# The Impact of Human Resource Management Functions in Achieving Competitive Advantage Applied Study in Jordan Islamic Bank

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**Abstract**
The aim of this study is to determine the impact of human resources management functions to achieve competitive advantage in Jordan Islamic Bank, a simple random sample of (426) employees was withdrawn, the statistical package for Social Sciences (SPSS) has been used for data analysis, the most important study results, includes the followings: there is an impact of human resource management functions in competitive advantage, and that human resources management functions interprets about (64.6%) of the variance in competitive advantage.In the light of the results of the study it is recommended to create an organizational culture that promotes optimum and effective usage of the human resources management functions in the organizational environment, to improve these functions to the desired higher levels by achieving compatibility between design and analysis of the work with organizational structures, to provide incentives for workers, and to develop of actions of promotion.
**Keywords:** Human Resources Management Functions, Competitive Advantage, Jordan Islamic Bank

## 1.  Introduction:

Many successful organizations in developed countries have realized the need to make use of modern management methods and models as management by objectives, Total Quality Management (TQM), Benchmarking, Empowerment, Organizational learning, learning organizations and Re-Engineering as means to achieve competitive advantage (Richard, 2009).

Human resources management functions is considered an important factor for the future strategy of the Organization by which it aspires to achieve competitive advantage, offering and meeting the needs of other departments of the organization of appropriate human resources that are trained, qualified, and well motivated through training programs, educational policies, developed by the human resources management for the development of the capacities of human resources, through which each department within the organization will achieve its strategic goals, and then the organization's strategic goals represented in competitive advantage will be achieved (Soltani, et, al, 2009).

Human resources management functions support the strength of any organization to distinguish it from the other organizations, and Human Resources Management Functions could be considered a prominent element in market competition, and the business organizations should build an organizational culture that is intertwined with a number of major themes, the first of which is administrative process as it is an essential requirement that begins with the objectives and strategic plans and providing organizational integration and communication at all levels of management and leadership.  According to the second axis could be embodied in the workers who are considered the driving force for different activities and operations that is based on the behavioral roles to participate in decision making and teamwork that contribute to to create an environmental atmosphere which ignites enthusiasm and helps to innovate and develop the sense of responsibility (Wirtz, et., al, 2008).

### 1.1 The problem of study:

The problem of the study has embodied in the following question: what is the effect of Human Resources Management Functions in achieving competitive advantage in Jordan Islamic Bank?

### 1.2 The importance of the study

The importance of the study stems from the growing importance of human resources management functions in the behavior of organizations and individuals. It has a clear impact In the work of the Organization, in achieving its objectives effectively, and in increasing its performance. This study derives its significance by:

1. Shedding more light on the functions of human resources management in the Jordan Islamic Bank and achieving competitive advantage.

2. Providing greater understanding about the nature of human resources management functions and its importance in the behavior of organizations, so this study could be utilized through its results that demonstrate the importance of reconciliation of the organizations' objectives and the objectives of its individuals and the success and advancement resulted from this to the organizations.

3. Providing information about the requirements to achieve and to organize competitive advantage which is considered one of the most important means to enable the Bank to reach excellence which helps the Bank's leadership to know the change aspects required in the quality of programs and services to achieve satisfaction and performance.

4. Feeding the field of studies and researches with a study that may be an important reference for academics and researchers on the topic of human resources management functions and its relationship to achieve competitive advantage.

## 1.3 The objectives of the study:

This study aims to analyze the impact of the human resources management functions to achieve competitive advantage in Jordan Islamic Bank and emerge from this target the following objectives:

1. Identify the perceptions of employees in Jordan Islamic Bank of the functions of human resources management (staffing, training and development, wages and incentives, performance evaluation).

2. Identify the level of importance of the dimensions of the competitive advantage from the viewpoint of workers in Jordan Islamic Bank.

3. The possibility of reaching results through which recommendations could be formulated to help decision-makers in Jordan Islamic Bank to be concerned with the functions of human resources management in order to achieve competitive advantage.

## 2. Theoretical Framework

Human resources planning is vital for management development to raise the levels of performance and to achieve competitive advantage through the development of the skills and abilities of employees and members of the administrative bodies of the Organization, but the development of their skills and abilities requires the existence of effective organization ruled by innovation, team spirit, proactive action and competition so that every worker feels that the organization is his own property, this feeling motivates workers to exert all their efforts and to sacrifice everything they have so that their organization's success will be distinguished.

## 2.1 Previous studies

Zoubi Study (2009) entitled "impact of participatory leadership to improve the performance of human resources in the companies of Kuwaiti industry." This study aimed at analyzing the impact of participatory leadership to improve the performance of employees in the Kuwait industrial corporations. The sample consisted of 189 Directors of (9) industrial companies out of the population of (507) Directors of (27) companies. The study found that there is a statistically significant impact of participatory leadership in improving the performance of human resources in the companies, but the study has shown that there are no statistically significant discrepancies in the performance improvement attributed to the experiences of companies operating in the industrial sector in Kuwait except the indicator of innovation and flexibility.

Study of Ismail (2009) entitled "the impact of the use of information technology in the realization of competitive advantage strategies. This study is an empirical study on the Jordanian pharmaceutical industry companies," that aimed to identify the impact of the use of information technology in achieving competitive advantage strategies in the Jordanian pharmaceutical industry companies. In order to achieve the objectives of the study a questionnaire was designed and developed and has been distributed on sample (176) individuals, the study concluded the following results:

1. The level of respondents' perception of the dimensions of ICT was high, and the level of awareness of respondents of the competitive advantage strategies was moderate.

2. There is a statistically significant impact of the dimensions of information technology strategies in achieving competitive advantage.

Study of Al-Chechani (2009) entitled "information technology and developed telecommunications technology to gain a competitive advantage: an empirical study on cellular communications company MobilCom." This study aimed to identify the impact of information technology and advanced telecommunication technology to gain a competitive advantage. A questionnaire has been used in data collection from the population of the study (246) individuals. One of the most important findings of the study: there is an impact of information technology and advanced telecommunication technology to gain competitive advantage, and that information technology interpreted (64.8%) of the variance in competitive advantage of cellular communications company (MobilCom).

Study of Boating (2007) entitled "the role of the human resources management information systems in human resources management strategies." This study aimed to explore the role of the human resources management information systems in human resources management strategies and this study adopted the theoretical basis, so the study investigated the perspective of the personnel specialized in the management of human resources and managers in different organizations of impact human resources management information

systems in strategic human resources functions and the roles of the work. These attempts seek to detect the existence of discrepancies in the degree of information systems human resources management among small, medium and large organizations.

The results of the study showed that the professionals in the human resources management believe that there is no role of the human resources management information systems in strategic human resources functions, but just comprehend it as a technique for empowerment. The results of the study also showed that the heads of human resources departments in large organizations believe that there is a role for the human resources management information systems support human resource strategies. The results of the study showed no statistical discrepancies in the degree of the use of perspective information systems human resources management among small, medium and large.

Study of Alfarisi (2006) entitled: "the impact of human resource management functions in achieving organizational change in central ministries in the Sultanate of Oman: an empirical study." The study aimed to identify the impact of human resource management functions represented by (analysis and design business, human resources planning, recruitment, selection, training and development, motivation, performance management, employee relations), and career and personal factors (age, gender, level of education, managerial level, practical experience) on the organizational change in the central ministries in the Sultanate of Oman, also to detect obstacles facing human resources management toward organizational change in those ministries, so as to reach conclusions and recommendations that will assist in increasing the effectiveness and efficiency of the Government in the Sultanate of Oman generally. The study results showed the following:

1. There is a statistically significant impact of dimensions of human resources management functions such as: analysis, design, and human resources planning, recruitment, selection, training and development, motivation, performance management, employee relations in achieving organizational change in central ministries in the Sultanate of Oman.

2. There are no significant discrepancies of the impact human resources management functions in achieving organizational change attributable to the demographic characteristics and functional variables (age, gender, education level and job level, practical experience).

Al-Hyasat Study (2005) entitled "relationship of the efficiency and effectiveness of the human resources management strategy with the organizational performance in the Jordanian press institutions," this study aimed to identify the efficiency and the effectiveness of human resource management strategies in the Jordanian press institutions represented in human resources planning, recruitment, and selection and evaluation of staff performance, and training and its relationship to organizational performance. The study population included Jordan press institutions consisted of (21) press enterprises; the study selected the enterprises that have 50 employees or more with a number of (4) press enterprises, the questionnaire was distributed to a stratified random sample, and the study results have shown that there is a positive relationship between the efficiency and effectiveness of the human resources planning strategies in the Jordanian press institutions (selection and hiring strategies, strategies for assessing the performance of workers, training of staff) and organizational performance.

Study of Al-Tamimi, and Al-Khshali (2004) entitled "creative behavior and its impact on competitive advantage in the food industry sector in Jordan" this study aimed to identify the impact of creative behavior of the managers on competitive advantage in the food industry sector in Jordan, to achieve this objective a questionnaire was used that was designed for this purpose and was distributed to a sample of (69) managers belonging to the eight companies operating in this sector. The study found that the rate of availability of creative behavior dimensions and the dimensions of the competitive advantage were moderately presented, and that there is a positive relationship between the majority of creative behavior dimensions and the dimensions of competitive advantage, the study showed that the creative behavior influences significantly on the competitive advantage of the Organization and the results indicated that there is a significant impact of two of the creative dimensions of creative behavior related to problem solving and capacity of communications on all dimensions of competitive advantage, the study also showed that there are significant impact of the dimensions of the Department's ability to change and encouragement of the management on certain dimensions competitive advantage, while the results of the study did not show a significant impact of spirit of risk on all dimensions of competitive advantage, the study also included a set of recommendations that will address the weaknesses that produced from the results in the reality of the creative behavior and its importance in Organizational gaining of competitive advantage.

Study Al-Adaileh (2004) entitled "impact of strategic options on competitive advantage in Arabic Potash Company." This study aimed to identify the impact of strategic options in the competitive advantage of Arab Potash Company, the population of the study consisted of (176) employees. The study found the following results:

1. The strategy of market leadership through the least cost were high, also the differentiation strategy of the researched was effective and of high level, while it came moderate for the competitive forces.

2. There is a correlation between the dimensions of strategic options and competitive forces and competitive

advantage.

3. There is a variance in the degree of relative influence of the independent variables (cost, differentiation strategy, competitive forces) in (the competitive advantage of price and non-price competitive advantage).

**2.2 What distinguishes the current study of previous studies:**

Most Arabic and foreign studies focused on human resources management in different organizations and environments, some of these studies focused on the study of the impact of human resource management functions in achieving organizational change in central ministries but used dimensions of human resources management functions different from those used in this study although it agreed with them in some studies such as (Al-farsi, 2006) that used the following dimensions (analysis and design of work, human resources planning, recruitment, selection, training and development, motivation, performance management, employee relations) as well as (Al-Hyasat, 2005) that examined the relationship of efficiency and effectiveness of the human resources management strategy on organizational performance in the Jordanian press organizations. So this study came to cover the dimensions that were not covered by the above-mentioned study, the impact of human resources management functions (staffing, training and development, pay and incentives, performance evaluation) in achieving competitive advantage in Jordanian Islamic Bank, and that's what distinguishes this school from its predecessors.

**3. Data Analysis and Hypothesis Testing**

**3.1. the study hypotheses:**

The Main Hypothesis: there is no statistically significant impact of the functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($α≤ 0.05$) in achieving competitive advantage in Jordan Islamic Bank. From this hypothesis stems the following assumptions:

The first sub-hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($α≤ 0.05$) in least cost advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Second sub-hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($α≤ 0.05$) in flexibility advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Third sub-hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($α≤ 0.05$) in delivery advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.
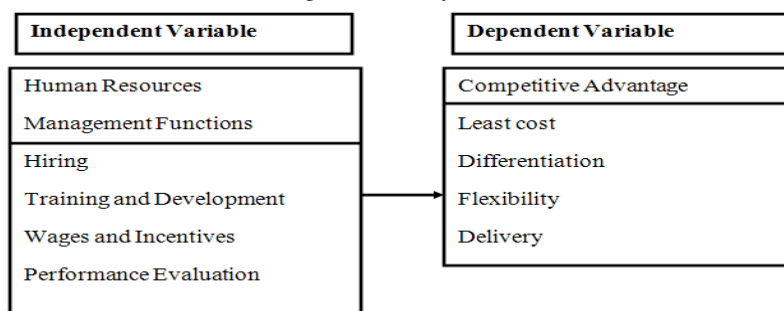
Fourth sub-hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($α≤ 0.05$) in innovation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Fifth sub-hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($α≤ 0.05$) in differentiation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

**3.2 Study Model**

Figure (1) study model



| Independent Variable | Dependent Variable |
|---|---|
| Human Resources Management Functions | Competitive Advantage |
| Hiring | Least cost |
| Training and Development | Differentiation |
| Wages and Incentives | Flexibility |
| Performance Evaluation | Delivery |

### 3.3 study methodology

The study was based on the descriptive-analytical approach to meet the requirements of the theoretical framework also scanning the previous studies related to the variables and dimensions of the study, moreover the analytical field research was adopted for the purpose of gathering information through comprehensive survey and using the questionnaire and analyzing it through (SPSS) and other statistical methods to answer the study questions and to test hypotheses.

### 3.4 population of the study

The study population was represented by the workers sector in Jordan Islamic Bank from all the managerial levels (top, middle and lower). A random sample was drawn from the study population consisting of (620) employees working in Jordan Islamic Bank. The questionnaire copies were distributed to all the sample, (439) copies of the questionnaire were restored representing (70.8%) of the sample size of the study, and (13) copies of the questionnaire were excluded for non-suitability for analysis, so the number of valid copies of the questionnaire suitable for analysis equals (426) copies, forming (68.7 %) of the study sample which is a valid ratio for the purposes of scientific research, and Table No. (1)  shows the characteristics of the study sample.

Table No. (1) The distribution of the individuals of study sample according to variables of (Age, Gender, Occupation, Job experience, Academic qualifications)

| Variable | Level | Number | Ratio |
|---|---|---|---|
| Gender | Male | 301 | 70.7% |
| | Female | 125 | 29.3% |
| Academic qualifications | High school Certificate or less | 39 | 9.15% |
| | Intermediate Diploma | 84 | 19.72% |
| | Bachelor | 272 | 63.85% |
| | Higher Studies | 31 | 7.28% |
| Occupation | Director | 34 | 7.98% |
| | Deputy Director | 69 | 16.20% |
| | Head of a department | 97 | 22.77% |
| | Employee | 226 | 53.05% |
| Job experience | 5 years or less | 63 | 14.79% |
| | From 6 to 10 years | 87 | 20.42% |
| | From 11 to 15 years | 113 | 26.53% |
| | 16 years or more | 163 | 38.26% |
| Age | 30 years or less | 74 | 17.37% |
| | From 31 to 40 years | 109 | 25.59% |
| | From 41 to 50 years | 155 | 36.38% |
| | 51 years or more | 88 | 20.66% |

From table no. (1), it is noted that the majority of respondents were male, with a sum of (301) and a ratio of (70.7%) Of the total sum of the study sample, while the ratio of females (29.3%) of the total sum of the sample.

With respect to Academic qualifications variable it was indicated that the highest ratio was for workers with a Bachelor's degree at (63.85%), followed by the ratio of workers with an intermediated diploma at (19.72%), followed by the percentage of workers with a high school certificate, with ratio of (9.15%), and finally ratio of workers with Higher Studies degree which reached (7.28%).

With regard to managerial level, the highest ratio of (53.05%) was for the position of employee, followed by the ratio of (22.7%) for department heads, followed by Deputy Directors with ratio of (16.20%), while Directors came in last position with (7.98%).

With regard to the experience, the workers who experience is (5 years or less) have formed a percentage of (14.79%), and that (20.42%) Members of the study sample, the experience of (6-10 years), and that (26.53%) Members of the study sample, the experience of (11-15 years), whereas (14.3%) The study sample members had experience (16 years and over).

For the variable age the working aged (41-50 years) accounted for (36.38%), followed by workers aged (31-40 years) by the amount (25.59 percent), followed by workers aged (51 + years) by the amount (20.66%), and finally came the employees who were age (30 years or less) the last and largest amount (17.37%).

### 3.5 study tool

The study tool was developed based on the theoretical literature of the human resources management functions and competitive advantage, in addition to investigating a number of questionnaires used in previous studies related to the subject of the study in order to achieve the objective the study represented in studying the impact

of human resource management functions in achieving competitive advantage, the study tool includes three parts:

Part I: devoted to collection of personal and career data of the employees in the Jordan Islamic Bank (age, marital status, education level, and experience).

Part II: includes passages designed to define the functions of human resources management by being guided in building of these items by the studies of (Zoubi, 2009; Al-Hyasat, 2005), and these functions are (hiring, training and development, wages and incentives, performance evaluation).

Part III: devoted to determine the dimensions of achieving competitive advantage and the items of this variable were formulated using studies of (Al-Adaileh, 2004; Al-Tamimi and Al-Khshali, 2004). Necessary adjustments were made to fit the objectives of the study including (least cost advantage, flexibility advantage, delivery advantage, innovation advantage, differentiation advantage).

The quintet Likert scale was used for multiple choices that count the weights of those items in a quintet as follows: (applies to a very large degree (5) points; applies to a large degree (4) points; applies to medium degree (3) points; applies to a small degree (2) degrees); applies to a very small degree (1) point.

Therefore, if the value of the arithmetic mean of the items is greater than (3.50) so level of perceptions will be high, but if the value of the arithmetic mean is between (2.50-3.49) the level of perceptions will be moderate also if the arithmetic is less than (2.29) then the level of perceptions will be low.

### 3.6 validity of the study tool

The questionnaire has been presented to (9) arbitrators from management professors, professionals, and faculty members in Jordanian universities to check the validity of the items of the questionnaire, their views have been considered then some the items were reformulated, and the required adjustments were made to accurately achieve a balance between the contents of the questionnaire in the items, moreover, the questionnaire has been displayed on a test sample of (25) employees from outside the study sample, in order to identify the degree of response of the individuals of the sample to the questionnaire who expressed a desire to interact with its items, which confirmed the validity of the tool.

### 3.7 Reliability of the study tool

The reliability the tool of the test was ensured using (Test-Retest) method through distributing it to the exploratory sample consisted of 25 expatriates outside the study sample within two weeks difference between the two applications where reliability coefficient was calculated in its final formula for every dimension of the study, and the results were as shown in table (2) below:

Table (2)The value of internal consistency reliability coefficient of the study tool as a whole and each dimension of the study

| Dimension | Dimension | Internal consistency | |
|---|---|---|---|
| | | Test-Retest | Cronbach's Alpha |
| 1 | Hiring | 0.87 | 0.86 |
| 2 | Wages and Incentives | 0.84 | 0.88 |
| 3 | Training and development | 0.86 | 0.87 |
| 4 | Performance evaluation | 0,88 | 0.85 |
| 1-4 | Human resource management functions | - | - |
| 1 | Least cost advantage | 0.88 | .85 |
| 2 | Flexibility advantage | 0.89 | 0.86 |
| 3 | Delivery advantage | 0.92 | 0.89 |
| 4 | Innovation advantage | 0.87 | 0.84 |
| 5 | Differentiation advantage | 90 | 0.89 |
| 5-1 | | - | - |

3:8 Statistical treatments:

The study used the Statistical Package of Social Sciences (SPSS.16.1) in processing the data to answer the study questions and to test its hypotheses, according to the following statistical treatment:

1. Descriptive Statistic Measures: to describe the characteristics of the study sample in percentages.
2. Multiple Regression Analysis: to test the validity of the models and the effect of the independent variable and its dimensions on the dependent variable and its dimensions.
3. Stepwise Multiple Regression Analysis: to test the entry of independent variables in the equation to forecast the dependent variable.
4. Variance Inflation Factor (VIF) and the permissible variance test (Tolerance) to make sure that there is no high correlation (Multicollinearity) between independent variables.

5. Skewness coefficient values to ensure that the data follow a normal distribution (Normal Distributions).

## 4. Results

Before applying regression analysis to test the first main study hypothesis, some tests has been made in order to ensure the appropriateness of data to the assumptions of the regression analysis in the following manner: With regard to the assumption of the necessity that there should be no high correlation between the independent variables "Multi-Collinearity," the researcher has conducted Variance Inflation Factor (VIF), and has performed the permissible variance test (Tolerance) for each variable of the independent variables, table (3) indicates that if the Variance inflation factor (VIF) of the variable exceeds (10) and the value of permissible variance less than (0.05), then it could be said that this variable has a high correlation with other independent variables and thus lead to a problem in the regression analysis. This rule was used to test Multicollinearity among the independent variables. As indicated in the table (3) which contains the independent variables and the value of Variance inflation factor (VIF) and permissible variance "Tolerance" for each variable, one could notice that the value (VIF) was less than (10) and between (2.468-4.190) also that the value of permissible variance "Tolerance" for all variables were greater (0.05), between (0.239 – 0.405) therefore it can be said that there is not any real problem related to high correlation between independent variables.

Table (3)Variance Inflation test, Permissible variance Test and Skewness coefficient

| Dimensions | Permissible variance Test (Tolerance) | Variance inflation factor (VIF) | Skewness coefficient |
|---|---|---|---|
| Hiring | 0.372 | 2.692 | 0.207 |
| Wages and incentives | 0.345 | 2.896 | 0.210 |
| Training development | 0.239 | 4.190 | 0.159 |
| Performance evaluation | 0.405 | 2.468 | 0.457 |

In order to verify the assumption that the distribution of the Normal Distribution type for the data, calculation of the value of the coefficient of Skewness for the variables is used, as indicated in the table (3) the value of the coefficient of Skewness for all studied variables were lower than (1) therefore it can be argued that there is no real problem related with normal distribution of data.

Table (4)Results of Analysis Of Variance to make sure of the validity of the model to test the hypotheses of the study

| Dependent variable | Degrees of freedom | Determination coefficient $R^2$ | Calculated F | Sig. level of F |
|---|---|---|---|---|
| Competitive advantage | 421.4 | 0.646 | 141.30* | 0.000 |
| Least cost advantage | 421.4 | 0.433 | 59.208* | 0.000 |
| Flexibility advantage | 421.4 | 0.392 | 49.351* | 0.000 |
| Delivery advantage | 421.4 | 0.412 | 49.321* | 0.000 |
| Innovation advantage | 421.4 | 0.483 | 72.289* | 0.000 |
| Differentiation advantage | 421.4 | 0.467 | 67.928* | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

Table No. (4) clarifies the validity of the test model study hypotheses, because the calculated (F) is higher than the tabulated value at the level of significance ($\alpha \leq 0.05$) and (4, 421) degrees of freedom, where the dimensions of human resources management functions explains (64.6%) variance in the dimension (competitive advantage), and it explained (43.3%) of the variance in (least cost) advantage, also it explained (39.2%) of the variance in (flexibility) advantage, the dimensions of human resources management functions explained (41.2%) of the variance in (delivery) advantage, it also explained (48.3%) of the variance in (innovation) advantage, and finally the dimensions of human resources management functions explained (46.7%) of the variance in (feature Excellence).

The main hypothesis: there is no statistically significant impact of the functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha \leq 0.05$) in achieving competitive advantage in Jordan Islamic Bank. Multiple Regressions Analysis was used to test this hypothesis and the results were as follows:

Table (5)The results of multiple regressions to test the impact of the functions of human resource management in achieving competitive advantage in the Jordan Islamic Bank

| Human Resources management Functions | B | Standard Error | Beta | t-calculated | Sig. |
|---|---|---|---|---|---|
| Hiring | 0.289 | 0.027 | 0.360 | 10.648* | 0.000 |
| Wages and Incentives | 0.207 | 0.029 | 0.263 | 7.228* | 0.000 |
| Training and development | 0.178 | 0.028 | 0.194 | 6.308* | 0.000 |
| Performance evaluation | 0.166 | 0.028 | 0.207 | 5.941* | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

It is Evident from the statistical results contained in Table (5), and the follow-up the values of (t) test

that the following sub-variables related to (hiring, pay and incentives, training and development, performance evaluation) have an impact on achieving competitive advantage in the Jordan Islamic Bank, where the calculated values (t) (10.648, 7.228, 6.308, 5.941), respectively, which are significant values at the level of significance (α ≤ 0.05). From what has already presented it is obvious that: rejecting the null hypothesis, which states that there is no statistically significant impact of the functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level (α≤ 0.05) in achieving competitive advantage in Jordan Islamic Bank.

Table (6)The results Stepwise Multiple Regression analysis to predict the competitive advantage through human resources management functions as independent variables

| Entry of independent variables in forecasting equation | $R^2$ value Modifie determination coefficient | t-calculated | Sig. |
|---|---|---|---|
| Hiring | 0.357 | 11.392 | 0.000 |
| Wages and incentives | 0.544 | 7.127 | 0.000 |
| Training and development | 0.590 | 6.344 | 0.000 |
| Performance evaluation | 0.646 | 5.219 | 0.000 |

*Statistically significant at (α≤0.05)

From Stepwise Multiple Regression that is used to determine the importance of each independent variable in the mathematical model, it is indicated from Table No. (6) that (Hiring) variable explains about (35.7%) of the variance in the dependent variable (competitive advantage), and came in succession in the second variable (wages and incentives) that explains about (54.4%) the variance in the dependent variable (competitive advantage), and the third variable (training and development) which interprets about (59%) of the variance in the dependent variable (competitive advantage), and finally came (performance evaluation) variable that explains approximately (64.6%) of the variance in the dependent variable (competitive advantage).

The first sub-hypothesis: The first sub-hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level (α≤ 0.05) in least cost advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (7)The results of multiple regression analysis to test the impact of the functions of human resource management dimensions in the least cost advantage as a dimension of achieving competitive advantage in the Jordan Islamic Bank

| Human Resources management Functions | B | Standard Error | Beta | t-calculated | Sig. |
|---|---|---|---|---|---|
| Hiring | 0.166 | 0.022 | 0.211 | 7.510* | 0.000 |
| Wages and Incentives | 0.169 | 0.032 | 0.153 | 5.293* | 0.000 |
| Training and development | 0.116 | 0.024 | 0.141 | 4.940* | 0.000 |
| Performance evaluation | 0.080 | 0.020 | 0.123 | 3.985* | 0.000 |

*Statistically significant at (α≤0.05)

It is evident from the statistical results contained in the table (7), and the follow-up values of (t) test that the sub-variables: (hiring, wages and incentives, training and development, performance assessment) have an impact in the (least cost advantage) as a dimension of achieving competitive advantage in Jordanian Islamic Bank, where the calculated (t) values equal (7.510, 5.293, 4.940, and 3.985) respectively, which are significant at the level of significance (α≤ 0.05). From the previous discussion it is required to reject the null hypothesis, which states that: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level (α≤ 0.05) in least cost advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (8)The results Stepwise Multiple Regression analysis to predict the least cost advantage through human resources management functions as independent variables dimensions

| Entry of independent variables in forecasting equation | $R^2$ value Modified determination coefficient | t-calculated | Sig. |
|---|---|---|---|
| Hiring | 0.313 | 8.425 | 0.000 |
| Wages and incentives | 0.392 | 6.603 | 0.000 |
| Training and development | 0.424 | 5.107 | 0.000 |
| Performance evaluation | 0.431 | 4.760 | 0.000 |

*Statistically significant at (α≤0.05)

Stepwise Multiple Regression Analysis was used to determine the importance of each independent variable separately in the contribution to the mathematical model which represents the impact of human resources management functions (hiring, wages and incentives, training and development, performance evaluation) in least cost advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank. It

is obvious from table (8 ) which shows the order of entry of independent variables in the regression equation as the (Hiring) variable interprets (34.9%) of variance in the dependent variable (least cost advantage), in the second rank came (wages and incentives) variable which interprets with the previous variable (39.2%) of variance in the dependent variable (least cost advantage), thirdly came (training and development) variable which interpreted with the previous variables (42.4%) of the variance in the dependent variable and finally came (performance evaluation) variable which interpreted with the previous variables (43.1%) of variance in the dependent variable (least cost advantage).

Sub-second hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha\leq 0.05$) in flexibility advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (9)The results of multiple regression analysis to test the impact of the functions of human resource management in the dimensions of the advantage of flexibility as a dimension of achieving competitive advantage in the Jordan Islamic Bank

| Human Resources management Functions | B | Standard Error | Beta | t-calculated | Sig. |
|---|---|---|---|---|---|
| Hiring | 0.154 | 0.017 | 0.189 | 9.089* | 0.000 |
| Wages and Incentives | 0.167 | 0.012 | 0.319 | 10.478* | 0.000 |
| Training and development | 0.150 | 0.011 | 0.311 | 7.031* | 0.000 |
| Performance evaluation | 0.151 | 0.012 | 0.259 | 7.844* | 0.000 |

*Statistically significant at ($\alpha\leq0.05$)

It is evident from the statistical results contained in the table (9), and the follow-up values of (t) test that the sub-variables: (hiring, wages and incentives, training and development, performance assessment) have an impact on the (flexibility advantage) as a dimension of achieving competitive advantage in Jordanian Islamic Bank, where the calculated (t) values equal (9.089, 10.478, 7.031, 7.844) respectively, which are significant at the level of significance ($\alpha\leq 0.05$). From the previous discussion it is required to reject the null hypothesis, which states that: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha\leq 0.05$) in flexibility advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (10)The results of Stepwise Multiple Regression analysis to predict the flexibility advantage through the functions of human resource management as independent variables dimensions

| Entry of independent variables in forecasting equation | $R^2$ value Modified determination coefficient | t-calculated | Sig. |
|---|---|---|---|
| Hiring | 0.266 | 12.675* | 0.000 |
| Wages and incentives | 0.349 | 10.006 | 0.000 |
| Training and development | 0.374 | 9.207 | 0.000 |
| Performance evaluation | 0.389 | 8.047 | 0.000 |

*Statistically significant at ($\alpha\leq0.05$)

Stepwise Multiple Regression Analysis was used to determine the importance of each independent variable separately in the contribution to the mathematical model which represents the impact of human resources management functions (hiring, wages and incentives, training and development, performance evaluation) in flexibility advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank. It is obvious from table (10) which shows the order of entry of independent variables in the regression equation that the (wages and incentives) variable interpreted (26.6%) of variance in the dependent variable (flexibility advantage), in the second rank came (hiring) variable which interpreted with the previous variable (wages and incentives) (34.9%) of variance in the dependent variable (flexibility advantage), in the third rank came (performance evaluation) variable which with the previous two variables interpreted (37.4%) of variance in the dependent variable (flexibility advantage), and finally came (training and development) variable which with the previous variables interpreted (38.9%) of variance in the dependent variable (flexibility advantage).

Sub-third hypothesis there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha\leq 0.05$) in delivery advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (11)The results of multiple regression analysis to test the impact of the functions of human resources management in the delivery advantage as a dimension of achieving competitive advantage in the Jordan Islamic Bank

| Human Resources management Functions | B | Standard Error | Beta | t-calculated | Sig. |
|---|---|---|---|---|---|
| Hiring | 0.166 | 0.022 | 0.211 | 7.510* | 0.000 |
| Wages and Incentives | 0.292 | 0.030 | 0.267 | 9.902* | 0.000 |
| Training and development | 0.109 | 0.020 | 0.165 | 6.320* | 0.000 |
| Performance evaluation | 0.128 | 0.022 | 0.157 | 5.896* | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

It is evident from the statistical results contained in the table (11), and the follow-up values of (t) test that the sub-variables: (hiring, wages and incentives, training and development, performance assessment) have an impact on the (delivery advantage) as a dimension of achieving competitive advantage in Jordanian Islamic Bank, where the calculated (t) values equal (9.902, 6.320, 5.437, 5.896) respectively, which are significant at the level of significance ($\alpha \leq 0.05$). From the previous discussion it is required to reject the null hypothesis, which states that: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha \leq 0.05$) in delivery advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (12)The results of Stepwise Multiple Regression analysis to predict the delivery advantage through human resources management functions as independent variables dimensions

| Entry of independent variables in forecasting equation | $R^2$ value Modified determination coefficient | t-calculated | Sig. |
|---|---|---|---|
| Hiring | 0.302 | 10.632 | 0.000 |
| Wages and incentives | 0.364 | 8.911 | 0.000 |
| Training and development | 0.397 | 6.184 | 0.000 |
| Performance evaluation | 0.410 | 6.097 | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

Stepwise Multiple Regression Analysis was used to determine the importance of each independent variable separately in the contribution to the mathematical model which represents the impact of human resources management functions (hiring, wages and incentives, training and development, performance evaluation) in differentiation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank. It is obvious from table (12) which shows the order of entry of independent variables in the regression equation that the (hiring) variable interpreted (30.2%) of variance in the dependent variable (delivery advantage), in the second rank came (wages and incentives) variable which interpreted with the previous variable (hiring) (36.4%) of variance in the dependent variable (delivery advantage), in the third rank came (performance evaluation) variable which with the previous two variables interpreted (39.7%) of variance in the dependent variable (delivery advantage), and finally came (training and development) variable which with the previous variables interpreted (41%) of variance in the dependent variable (delivery advantage).

Sub-fourth hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha \leq 0.05$) in innovation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (13)The results of multiple regression analysis to test the impact of the functions of human resources management in innovation advantage as a dimension of achieving competitive advantage in the Jordan Islamic Bank

| Human Resources management Functions | B | Standard Error | Beta | t-calculated | Sig. |
|---|---|---|---|---|---|
| Hiring | 0.184 | 0.014 | 0.326 | 13.420* | 0.000 |
| Wages and Incentives | 0.163 | 0.015 | 0.266 | 11.047* | 0.000 |
| Training and development | 0.153 | 0.015 | 0.224 | 10.170* | 0.000 |
| Performance evaluation | 0.156 | 0.016 | 0.219 | 9.761* | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

It is evident from the statistical results contained in the table (13), and the follow-up values of (t) test that the sub-variables: (hiring, wages and incentives, training and development, performance assessment) have an impact on the (innovation advantage) as a dimension of achieving competitive advantage in Jordanian Islamic Bank, where the calculated (t) values equal (13.420, 11.047, 10.170, 9.761) respectively, which are significant at the level of significance ($\alpha \leq 0.05$). From the previous discussion it is required to reject the null hypothesis, which states that: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha \leq 0.05$)

in innovation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (14)The results of "Stepwise Multiple Regression" analysis to predict the advantage through innovative and human resources management functions as independent variables dimensions

| Entry of independent variables in forecasting equation | $R^2$ value Modified determination coefficient | t-calculated | Sig. |
|---|---|---|---|
| Hiring | 0.261 | 14.120* | 0.000 |
| Wages and incentives | 0.399 | 10.470* | 0.000 |
| Training and development | 0.449 | 9.861* | 0.000 |
| Performance evaluation | 0.483 | 8.037* | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

Stepwise Multiple Regression Analysis was used to determine the importance of each independent variable separately in the contribution to the mathematical model which represents the impact of human resources management functions (hiring, wages and incentives, training and development, performance evaluation) in innovation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank. It is obvious from table (14) which shows the order of entry of independent variables in the regression equation that the (hiring) variable interpreted (26.1%) of variance in the dependent variable (innovation advantage), in the second rank came (wages and incentives) variable which interpreted with the previous variable (hiring) (39.9%) of variance in the dependent variable (innovation advantage), in the third rank came (training and development) variable which with the previous two variables interpreted (44.9%) of variance in the dependent variable (innovation advantage), and finally came (performance evaluation) variable which with the previous variables interpreted (48.3%) of variance in the dependent variable (innovation advantage).

Sub-fifth hypothesis: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha \leq 0.05$) in differentiation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (15)The results of multiple regression analysis to test the impact of the functions of human resource management in the differentiation advantage as a dimension of achieving competitive advantage in the Jordan Islamic Bank

| Human Resources management Functions | B | Standard Error | Beta | t-calculated | Sig. |
|---|---|---|---|---|---|
| Hiring | 0.188 | 0.030 | 0.167 | 13.263* | 0.000 |
| Wages and Incentives | 0.163 | 0.020 | 0.227 | 12.024* | 0.000 |
| Training and development | 0.151 | 0.021 | 0.189 | 10.291* | 0.000 |
| Performance evaluation | 0.147 | 0.022 | 0.171 | 9.749* | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

It is evident from the statistical results contained in the table (15), and the follow-up values of (t) test that the sub-variables: (hiring, wages and incentives, training and development, performance assessment) have an impact on the (differentiation advantage) as a dimension of achieving competitive advantage in Jordanian Islamic Bank, where the calculated (t) values equal (9.236, 8.024, 7.291, 6.749) respectively, which are significant at the level of significance ($\alpha \leq 0.05$). From the previous discussion it is required to reject the null hypothesis, which states that: there is no statistically significant impact of functions of human resources management (staffing, pay and incentives, training and development, performance evaluation) at significance level ($\alpha \leq 0.05$) in differentiation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank.

Table (16)The results of Stepwise Multiple Regression analysis to predict the advantage of excellence through human resources management functions as independent variables dimensions

| Entry of independent variables in forecasting equation | $R^2$ value Modified determination coefficient | t-calculated | Sig. |
|---|---|---|---|
| Hiring | 0.348 | 15.094* | 0.000 |
| Wages and incentives | 0.417 | 13.315* | 0.000 |
| Training and development | 0.453 | 12.053* | 0.000 |
| Performance evaluation | 0.461 | 10.534* | 0.000 |

*Statistically significant at ($\alpha \leq 0.05$)

Stepwise Multiple Regression Analysis was used to determine the importance of each independent variable separately in the contribution to the mathematical model which represents the impact of human resources management functions (hiring, wages and incentives, training and development, performance evaluation) in differentiation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank. It is obvious from table (14) which shows the order of entry of independent variables in the regression

equation that the (hiring) variable interpreted (34.8%) of variance in the dependent variable (differentiation advantage), in the second rank came (wages and incentives) variable which interpreted with the previous variable (hiring)  (41.7%) of variance in the dependent variable (differentiation advantage), in the third rank came (training and development) variable which with the previous two variables interpreted (45.3%) of variance in the dependent variable (differentiation advantage), and finally came (performance evaluation) variable which with the previous variables interpreted (46.1%) of variance in the dependent variable (differentiation advantage).

## 5. Discussion and Recommendations
### 5.1 discussion  of results
1.  Results showed that the following sub-variables related to (employment, wages, incentives, training and development, performance evaluation) have an impact in achieving competitive advantage in Jordan Islamic Bank and the variable (hiring) explains about (35.7%) of variance in the dependent variable (competitive advantage), variable (wages and incentives) came in the second rank explaining with variable (hiring) about (54.4%) of variance in the dependent variable (competitive advantage), in the third rank came (training and development) variable which interpreted with the previous two variables (59%) of variance in the dependent variable (competitive advantage), and finally came the variable (performance evaluation) which explained with the previous variables about (64.6%) of variance in the dependent variable (competitive advantage). This result explained that the employees in Jordan Islamic Bank have intellectual abilities and creative potential that help them to overcome the obstacles that face them without a whimper, and encourage others to effectively participate which enhance the overall goals of the Bank. These results also show that the respondents have given the highest priority to the impact of human resources management functions in achieving competitive advantage, and this is a natural consequence, where this dimension is an important source for understanding between the members of the organization in the context of proportionality between specialization and skill and ability to perform, and giving members sufficient authority, which allows to set of targets related to their duties ,to make decisions and to solve problems within the scope of their responsibilities, so this result enhances the results of the personal characteristics of the respondents, which showed relatively high levels of education, henceforth this study meets with the study of (Ismail 2009) and (Al-Chechani, 2009, moreover it agreed with what was found in the study (A-Aldaileh, 2004) which concluded that differentiation of organizations needs to invest in the internal and external culture and environment of  the organization.

2.  Results showed that the following sub-variables related to (employment, wages, incentives, training and development, performance evaluation) have an impact in the (least cost advantage) as a dimension of achieving competitive advantage in Jordanian Islamic Bank and the (Hiring) variable interprets (34.9%) of variance in the dependent variable (least cost advantage), in the second rank came (wages and incentives) variable which interprets with the previous variable (39.2%) of variance in the dependent variable (least cost advantage), thirdly came (training and development) variable which interpreted with the previous variables (42.4%) of the variance in the dependent variable and finally came (performance evaluation) variable which interpreted with the previous variables (43.1%) of variance in the dependent variable (least cost advantage). This result explains that the functions of human resources management in Jordan Islamic Bank is based on a comprehensive human resources database, making them more efficient in supporting decision maker in the bank with information needed for policy formulation and strategy setting, however, there is a need to develop a system of incentives based on data that provide accurate information about the incentives and rewards in similar organizations to achieve social justice, preventing the migration of efficient human resources from Jordan Islamic Bank . This result agrees with what presented in study of (Al-Anzi, 2009) and study (Al-Hyassat, 2005).

3.  Results showed that the following sub-variables related to (employment, wages, incentives, training and development, performance evaluation) have an impact on the (flexibility advantage) as a dimension of achieving competitive advantage in Jordanian Islamic Bank, where the (wages and incentives) variable interpreted (26.6%) of variance in the dependent variable (flexibility advantage), in the second rank came (hiring) variable which interpreted with the previous variable (wages and incentives)  (34.9%) of variance in the dependent variable (flexibility advantage), in the third rank came (performance evaluation) variable which with the previous two variables interpreted (37.4%) of variance in the dependent variable (flexibility advantage), and finally came (training and development) variable which with the previous variables interpreted (38.9%) of variance in the dependent variable (flexibility advantage)

Such a result is tangible and sensed as it interprets that there are renewed and changing challenges facing Jordan Islamic Bank so it is required from the senior management to adopt policies and strategies to adapt to these challenges, so as to achieve the goals of the company in a successful way. Due to the rapid and renewed change in the working environment, it is required from the senior management to give freedom for the staff at various levels of management to take appropriate decisions without consulting senior management except in

necessary cases and crucial decisions, in order to provide services to citizens effectively and efficiently. This result explains also that effective human resources management in Bank is an incentive to achieve competitive advantage, where the availability of these functions contribute to the increase of interaction and dialogue between individuals, and the existence of cooperation and harmony between them and administration moreover it provides the opportunity for growth and development and achieving individual's aspirations, and it facilitates the ways and methods of work, in order to benefit from the energies and potential of individuals and employees of the Bank, for the benefit of the Organization and the individual, this result interprets that workers need to create consensus about the organization's vision, mission, values and the objectives pursued. When the vision and mission are clarified to the employees of the Bank, they no doubt feel they have the ability to act freely in their work instead of waiting for orders and directives.

4. Results showed that the following sub-variables related to (employment, wages, incentives, training and development, performance evaluation) have an impact in delivery advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank and the (hiring) variable interpreted (30.2%) of variance in the dependent variable (delivery advantage), in the second rank came (wages and incentives) variable which interpreted with the previous variable (hiring) (36.4%) of variance in the dependent variable (delivery advantage), in the third rank came (performance evaluation) variable which with the previous two variables interpreted (39.7%) of variance in the dependent variable (delivery advantage), and finally came (training and development) variable which with the previous variables interpreted (41%) of variance in the dependent variable (delivery advantage). This result explains that the availability of human resources management functions generate in employees a sense of comfort and confidence and raise morale and raise their enthusiasm to use the bulk of their energies towards achieving the goals of the Organization, which helps to achieve competitive advantage. Since the availability of human resources management functions often contributes to the distribution of work and defining the functions of individuals and groups to achieve the objectives of the Bank. Identifying administrative levels and scope of supervision and coordination of functions and interconnectivity to make the organization work as one unit, and selecting the channels of communication and flowing of information and its movement in the Bank.

5. Results showed that the following sub-variables related to (employment, wages, incentives, training and development, performance evaluation) have an impact in innovation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank and the variable the (hiring) variable interpreted (26.1%) of variance in the dependent variable (innovation advantage), in the second rank came (wages and incentives) variable which interpreted with the previous variable (hiring) (39.9%) of variance in the dependent variable (innovation advantage), in the third rank came (training and development) variable which with the previous two variables interpreted (44.9%) of variance in the dependent variable (innovation advantage), and finally came (performance evaluation) variable which with the previous variables interpreted (48.3%) of variance in the dependent variable (innovation advantage).

This result explains that the availability of human resources management functions contribute to support and promote the encouraging culture in the ability to facilitate learning of others, so that the leader will take role of the coach and mentor by providing appropriate incentives, training programs, development, tolerance and avoiding blame, a high level of integration between the various functions and departments, and the strong focus on authority that is based on competence and experience not on the managerial level or power conferred by the post.

6. Results showed that the following sub-variables related to (employment, wages, incentives, training and development, performance evaluation) have an impact in the differentiation advantage as a dimension of achieving competitive advantage in Jordan Islamic Bank and the (hiring) variable interpreted (34.8%) of variance in the dependent variable (differentiation advantage), in the second rank came (wages and incentives) variable which interpreted with the previous variable (hiring) (41.7%) of variance in the dependent variable (differentiation advantage), in the third rank came (training and development) variable which with the previous two variables interpreted (45.3%) of variance in the dependent variable (differentiation advantage), and finally came (performance evaluation) variable which with the previous variables interpreted (46.1%) of variance in the dependent variable (differentiation advantage). An explanation of this result is that the availability of human resources management functions contribute to mutual trust between Manager and staff which makes employees feel their humanity and their value and raises morale which promotes psychological and emotional link of the individual to his organization and feelings of the working individual will become supportive to the Organization, its values and its objectives. What explains this result is that the availability of human resources management functions often enforces the conditions of the workers and make them to interact positively not only on how to perform the procedures but also in to develop lower administrative leadership among employees, making them feel their importance as active elements in the organization which encourages them to express their opinions and proposals on all matters affecting them, all this reinforces the commitment to work ethically and morally and

personally towards the values and objectives of the Organization, to make further efforts to achieve the objectives of the Bank.

**5.2 Recommendations:**

1. Jordan Islamic Bank should focus on strategies that achieve competitive advantage through the optimum and the effective use of human resources to achieve the stated objectives and to implement a shared vision that emerges of the reality of the problems facing the company, and working to deliver measurable results to achieve what is desired.

2. It is necessary to provide adequate organizational climate by Jordan Islamic Bank especially encouraging the idea of excellence in human resources and, in this regard, the study suggests:

A. To provide a clear understanding and firm conviction of the workers in the objectives of Jordan Islamic Bank.

B. To achieve integration and balance between (power and responsibility) to reach target achievement.

C. To encourage the trend towards change and the search for new working methods to keep pace with technological developments.

D. To reconsider pay policies and incentives through increasing flexibility in granting them.

E. To reconsider the performance appraisal of employees so that they are closer to substantive and practical application.

F. To develop performance standards for fairness and equality of staff in Jordan Islamic Bank.

3. Senior management of Jordan Islamic Bank should have a level of commitment that embodies in enforcing a culture of excellence among workers and upgrade their skills and provide a clear strategic vision of the Organization and its goals.

4. Since this study did not cover all dimensions which keeps the door open for future studies on new dimensions relevant to the variables of the study such as : information technology, transformational leadership, and total quality).

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