadership on the activities of human resources which support the strategy of entrepreneurship was (0.47) and the statistical value (F) was (96.70) and it is indicating at the level (0.05) and this indicates the acceptance of the direct hypothesis and Beta coefficient was (0.47) this indicated the positive effect of the creative leadership on these activities in addition to that the determination coefficient (R²) was (0.22) and this indicates to the intermediate percentage of explaining contrast which returns to the creative leadership on these activities and (0.78) of the contrast which is not explained returns to other factors.

5- Conclusions of study:
Based on the statistical analysis results the study concluded the following Conclusions::
1- There is an positive effect of the creative leadership on activities of the human resources which support the strategies of competitive advantage in the sector of the Jordanian commercial banks and from this conclusion springs the following conclusions:
   - There is a positive effect of the creative leadership on the activities of human resources which support the strategy of the cost leadership in the sector of the Jordanian commercial banks.
   - There is a positive effect of the creative leadership on the activities of human resources which support the strategy of the differentiation in the sector of the Jordanian commercial banks.
   - There is a positive effect of the creative leadership on the activities of human resources which support the strategy of the concentration in the sector of the Jordanian commercial banks.
   - There is a positive effect of the creative leadership on the activities of human resources which support the strategy of the entrepreneurship in the sector of the Jordanian commercial banks.

6- Recommendations of study:
Based on the conclusions of study many recommendations had been formulated for the leader in the Jordanian commercial Banks sector:
1- To follow the style of the creative leadership when leading the activities of human resources which support the strategies of competitive advantage in the Jordanian commercial banks through:
   - The leader in the Jordanian commercial banks sector will study the personal differences between the employees to form the teams of the self – administration.
   - The leader in the Jordanian commercial banks sector will communicate with the employees and listen to their suggestions and opinions it’s related to the teams of the self-administration.
   - The leader in the Jordanian commercial Banks sector will give freedom to the employees to treat their weakness points and strengthen their power points.
   - The leader in the Jordanian commercial banks sector will remove the social and psychological obstacles from the brainstorming sessions.
   - The leader of the Jordanian commercial banks sector will create the feeling of joint responsibility for the employees.
   - The leader in the Jordanian commercial banks sector will offer everything necessary whether materialistic or morally for employees when doing the researches related to the market.
   - The leader in the Jordanian commercial banks sector will use all the necessary skills in the teams which are formed for discussing the researches which are related to the market.
   - The leader in the Jordanian commercial banks sector will answer positively why we change and what we change?
   - The leader in the Jordanian commercial banks sector will change the culture of the organization to creative cultures which encourage taking risk and welcome new initiatives.
   - The leader in the Jordanian commercial banks sector will encourage empowerment principle and the optimistic vision which shows the positive expectations of the employee’s success.

References
Alsakarn he, B. (2014), The effective administrative leadership, Dar Al Maysarh, Amman: Jordan.
Evans, J., Evans, C. and David, R. (2007), operation management an integrated and services approach, Thomson, South Western: USA.
Flatt, S and standley, J. (2008), creating competitive advantage through intangible assets: The Direct and indirect Effects of corporate culture and Reputation, Advances in competitiveness Research, 16 (12).
Manion, j. (2005), From Management to Leadership, Jossey Bass: San Francisco.
Mustafa, A. (2006), Creative leadership for competitive HR, Arab company for administrative Development, Cairo: Egypt.
The Society of the Jordanian Commercial Banks (2009), Copy of The Society of the Jordanian Commercial Banks, Amman,Jordan.