

# The Role of Human Resource Costs to Achieve Competitive Advantage in the Jordanian Commercial Banks

Dr .Awni El-Halasa  
Assistant professor – Aqaba University of Technology -Jordan

Dr .atallah Ahmad Alhosban .  
Associate professor - accounting -Aqaba University of Technology – Jordan

## Abstract

The study aimed to identify the ways and methods of determining the cost of human resources and to identify the concept of competitive advantage and dimensions in order to link human resources costs to achieve competitive advantage in the Jordanian commercial banks. The study population of human resource managers and financial managers and internal auditors in the commercial banks. The most important findings of the study: a positive relationship between costs and attain competitive advantages .One of the main recommendations: the proper identification of the cost of human resources in the financial statements and disclosed properly because of the advantages achieved by the human resources to achieve competitive advantage

Improving productivity, whether for products or services of the problems faced by managers and institutions, both at the local level, regional or international, which should these institutions achieve competitive advantage, which is the cornerstone of overcoming these problems. Therefore, the business organizations in various forms have become concerned with the human element as a basis to achieve competitive advantage by guaranteeing them survive in the market, and the human element even entitled to the competitive advantage it needs to costs related to training, rehabilitation and guidance as polarization and specialized courses so that the company can invest those costs to achieve the goals institution and thus obtain benefits cover human resources costs. So it came to this study is based on linking human resource costs and its role in achieving competitive advantage for business organizations in the Jordanian commercial banks sector.

## Study Problem

This study attempts to answer the following questions

1. Does the Jordanian commercial banks to disclose the cost of human resources in the financial statements?
2. Are the human resources costs affect the achievement of competitive advantage in the Jordanian commercial banks factors?

## Study Hypotheses

Based on the problem of the study, the study assumes the following

1. The Jordanian commercial banks do not disclose the cost of human resources in the financial statements
2. HR costs do not affect the achievement of competitive advantage in the Jordanian commercial banks factors

## The importance of study

1. The competitive advantage will help in the planning of human resources, which helps to improve and develop enterprise skills and change the behavior of the positive trend which is reflected in the improved performance in the enterprise
2. The human resources costs are usually directed to achieving the general objectives of the institution in general and in particular tourist companies that rely on the human race in general to provide the service or item to the customers, which in turn reflect positively on the quality of service provided to the customer target
3. Investing in the human element needs to be linked to the cost of human resources and future have benefits in order to have the degree of acceptance of the administrative authorities and this is achieved by linking the human resources costs to achieve competitive advantages on the ground and reflection profits of a company.

## Objectives of the study

The study aims to achieve the following goals

1. Identify the human resources and accounting costs and linked to the achievement of competitive advantage theory
2. To determine the effect of human resources and the cost of the elements to achieve a competitive advantage in the Jordanian commercial banks
3. determine the impact of disclosure in the financial statements on human resources costs to achieve competitive advantage

### **The study methodology**

The study relies on inductive and deductive approach, so that represents inductive depends up on on books, references and previous studies related to the subject of the study, either deductive approach depends on the identification of sensitive design variables and objectives of the study to get the results and recommendations of the field study.

### **Previous studies**

1. Study of Alhosban and Al Fawaz 2016 "following the ways and means of intellectual capital accounting in achieving competitive advantage An Empirical Study on Islamic banks in Jordan

The study aimed to demonstrate the impact of the use of intellectual capital accounting to show the fair value of the company, and the impact of its impact on the financial statements, have been using the questionnaire as a tool for the study were selected accountants and internal auditors as a sample study of the exception for the use of simple random sampling on Islamic banks in Jordan. One of the most important findings of the study: the employment of measuring intellectual capital systems, which has become one of the most important indicators that reflect the evolution of management thought, it is one of the most important management accounting practices and this helps to broaden the perceptions of managers in the use of management accounting systems such as performance evaluation card or activities the costs of the system, and understand the meaning of intellectual capital and the way in which manage it and how it contributes to the creation of wealth for the company in the long term contribute significantly to try to optimize the use of resources of Islamic banks, particularly technological resources, human resources and try to integrate these two suppliers in achieving competitive advantages to increase customer size frame Islamist trendy line with customer requirements. One of the most important recommendations of the study: the possibility of expression of the value of intellectual capital in the form of cash, and called on the methods to which the monetary standard methods or entrances of the financial assessment of intellectual capital, regarded as intellectual capital and a way to improve relations with the different stakeholders because it Helps increase transparency help to enhance the company's reputation and in the light of this improvement, it can be used as a tool to set the competencies of employees in the companies, and that is modifying the value of intellectual capital according to changes in the market value by comparing the market values at carrying amounts and how to extinguish it and its impact on the financial statements.

2-study of Alhosban and Zoubi and Shatnawi 2014 study "the extent to which commercial banks accounting tools and human resources."

The study aimed at introducing suggestions accounting and human resources and methods of determining cost, and The study population consisted of internal auditors in commercial banks through the distribution of a questionnaire to a sample study. The most important results of the study that commercial banks apply the assumptions and principles of accounting and human resources. One of the main recommendations of the study: Accounting attention to the role of human resources by showing the health and fairness of the financial statements>

3-study of Jurby (2013) " Effect strategy development Human resources in achieving feature Sustainable economic competitiveness of the institution Case Study Saidal Complex for the pharmaceutical industry-Constantine Branch.

This study aims to emphasize the importance of the human resources as the head of the human capital of the institutions;-showing the role and importance of both: human resource hiring, training, career .The population of the study directors of some companies in Algeria from the distribution of a questionnaire to a sample study. The most important findings of the study: the existence of an application for the management of human resources in terms of how to manage, assign and training. The most important results: the need to hold seminars and conferences related to human resources because of the economic benefits generated by the corporate or business organizations.

4-Salem Study (2008) entitled "The importance of Measurement and disclosure about the cost of human resources and its impact on financial decision-making."

The study aimed at introducing the importance of accounting measure of the cost of human resources tools, and learn about the importance of accounting disclosure on human resources costs and the impact of it in the process of financial decision-making in the Gaza Strip .Questionnaire design was adopted as a key tool to obtain preliminary information. So that questionnaires were distributed to the accountants in public shareholding companies in the Gaza Strip. It was the use of a variety of statistical methods such as Cronbach's alpha test and frequencies and percentages. The most important findings of the study: the existence of interesting data and information relating to human resources, and provide information on additional human resources have value on a positive reflection on the financial decision-making in the sector of public joint stock companies. One of the main recommendations: the need to distinguish between capital expenditures and ongoing expenses of the elements of financial statements, and interest in issuing accounting standards governing the mechanics of registration and classification of the costs of human resources

### **The current study different from previous studies**

1. This study is based on a focus on methods of accounting disclosure on human resources costs and highlight their impact on the financial statements

Her mother-2 is based on linking human resources costs to achieve competitive advantage in commercial banks feature

3-It focuses on the impact of the costs of human resources in the banking sector which is the mirror image of the economy in any country

### **The theoretical framework for the study Hypotheses Accounting Human Resources** Based accounting and human resources on the following assumptions:(ben Sosha , 2008 ,

1-is the human element is an important supplier of enterprise resource It has an economic value directly and indirectly and is the direct effort and time that their human resources to complete the work assigned to them directly, and provide a variety of services current and future value While the economic value is indirect in good use and benefit from the technological and material resources, as these are able to contribute to achieving the objectives of the institution

2- effect The value of human resources leadership style of management

Where staff productivity depends on the capacity and skills of the hand, and the desires and tendencies on the other hand, as knowledge of human resources to develop in organizations that manage focus on training and staff development, and as well as material incentives and moral offered to satisfy different needs, and the administration contribute to guide the human race towards a specific career paths, and use his energies correct usage, which breed has positively motivated, and prepared myself and my mind to contribute to the organization's goals But if the administration failed to use the human element it is impaired, and the administration is successful it has to attract good talent more than others

3- information Own accountability for human resources at the side of the cost and value of the human resources necessary for effective and efficient management of the organization

Such information is useful in planning processes for the selection and hiring and human resource development, and the information contained in human resource accounting is of great importance in the evaluation and control processes in the short and long term, both for the management of the organization or to external customers

4-recruitment of human resources is an economic cost to the organization in exchange for services and benefits you get in the future so they can translate these costs and services in the form of cash, and shown in the financial statements

5-Can be applied to a large portion of the original characteristics of the human resources that the traditional concept of the assets it is based on "the rights and services owned quantifiable in monetary units and is gaining as a result of the deal between the economic units is expected in the future to get them services or economic benefits

So that we conclude that asset has the following characteristics

1-potential measurement accounting of an asset in the form of cash

2-existence of specific rights to future benefits and services

3. These rights are owned by the person or organization

And it can be applied to a large section of the original characteristics of the human resources as the benefits achieved from their use are future benefits, and as well as the ability to overall costs incurred in attracting human element account, and considered as a resource and not as an asset subject to appropriation fully as the rest of other assets, and the organization just right in the operation and use and directing human resources, and has the right to legitimate contractual obligations between the parties and the individual and the institution . On this basis the human resources are considered assets of direct costs and indirect appointment, training and skills development and other costs associated with the production or provision of services, where utilized for several periods, resulting in depreciated over the expected useful life of the workers, and considered premium depreciation value such as salaries and wages and social security burdens as variable costs

### **Methods of measuring the cost of human resources** (Rubaie, Kamal Hassan. (2009)

1- Historical cost method

And it is intended to actual costs incurred in order to obtain human resources selection and recruitment and training of workers, and consider capital expenditures utilized for several periods which must be amortized over the useful life of those human assets to determine the affects of each period, including in the case of the original filter or layoffs before the end of their lives productivity is the remaining balance loss

2-Replacement cost method

And know the replacement cost of human resources as "Sacrifice borne by the Foundation today to bring human resources rather than existing now." And include two types of replacement cost and are:

(A)- Functional replacement cost:

And it is intended as the replacement cost of career

"Sacrifice borne by the Corporation at the present time in order to bring the person being another person holding a specific function in the organization, so that the alternative was able to do the same burdens and provide the same services that are required for this function . It consists of three functional replacement cost elements are:

- The cost of obtaining individuals.
- The cost of education.
- The cost of leaving work.

(B) the cost of replacement Profile:

Express the sacrifice that is currently borne by the institution in order to bring a personal place of another to be able to offer a range of services provided by this person, and include the cost to replace the human individual or organization as a whole.

3- Opportunity cost method:

And it is known as "the value of the asset when it is in the use of alternative differs from the current use. This method relies on the division of employees of an organization,

A - Category of unskilled workers ...

B-class skilled workers, a rare category are evaluated as human assets that are used in more than one activity of any number of alternatives to see their value in the best use of them and confirm a way that the director of the Centers investment in the enterprise to compete in order to obtain the hands of working with rare skill, the foreman who failure to obtain such an individual and highly skilled, and represents the opportunity cost of that human element and work to create the best conditions for attracting labor conditions, but it is only interested in the category of employees with high and rare efficiency.

4-The economic cost method:

Human assets are evaluated according to the rate of return can be obtained from its use, or determine the value of the project, including the person is equal to the present value of future profits relying on the contribution of the individual in achieving the organization's goals.

### **Ways to disclose the Human Resources**

There are several ways for the disclosure of human resources: Abd Rahman, Nor H., Zain, Mustaffa M., & Al-Haj, Norashfah H. (2011)

1. disclosure in the report of the Board of Directors

Under this method are disclosed data related to investment in human resources in the report of the Board of Directors in terms of: the size of investments and directing the construction of the human element and the impact of investment in achieving the goals of the company

2. Prepare the list of intangible investments

This method requires the preparation of the list of intangible investment for the disclosure of investment in human resources, this method is suitable for large companies that have employees patents and famous shop, which used technology significantly.

3. The unaudited financial statements attached to the basic financial statements

This Firecracker require supplements to prepare financial statements to clarify the business expansion of investment in human resources and these supplements are not audited by the external auditor .(Mamoon, Syed Abdullah. (2009).

4. drawers in the basic financial statements audited

This method requires that a human resources report from within the reports which may be subject to review by the external auditor and are subject to audit procedures, and here is the capitalization of investments in the financial statements.Mamoon, Syed Abdullah. (2009).

### **The concept of competitive advantage**

Competitive advantage can be defined as follows :

1-established competitive advantage once the organization reach to the discovery of new ways to be more effective than those used by competitors, where it is able to embody this discovery in the field, in other words, once you make a creativity process Allowasa.obaltala sense what distinguishes it from competitors in the minds of customers or by customers. (Ali, Abdul Sattar,2006)

2. competitiveness is the skill, technical or outstanding resource that allows the organization production values and benefits to customers more than what is provided by their competitors, and confirms it apart and different from those of competitors from the customer who accept this difference and excellence of view, which will bring them more benefits and values that surpass its offering rivals.(Alam, Imtiaz , 2010)

### **Types of competitive advantage:**

We distinguish between two types of competitive advantage: (Aljundty , 2005)

First, the cost advantage at least:

Can Strategy Cost Control least if the institution has knowledge of competitors' costs in the market, and this is done by observing the increased costs from the stage to the other, and learning is the most important qualities that help to reduce costs so that it is taking all the cost factors in the product so that it can determine the costs important in the product and the costs that can be dispensed with, which helps control the cost elements.

Second: differentiation strategy

The distinction means that there are certain characteristics of the item increases customer loyalty for a commodity offered by the facility to its customers and even the possession of this feature is based on factors called factors exclusivity (high quality, speed product delivery to the customer) . the company provide benefits or benefits of more customers than any the last party in terms of the renewal, quality and customer service in the product before, during and after the sale process for customers.

### **Criteria for judging the quality of competitive advantage**

It is determined by three conditions, namely:(Suhaila , 2003)

First - source Feature:

We distinguish between two types of benefits in accordance with this standard:

1. Low competitive advantages: take raw materials and cheap labor as the basis to deal with the item which is reflected on the cost of the commodity and be low
2. Competitive advantages are high: depends on the presence of brands with a good reputation and accepted by customers, and requires good relations with customers, and require these advantages availability of skills and high-level capabilities such as the training of workers.

Second - number of sources advantage possessed by the institution:

The Corporation's adoption of a competitive advantage and one offered to ease the risk imitated by competitors, so it is advisable to multiple sources of competitive advantage in order to make it difficult for competitors to imitate.

Third, the degree of improvement, continuous development and innovation:

The institutions to create new advantages and faster to avoid the competition institutions imitate or simulate the current competitive advantage, so moving to create competitive advantages of high rank, and organization must be based continuous assessment of the performance of competitive advantage and the extent of paid based on the prevailing industry standards, and can enrich these standards in order to have the right assessment and determine the effectiveness, and therefore the decision to keep or abandon them in the event they do not achieve my goal to outdo rival and economic savings.

### **Sources of competitive advantage**

It can distinguish between three sources of competitive advantage: strategic thinking, the national framework and the entrance of resources :(Jamal al-Din , 2003)

1. cost leadership strategy: This strategy aims to achieve a lower cost compared to competitors, and among the motives that encourage the institution to apply are: the availability of economies of scale - the effects of learning and experience curve - and there are encouraging opportunities to reduce cost and improve efficiency, as well as a component market of buyers .
- 2.. Excellence strategy and differences: the institution can distinguish their products from the competition institutions through the provision of various configurations of the product, special features to the product, provide excellent service, provision of spare parts, outstanding quality, technological leadership, a wide range of services, good reputation, and increasing degrees the success of this strategy is to increase the enjoyment of the institutions with the skills and competencies that are difficult for competitors to act out
- 3.Focus or specialization strategy: This strategy aims to understand the target and serve the market better than anyone else in a way, also it aims to build a competitive advantage and access to the best sites in the market, by satisfying the special needs of a particular group of consumers, or to focus on a limited geographic market or focus on certain uses of the product (specific segment of customers). The organization has used the leadership strategies in costs .

### **Competitive advantage Dimensions**

Linked to the achievement of competitive advantage two-dimensional elements:

1. perceived value to the customer dimension: This is intended to improve the value perceived by the client organization products .
- 2-differentiation strategy: find ways to achieve creativity and innovation in products and services for the organization and methods of their performance so they cannot keep up to competitors.

And measured competitive advantage across the three variables, namely :( Mustafa , 2004)

1. low-cost.

2. Quality.
3. Delivery (the time factor).

So that The importance of accounting for human resources through the importance of human resources in the economic units and it poses an important resource among the resources that are used in economic operations would thus like any other important resources in these units can contribute to the achievement of its objectives. Thus, if the presence information to account for human resources in any economic unit system, the job will include do the following :

- 1 HR data, such as personnel and economic unity of their qualifications and their grades and financial responsibilities for wages paid to them and the cost of training missions and school holidays operations data collection.
- 2 disaggregation of data on human resources that operate the unit, such as manpower costs Tab loneliness to: wages, training costs, testing costs ... etc.
- 3 connected to human resources information for internal and external views of interest to them this information in a timely manner and the required accuracy. Notes from the foregoing, that the human resources management information system can be an effective system even more if the integration between him and the accounting information system and human resources so as to achieve the overall goal of economic unity, including human resources

### Practical framework

After completing the conceptual framework for the subject of the study, it will be touched upon statistical analysis to identify the study, and specifically the following statistical methods: Cronbach's alpha, one sample T test, and the arithmetic mean and frequencies and percentages.

### Test the credibility and consistency

Was extracted value of Cronbach's alpha test, which measures the degree of internal consistency of the answers to the study sample - and the value of Cronbach's alpha for the hypothesis of the first 81% and the premise of the second 76%, and to identify the overall 80.4%, and this percentage is higher than the minimum of 60%, this means that the degree of stability and credibility to the study acceptable tool can be relied upon to disseminate the results and recommendations of the study.

### Base decision

Was used quintet Likert system in the design of the questionnaire, so were given five options for each paragraph of the resolution, was given a code for the purpose of statistical analysis as follows: Strongly Disagree number 5, OK number 4, and a neutral figure 3, is OK the number 2 and Strongly Disagree number 1 , center-premise 3 of the tool study  $(5 + 4 + 3 + 2 + 1) / 5$ , so if it increased the arithmetic mean of the paragraph or the study of the three, that it means that the members of the study sample supports the presence or applying paragraph and the greater the average for 3 increased degree confirmation and, in return whenever the average dropped for a paragraph or hypothesis for three, it means that the study sample did not support the application of paragraph in commercial banks members.

### Description of study sample

Table 1 study sample by scientific specialization

The statement	repetition	Rate
Accounting	24	37%
Business Administration	18	28%
Finance and Banking	15	23%
Others	8	12%
Total	65	100%

Notes from the table (1) that allocates accounting represents the highest percentage of members of the study sample, where the study sample represents accountants and managers of human resources management and financial managers in the commercial banks in Jordan, also it notes that the managers category represents the second ratio for members of the study sample, and these ratios are of a positive impact on the results of the study as accountants and human resource managers are considered to be more categories that are related to human resources costs and its role in achieving competitive advantage.

Table 2 study sample according to career center

The statement	repetition	Rate
Internal Auditor	33	51%
Human Resource Management	21	32%
Financial Manager	11	17%
Total	65	100%

Notes from Table 2 that the internal auditors category by 51% was the reason that the internal auditors in the commercial banks, which is due to prepare internal auditors higher than CFOs or their assistants or human resource managers or assistants

Table 3 study sample by years of experience

The statement	repetition	Rate
1-5 years	14	21%
6-10 years	21	32%
10-15 years	13	20%
More than 15 years	17	27%
Total	65	100%

Notes from Table 3 that the majority of the study sample their operation in the field of banking experience of 6-10 years category, also notes that the rest of the descent of the categories of similar experience, which may give a positive reflection on the sincerity of the study as a tool that the human element needs to experience in order to determine cost is largely correct.

### Discuss the results with statistical hypotheses

The first hypothesis "resource cost resources affect the achievement of competitive advantage in commercial banks in Jordan

Table 4 Statistical results for the first paragraphs of the hypothesis

number	Statement	Average	Standard deviation	Rank
1	The human element is an important supplier of enterprise resource which helps in achieving competitive advantage	3.75	0.74	3
2	he value of human resources affected by the leadership style of management, which helps to achieve competitive advantage	2.48	0.49	7
3	Accounting for human resources at the side of the cost and value of the human resources necessary to achieve competitive advantage	4.15	1.08	2
4	Recruitment of human resources is the economic cost borne by the institution in exchange for services and benefits you get in the future in exchange for building a competitive advantage	3.09	0.78	5
5	he cost of attracting new members to the organization, and is the cost of advertising, fees and Employment Authority helped to achieve competitive advantage	2.64	0.81	6
6	Enterprise polarization bear the costs in order to determine who should give him the job, as costs of interviews and choices and this has helped to achieve the competitive advantage of the facility	4.61	0.56	1
7	Sacrifice which is currently borne by the institution in order to bring a personal place of another to be able to offer a range of services provided by the current person positively affect the achievement of competitive advantage	3.48	0.76	4
Total average		3.45		

Notes from Table 4 that the study sample confirm the existence of the application of the degree of very large paragraph sixth with an average 4.61 represented shoulder Bank polarization costs in order to determine the position the maturity of a person fitting which is reflected positively on the achievement of competitive advantage for commercial banks, and this helps to achieve continuity in the market, he also notes that the third paragraph represents the degree of the second acceptance for members of the study sample average of 4.15 and a standard deviation of 0.49, namely that the accounting of human resources and to identify suitable for measuring cost tool is essential to achieve a competitive advantage because banks administration views human resource on it which requires the achievement of revenues from those costs element cost, which helps to increase profits or increase its market share thanks to the optimal use of the human race. It also notes that the first paragraph represents the degree of acceptance or third application with an average of 3.75, higher than the central premise

3, and of the human element as an important supplier of enterprise resource which helps in achieving competitive advantage. It also notes that the overall average for the hypothesis is 3.45 higher than the central premise 3 This means that the study sample confirms that a good and proper identification of the cost of human resources positively affect the achievement of competitive advantage for commercial banks in Jordan.

table 5 Results of statistical hypothesis second paragraphs

number	Statement	Average	Standard deviation	Rank
1	Disclose the cost of human resources in the administration report helps to achieve competitive advantage	3.07	0.62	4
2	Compile a list of intangible investment for the disclosure of the cost of investments in human resources have a positive impact in achieving competitive advantage	4.327	0.83	1
3	Preparation supplements the financial statements to clarify the business expansion of investment in human resources help to achieve competitive advantage	3.62	0.58	3
4	A human resources report from within the reports which may be subject to review by the external auditor, it gives the reliability of which will reflect positively on achieving competitive advantage	4.14	0.51	2
5	An entity shall disclose method for determining the benefits and risks of investment in human resources, which helps to achieve competitive advantage	2.48	0.59	5
Total average		3.51		

Notes from Table 5 that members of the study sample confirms that the second paragraph represents the first degree admissions an average of 4.27 and this medium means that the rates corresponding to the corresponding strongly have to repeat more than grades is approved and non-approved strongly, and is this paragraph that the preparation of the list of intangible investment for the disclosure of the cost of investments in human resources have a positive reflection in achieving competitive advantage which helps in determining the total cost of human resources and this facilitates the accounting disclosure in the financial statements operations, also notes that the fourth paragraph represents the degree of the second acceptance average of 4.14 and represented that the presence of the human resources report from within reports be subject to review by the external auditor, it gives the reliability of which will reflect positively on the achievement of competitive advantage. It also notes that the average hypothesis 3.51 higher than the central premise 3 This means that the study sample confirms that the disclosure of human resources help to achieve competitive advantage for commercial banks.

### Test hypotheses

The first hypothesis "resource cost resources do not affect the achievement of competitive advantage in commercial banks in Jordan have been using t test per sample to test the first hypothesis, and the results of that hypothesis according to the following table

First hypothesis	T. calculated	t. schedule	Result for null hypothesis	Average
	6.86	1.977	Reject	3.45

Notes from Table 6 that the calculated value of T is greater than the value of T. spreadsheet, and that's where the base is the decision to accept the alternative hypothesis if the value of t calculated is greater than the value of T. schedule, so accept the alternative hypothesis rejects the premise of nihilism

The second hypothesis "does not affect the disclosure of human resource costs in the financial statements in achieving competitive advantage in commercial banks in Jordan

I have been using t test sample per second hypothesis to test, and the results of that hypothesis according to the following table

Table 7 second hypothesis test results

Second hypothesis	T. calculated	t. schedule	Result for null hypothesis	Average
	4.67	1.977	Reject	3.51

Notes from Table 7 that the calculated value of T is greater than the value of T. spreadsheet, and that's where the base is the decision to accept the alternative hypothesis if the value of t calculated is greater than the value of T. Schedule , so accept the alternative hypothesis rejects the premise of nihilism

### Findings and recommendations

#### First results

The study found the following results



1. The polarization costs cadres trained in commercial banks have a positive impact on the achievement of the elements of competitive advantage which helps to achieve the vision and mission of banks and dealing with the human element
2. The banks use accounting methods in human resource accounting, which helped to determine the cost of human resources in an effective manner and this is reflected positively on achieving competitive advantage.
3. The human element is an important element of the production elements of the commercial banks where the human element is the backbone to achieve competitive advantage
4. Banks are preparing a list of intangible investment for the disclosure of the cost of investments in human resources have a positive impact in achieving competitive advantage
5. be a human resources report from within the reports which may be subject to review by the external auditor, it gives the reliability of which will reflect positively on achieving competitive advantage.
- 6-The accounting information on the HR system is one of the subsystems within the accounting information system of care to provide all the historical information and current and future financial and non-financial, human resources, and submit it to all those interested in those resources is and what leads to the achievement of the desired goal of them.
- 7-design information to account for the human resources system will contribute to measure the value of human resources and analysis in financial as well as to contribute to the planning of those resources on economic unit level as well as at the national level by contributing to the drawing employment and employment policies and associated regulate immigration, wages and promotions policies and incentives in a scientific manner

## Second: Recommendations

Based on the results of the study there are the following recommendations

1. The need for the value of human resources affected by the leadership style of management, which helps to achieve competitive advantage
2. The interest cost of attracting new members to the organization, and is the cost of advertising, fees and Employment Authority helped to achieve competitive advantage
3. The human resources recruitment process is the economic cost borne by the institution in exchange for services and benefits you get in the future in exchange for building a competitive advantage
4. An entity shall disclose method for determining the benefits and risks of investment in human resources, which helps to achieve competitive advantage
5. Paying attention to the administration to disclose the cost of human resources in the administration report helps to achieve competitive advantage
- 6-The need to study human resource management information system in the economic units and study the possibility of integration with accounting information on the HR system to contribute to the production of information relating to those resources once in order to reduce production costs as well as reduce the time and effort spent in their production
- 7-The need to account for human resources in the economic units in order to organize data related to human resources information system design and operation and thus produce their own information

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