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## **The Impact of Intellectual Capital on the Administrative Innovation among the Employees in the Commercial Jordanian Banks**

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**Abstract:**

**Purpose:** *The study aims to investigate the effect of intellectual capital on the innovation among the administration staff in the commercial Jordanian banking sector.*

**Design/Methodology/Approach:** *A simple sample was selected from administration staff in the commercial Jordanian banks during the study period, which consist (5%) from the overall study population. The questionnaire was the study tool to collect data.*

**Findings:** *There is a significant impact of human capital on the innovation among the employees of Jordanian commercial banks. There is also a significant impact of structure capital on the innovation among the employees of Jordanian commercial banks and a significant impact of relational capital on the innovation among the employees of Jordanian commercial banks.*

**Practical Implication:** *Findings can be used to enhance the employees' administrative innovation in the commercial Jordanian banks by highlighting the significance of the intellectual capital and its role in motivating and promoting the employees' work.*

**Originality:** *The study is the authors' work as a team and it is considered as a support to the significant effect of the intellectual capital on the innovation in the field of commercial banks.*

**Keywords:** *Intellectual capital, innovation, administrative, commercial banks.*

**JEL code:** *M11, M20, M31, M54.*

**Paper type:** *Research article.*

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## **1. Introduction**

Recent years have witnessed rapid changes and major challenges in the business world, the main cause of which has been the emergence of globalization, mergers and strategic alliances among giant organizations, the pursuit of innovations and rapid innovation, and the transformation of the economy into the so-called knowledge economy. The knowledge available to the organization has a competitive advantage that distinguishes it from other organizations. As a result, successful organizations are those organizations that attract, select, improve and develop the personnel who can lead these organizations. Successful organizations are organizations that care about their customers, needs and desires. The main challenge for organizations today is to ensure that skilled individuals are available, train them, improve and develop their skills (David, 2008).

The concept of intellectual capital emerged in the 1990s as a result of the transition to a knowledge-based economy, which led to the emergence of a new management field called knowledge management, which has received increasing attention from researchers and scholars. This is because this field has given greater understanding to the conditions and challenges witnessed by the business sector due to the information revolution and the communication revolution on the one hand, and the emergence of economic liberalization movements and huge economic blocs such as the European Common Market, ASEAN and others, on the other. These conditions and changes have placed additional burdens on the organizations trying to harmonize and adapt to what is going on in their external environment, in order to enhance the chances of survival and continuity in their implementation and to gain a competitive advantage that strengthens their position among their competitors.

The term "intellectual capital" is derived from the Latin word "inter" meaning "between" and refers here to the relations, the word (Lectio) means the reading and the addition of the capital word, which means the total, consists of the term (Intellectual Capital). It thus refers to the intensive relationships built on the cumulative structure and human competencies with the ability to create and generate value for organizations (Effendi, 2010). Stewart (1998) defined intellectual capital as the mental capacity that represents the real wealth of companies and which is not bought by accountants as they buy cash, assets, etc.

Al-Hawajra (2010) presented a definition of intellectual capital that carried the most important implications of this term on organizational performance. It argues that intellectual capital is a group of intangible assets that enable the organization to perform its functions according to a competitive advantage, and as the guiding force organization towards innovation and creativity achieving high levels of performance. There are many trends in the definition of intellectual capital in different forms for different fields of knowledge, for researchers and academics who dealt with the concept of intellectual capital. Some of them presented it economically, which expresses the economic value added to the organization by its intangible knowledge

assets (Yassin, 2007). Reid (1998) as a collection of knowledge, information, expertise and skills of economic value that, by applying them, the economic growth and development of the organization will be achieved.

From a managerial point of view, intellectual capital was viewed as the interactive outcome of what the workers have on skills, expertise, knowledge, basic environment and organizational factors that support the production of workers and the relationships that bind the organization with suppliers and customers (Afandi, 2010). From the perspective of some others, intellectual capital represents the possibilities available to the organization's management which are related to the staff capabilities and competencies and intimate relationships with customers, which combined with the use of other material resources, the management of the organization can create high performance and then excellence (Al-Fadl, 2009).

The importance of intellectual capital stems from the importance of the human element in the administrative organizations, and in their minds, from a knowledge-based mix of experience, skills and work-related knowledge. It is imperative for administrative organizations to give this element great importance in order to be able to employ and possess knowledge in the context of their work, thereby increasing business efficiency and achieving high levels of performance. The fundamental idea of investment in intellectual capital is that individuals are the basis for the formation of knowledge and intellectual assets. Through these individuals, the organization can manage and control the sources of its competitive advantages, which makes the task of administrative organizations to preserve, develop, expansion and exploit them optimally.

In order to properly deal with these knowledge and intellectual assets, it was necessary to establish a management that concerned how to create and develop these assets and put them in the most appropriate position and to spread this knowledge among the members of the organization at all levels in order to achieve the aspirations of the organization of different organizational objectives (Amiri and Al-Ghalbi, 2004). From the above we conclude that investing in intellectual capital and developing knowledge assets has a number of positive advantages that can be achieved over time as:

- Increasing the knowledge base and developing the creative and innovative capacities of both individuals and organizations.
- Enhancing the competitive position of the organization by developing new products and services that are in line with the wishes and expectations of customers.
- Increasing the efficiency and effectiveness of production processes in the organization by contributing to reduce production costs and reduce waste in time and effort.
- Developing the internal relations between the working people on the one hand and the organization management on the other, by providing a kind of familiarity and understanding among the members of the organization, in addition to strengthening the relations of the organization with its external environment.

- Intellectual capital is an effective means of helping organizations to face the various environmental variables and increase their ability to adapt to these variables.
- Intellectual capital provides a knowledge base that enables organizations to find appropriate solutions to the problems facing their business.
- Increase the level of coordination and integration between the various departments of the organization and its administrative and organizational units.

The concept of intellectual capital comprises a number of intangible components, which together constitute the intellectual capital of the organization. There were different views among researchers about this and the number of these components, several fundamental trends emerged in this context (Affendi, 2010).

*The first trend:* Some think that intellectual capital consists of only two basic elements as in the study by Jelčić (2007), cited in the study by Affendi, (2010).

*Structural capital:* It is the moral assets of the organization such as organizational structure and what it contains of rules and procedures, technological and technical means, as well as external relations of the organization with its external environment), which enable the organization to undertake various routine activities.

While some researchers believe that the intellectual capital consists of three basic elements (Dasouki, 2010).

- Human capital: it includes the experiences, skills, knowledge and capabilities of the human element within the organization.
- Structural capital: It includes regulatory policies, organizational culture, distribution channels as well as intellectual property belonging to the organization.
- Capital Relations: it includes a set of relationships that link the organization to the outside.

The time that the world lives with all the administrative, cultural and technological challenges, which have been reflected in various areas of political, economic and social life in general and educational in particular, requires striving to cope with these challenges, this is only issue through the orientation towards administrative innovation in educational institutions, especially in schools, because achieving administrative innovation means achieving education for its goals and objectives.

Bohei explained (2001) that the school administration has a significant role in stimulating and encouraging creativity and innovation, and pushes the talent development process forward, while the school administration will continue to monitor and inform the competent authorities about the activities in the school to give it care, and that the school administration can pay teachers to work in a serious spirit and up to the wonderful principle of raising the mentality of students and their souls.

Al Qatawneh (2000) points out that innovation is the ability to devise ways and means of work that can improve working conditions, motivating staff performance, their abilities, and increasing their talents to achieve productive objectives.

Creativity is defined as a cognitive process in which the individual interacts with the general environment and goes beyond what is familiar to arrive at something new and unfamiliar. This may be a new method of work or a new service their application is beneficial to the institution and society in general (Harem, 2003).

Administrative innovation is defined as a process that aims to change for the better in the design of the institution or in the administrative process, or in the institutional culture arising from the initiatives of the manager or subordinates in the institution, which are appointed by the senior management (Talafha, 1995). It is also known as the ability to devise ways, means, and ideas for work which would improve working conditions, stimulate their talents, to achieve productive objectives, better performance, and creative behavior can also be limited to the distinctive behavior of the individual or group at the workplace (Qatawneh, 2000).

Administrative creativity represents the process that entails the emergence of an idea with a new practice which can be adopted by the employees of the institution or impose it by the decision makers, so that they can bring about a kind of change in the environment, processes and outputs of the institution (Heegan, 1999).

Many organizations have realized the important fact that the real value of them is not embodied in their physical capital but also in their intellectual capital, which is represented by the creativity of employees and their skills and the organization's mastery and patents and their relations with customers. On the other hand, the rapid change and development in the contemporary environment requires continuous creativity in all aspects of economic, social and technological life. Therefore, it is necessary to adopt creativity continuously and in the practice of companies to implement its activities at all levels and as a result of the urgent need to raise performance and creativity, it is necessary to pay attention to their tangible and intangible material assets represented by intellectual capital. This shows how organizations can adopt both intellectual capital and organizational creativity at the same time, in a planned and wave-oriented way to achieve their goals first, and respond efficiently to the requirements of the current stage and their continuing challenges.

## **1.2 The Study Problem**

The purpose of this study is to identify the impact of intellectual capital with its dimensions (human capital, structural capital, and relational capital) on managerial innovation. The questions to be answered are: What is the level of intellectual capital with its dimensions (human capital, structural capital, and relative capital) among workers in Jordanian commercial banks? What is the level of managerial innovation among the employees of Jordanian commercial banks? Is there a statistically

significant effect of intellectual capital with its dimensions (human capital, structural capital, and relational capital) on administrative innovation among workers in Jordanian commercial banks?

### **1.3 The Importance of the Study**

The importance of the study stems from the subject of human capital and administrative innovation, as the study of these two aspects is still limited at the local and Arab levels. This study is expected to be a new addition in the management field for discussing two active topics in the field of administrative behavior, which is the focus of researchers in the field of public administration and the field of organizational development in particular. And it is possible that this study could be the new addition to this field by knowing the impact of human capital on managerial innovation, in addition to its contribution to filling the shortage in the Arab library.

In addition is the importance of this study in the effective contribution to the practical reality of public institutions by creating an environment conducive to administrative innovation through the impact of the element of human capital, by identifying the prevailing values that make up this culture, which gives officials the ability to try to inculcate values that encourage creativity and discard values that do not encourage it.

## **2. Study Hypotheses**

This study attempts to test the following hypotheses:

*H1: There is no statistically significant effect between intellectual capital with its dimensions (human capital, structural capital, and relative capital) among workers in Jordanian commercial banks.*

*H2: There is no statistically significant effect between intellectual capital with its dimensions (human capital) among workers in Jordanian commercial banks.*

*H3: There is no statistically significant effect between intellectual capital with its dimensions (structural capital) among workers in Jordanian commercial banks.*

*H4: There is no statistically significant effect between the intellectual capital with its dimensions (and the relational capital) among the workers in the Jordanian commercial banks.*

### **2.1 Procedural Definitions**

Intellectual capital is the independent variable defined as the intangible assets not recorded in the organization's books or records, such as patents, copyrights, the fundamentals of information time, such as databases and software, and most importantly all skills, abilities, experiences, cultures and loyalty (Stewart, 2004).

Administration creativity is the dependent variable and it includes all processes practiced by the individual within the organization characterized by originality, fluency, flexibility, risk and the ability to analyze out of the ordinary, sensitivity to the problems that result from dealing with the environment (Alhakbani, 1997).

## **2.2 The Limits of the Study**

The study limits are spatial boundaries because the study was limited to administrators working in Jordanian commercial banks within various administrative sites and time limits because of the period of time in which the research was conducted (January 2018).

## **3. Previous Studies-Literature Review**

The study of Sanchez-Gutierrez *et al.* (2012) aimed to investigate the impact of intellectual capital and creativity on competitiveness in the restaurant industry in Mexico, the study sample consisted of (250) managers and business owners in the metropolitan area of Guadalajara, particularly restaurants. To achieve the objectives of the study a questionnaire was designed that reflects the questions and hypotheses of the study, the study found that intellectual capital and creativity effectively affect the competitiveness among organizations.

Al Saleh (2011) conducted a study entitled "Institutional Innovation and Development of Human Resources in NGOs". This study aimed to identify the role of institutional innovation in the development of the human resource in non-governmental organizations (NGOs). The problem of the study has been represented in the following question: "Does institutional innovation have a role in the development of the human resource in the non-governmental organization (NGO) reflected on its development and thus its achievement of development?" The objectives of the study were formulated in five aspects the extent to which the employees of the non-governmental organization (NGO) understood the concept of institutional innovation and how management treats employees with the aim of developing it, the role of creative contributions of employees and its role in achieving institutional innovation, what methods of development of human resources. The descriptive analytical method has been used in this study and the questionnaire was used as a data collection tool in addition to secondary sources of books and periodicals, the questionnaire was distributed to a random sample consisted of (11) non-governmental organizations (NGOs) in the city of Amman.

The study reached a number of results, the most important of which is that the employees of non-governmental organizations (NGOs) are well aware of the concept of institutional innovation and its importance to the non-governmental organization (NGO) that the employees of the NGO believes that the management's interaction with them in a positive and distinctive manner has a great impact on their development, which reflects positively on their ability to contribute to the achievement of the organizational innovation of their organization and thus

development, growth and continuity for the organization. Their creative contributions have an active role in promoting and developing the institutional innovation in organization to which they are working.

The study of Amiri *et al.* (2011) aimed to indicate the impact of intellectual capital of all kinds (human, structural, relational) on organizational creativity of the gradual and radical dimension in the Iranian capital Tehran. In order to achieve the objectives of the study, the researchers designed a questionnaire covering 50 paragraphs and after verifying their validity and stability it was distributed to achieve the number of questionnaires valid for the analysis is 135 questionnaire, on the individuals working in the knowledge organizations in Tehran, and their number was 135 people, and the study reached several results, most notably the existence of positive relationships between the intellectual capital of all types (human, structural, relational) on the radical and gradual dimensions.

Roussan Ajlouni (2010) conducted a study entitled "The Effect of Intellectual Capital on Creativity in Jordanian Banks". The aim of the research is to examine the importance of the Jordanian banks to the issue of intellectual capital in terms of operation (industry, polarization, activation, conservation and customer care) and the relationship with creative abilities of employees in these banks. The study found that attention to intellectual capital is still modest, and there is a positive impact of intellectual capital (industry, revitalization and conservation) with creative capabilities. This positive relationship of intellectual capital (polarization and attention to customers) has been absent in the development of creative capacities. Consequently, the researchers recommended the need to pay attention to knowledge assets and to give human development efforts a strategic dimension.

Kazem (2008) conducted a study entitled "The Impact of Intellectual Capital on Organizational Creativity". The aim of the research is to identify the effect of intellectual capital structural dimensions in the organizational innovation in the General Company for Electrical Industries starting from the premise that there is an impact of intellectual capital in organizational innovation. To achieve the objectives of the research, 30 questionnaires were distributed to managers, assistants, heads of departments and production and service divisions in the company after analyzing the results and testing the hypotheses, it was concluded that structural capital had an effect on organizational creativity. The rest of the components did not have a significant effect. Therefore, the main hypothesis of the research was rejected. The research came out with a number of recommendations, the most important of which is the need to give greater attention to human capital and customers through building human capacity and expanding customer relationships.

The study of Zerenler *et al.* (2008) aimed to identify the impact of intellectual capital on creative performance in the electronics suppliers industry in Turkey. Intellectual capital included three types human capital and structural capital, the questionnaire was used as a main tool for collecting information on study variables. The study has

reached many results, most notably the presence of positive relations between intellectual capital of all kinds and creative performance, and that capital was the highest among other types of capital in Turkish electronic companies, followed directly by human capital and finally structural capital.

#### **4. Methodology of the Study**

The use of descriptive field survey methodology, which includes an office survey by reference to multiple sources to build the theoretical framework of the study and the field survey for data collection a questionnaire will represent the study tool that was developed and analyzed statistically to answer the study questions and test the validity of its hypotheses.

The study population consisted of all administrative staff of the Jordanian commercial banks, within the various administrative sites during the period of the study and their number was (7582).

A random sample was chosen from the administrative staff of the Jordanian commercial banks, within the various administrative positions during the period of the study, (5%) of the total size of the community, consisted of (379) employees and administrative staff.

The study tool was developed based on theoretical literature of intellectual capital as well as a number of questionnaires used in previous studies related to the subject of the study to achieve the objective of the study of the impact of intellectual capital and administrative creativity.

To verify the validity of the tool, it was presented to a group of experts and specialists from the teaching staff of the Jordanian universities, where the arbitrators expressed a set of observations concerning the wording of certain items to be more appropriate within the variables that measure them, the scale has been adopted of 80% or more as a criterion for accepting the amendments proposed by the arbitrators.

In order to verify the reliability of the study tool, the Kronbach Alpha equation was used. It was found that the reliability of the variables of the study was (0.85, 0.82, 0.78) for the variables of intellectual capital (human, structural, relational) respectively. It was also found that the coefficient of reliability of the calculated administrative management questionnaire reached (0.88), and that all reliability coefficients were appropriate for the purposes of the current study.

The variable intellectual capital consists of three dimensions:

- Human capital covering (5) paragraphs
- Structural capital covering (5) paragraphs
- Relational capital covering (5) paragraphs
- Administrative creativity covering (15) paragraphs.

## 5. Findings

The present study attempted to analyse intellectual capital with its dimensions (human capital, structural capital, and relational capital) among the employees in the Jordanian commercial banks and its impact on administrative innovation with the following research questions: What is the level of intellectual capital with its dimensions (human capital, structural capital, and relative capital) among workers in Jordanian commercial banks? To answer this question, arithmetical averages and standard deviations were calculated. Table (1) shows the results:

**Table 1.** *Means and Standard Deviations of the Human Capital Domain*

N	Item	Mean	Standard deviation	Level
1	The Bank makes an effort to retain employees with a high level of knowledge of work standards.	3.74	1.15	High
3	Employees holding important managerial positions have sufficient knowledge and experience.	3.63	1.22	Medium
2	The Bank attracts individuals with knowledge and academic and professional qualifications.	3.35	1.34	Medium
4	My knowledge of using electronic means and ready software help to perform	3.11	1.26	Medium
5	Having knowledge and technology makes me the center of respect for and adherence to the administration	2.60	1.42	Medium
	General average	3.286	1.278	Medium

*Source: Own study.*

Table 1 shows that the arithmetic averages ranged between (2.60 - 3.74) The highest arithmetic average was for the paragraph "The bank makes an effort to retain employees with a high level of knowledge of work standards", which averaged 3.74 with a standard deviation (1.15), and the lowest mean was for the paragraph "possessing knowledge and technology makes me respected from the administration".

**Table 2.** *The Arithmetical Averages and Standard Deviations of the Structural Capital Domain Items*

N	Item	Mean	Standard deviation	Level
8	The organization is responsible for filling important jobs with experienced staff with long service.	4.20	1.24	High
10	The organization provides creative personnel to developed countries in their field of activity.	3.57	1.38	Medium
6	The organization is concerned with the experiences of developed countries in the field of development and rehabilitation of workers' skills.	3.20	1.35	Medium
9	FAO benefits from the experience of other	3.17	1.42	Medium

	organizations in creativity and innovation.			
7	The organization employs staff with technical skills in various business domains.	3.02	1.27	Medium
	General average	3.286	1.278	Medium

*Source: Own study.*

Table 2 shows that the arithmetic mean ranged between (3.02 - 4.20) and the highest average arithmetic was for the paragraph "The organization depends on filling the important jobs on the experienced staff with long service", which averaged 4.20 with standard deviation (1.24) also, the lowest average calculation was for the paragraph "The organization uses staff with technical skills in different business fields", with an average of (3.02) with a standard deviation (1.27) and a general average of 3.28 with a standard deviation (1.27) indicating an average level.

**Table 3.** Means and Standard Deviations of the Relational Capital Domain

N	Item	Mean	Standard deviation	Level
14	The atmosphere of work is harmony, understanding and team spirit	3.16	1.34	Medium
13	The administration cares about my needs and desires and working towards achieving them	3.12	1.35	Medium
15	The job gives me the opportunity to prove my social status	3.10	1.30	Medium
11	There is a sense of pride when the work is done	3.06	1.20	Medium
12	I am encouraged to achieve a higher level	2.61	1.27	Medium
	General average	3.01	1.292	Medium

*Source: Own study.*

Table 3 showed that the mathematical averages ranged between (2.61 - 3.16) and that the highest mean was for the item "The atmosphere of work is harmony, understanding and one team spirit", where its average reached (3.16) with a standard deviation (1.34). The lowest average was for the item "The encouragement drives me to a higher achievement", where its average reached (2.61) with a standard deviation (1.27) and a general average of (3.01) with a standard deviation (1.29). This average indicates a moderate level.

**Table 4.** Means and Standard Deviations of the Fields of Organizational Creativity

N	Item	Mean	Standard deviation	Level
6	The Director shall be careful to express his proposals even if they are contrary to the usual administrative directives.	3.59	1.28	Medium
10	The manager proposes new ways of performing the work even if there is a possibility that it will not succeed.	3.54	1.21	Medium

7	The Director is concerned with views contrary to his views to benefit from his decisions in the management of the Foundation.	3.48	1.29	Medium
13	Decisions made by the Director are made in accordance with well-considered principles.	3.47	1.23	Medium
9	The manager is keen to take advantage of criticisms and observations directed to him.	3.46	1.25	Medium
12	The manager hesitates in applying new methods of performing work for fear of failure.	3.29	1.14	Medium
5	The manager has great skill in discussion and dialogue.	3.26	1.33	Medium
11	The manager is keen to adopt new ideas even when faced with some obstacles.	3.25	1.24	Medium
8	The manager seeks ideas and suggestions that contribute to solving business problems.	3.11	1.26	Medium
1	The manager tries to apply new methods to resolve any problem they face in the organization.	2.98	1.28	Medium
4	The manager has strong reason for his decisions.	2.84	1.31	Medium
3	The manager is keen to make suggestions and new ideas.	2.82	1.33	Medium
14	The manager has the power to simplify and organize his ideas.	2.65	1.54	Medium
15	The manager needs detailed instructions when commissioning any work.	2.21	1.24	Medium
2	The manager performs his work in a sophisticated and new manner.	2.04	1.30	Medium
	General average	3.066	1.282	Medium

*Source: Own study.*

From Table 4 it is clear that the mathematical averages ranged from (2.21 to 3.59) and the highest mean was for the item "The Director shall be careful to express his proposals even if they are contrary to the usual administrative directives" where its mean reached (3.59) with standard deviation of (1.28), and the lowest mean was for the item "The manager performs his work in a sophisticated and new manner" where its mean reached (2.04) with a standard deviation (1.30) and a general average of (3.06) with a standard deviation (1.28). This mean indicates a moderate level.

### **5.1 Testing Research Hypotheses**

The present study attempted to test the following hypotheses:

*The first hypothesis:* There is no statistically significant effect between intellectual capital with its dimensions (human capital, structural capital, and relational capital) among workers in Jordanian commercial banks.

To answer this hypothesis, multiple regression analysis was used with the results shown in Table (5):

**Table 5.** Results of the Multiple Regression Analysis of the Impact of Intellectual Capital in Its Dimensions (Human Capital, Structural Capital, and Relative Capital) among Workers in Jordanian Commercial Banks

Hypothesis	(R)	(R <sup>2</sup> )	(â)	(F)	(Sig)	tabulated f value
First	.626	0.39	0.626	23.33	0.00	3.84
Second	.260a	.067	.260	27.268	.000	3.84
Third	.319a	.102	.319	42.814	.000	3.84
Fourth	.619a	.383	.619	234.049	.000	3.84

*Source:* Own study.

Table 5 shows that the value of the correlation coefficient of intellectual capital in its dimensions (human capital, structural capital, and relative capital) among workers in Jordanian commercial banks reached (0.626), and the value of the statistic (F) was (23.33) with a level of significance of (0.01) and less. This indicates the existence of the impact of intellectual capital with its dimensions (human capital, structural capital, and relational capital) of employees in Jordanian commercial banks. The coefficient of determination was (44%) indicating that (44%) of the variation in administrative creativity was explained by the variable of intellectual capital.

*The second hypothesis:* There is no statistically significant effect between the intellectual capital with its dimensions (human capital) among workers in Jordanian commercial banks. The results shown in Table (5) indicated that the value of the correlation coefficient of intellectual capital with its dimensions (human capital) among workers in Jordanian commercial banks was (0.26) and that the value of the (F) was (27.26) at a mean level of (0.01) and less, this refers to the existence of the impact of intellectual capital with its dimensions (human capital) among workers in Jordanian commercial banks.

*The third hypothesis:* There is no statistically significant effect between the intellectual capital with its dimensions (structural capital) among workers in Jordanian commercial banks. The results in Table (5) indicated that the value of the correlation coefficient of intellectual capital with its dimensions (structural capital) among workers in Jordanian commercial banks was (0.319) and the value of the (F) was (42.81) with a mean level of (0.01) and less, this indicates the existence of the impact of intellectual capital with its dimensions (structural capital) among workers in Jordanian commercial banks.

*The fourth hypothesis:* There is no statistically significant effect between the intellectual capital with its dimensions (and the relational capital) among the workers in the Jordanian commercial banks. The results shown in Table 5 indicate that the value of the correlation coefficient of the intellectual capital with its dimensions (the relative capital) among the employees of the Jordanian commercial banks reached (0.619) and that the value of the (F) have reached (234.049) with a

level of significance of (0.01) and less, and this indicates the existence of the impact of intellectual capital with its dimensions (relative capital) among the employees of the Jordanian commercial banks.

## **6. Study Findings and Recommendations**

-The highest arithmetic average was for the item "The bank is making an effort to retain employees with high knowledge of work standards", while the lowest arithmetic average was for the item, "Having knowledge and technology makes me respectful from the administration" where its mean was (2.60) with a standard deviation (1.42) and a general average of (3.28) with a standard deviation (1.27). This mean indicates a moderate level.

- The highest arithmetic average was for the item "The organization depending in filling its important posts on experienced staff and long service owners" where its mean was (4.20) with standard deviation (1.24). The lowest mean was for the item "The Organization employs workers with technical skills in different fields of business", where its mean was (3.02) with a standard deviation of (1.27) and a general average of (3.28) with a standard deviation (1.27). This mean indicates a moderate level.

- The highest arithmetic average was for the item "The atmosphere of work is harmony, understanding and the spirit of one team", where its mean was (3.16) with a standard deviation (1.34), and the lowest mean was for the item "Encouragement push me to a higher achievement" where its average was (2.61) with a standard deviation (1.27) and a general average of (3.01) with a standard deviation (1.29). This average indicates a moderate level.

- The highest arithmetic average was for the item "The director is keen to express his proposals even if they are contrary to the usual administrative directions", where its average was (3.59) with a standard deviation (1.28), and the lowest average was for the item "the manager performs his work in a sophisticated and new manner", where its mean was (2.04) with a standard deviation (1.30) and a general average of (3.06) with a standard deviation (1.28). This average indicates a moderate level.

-The existence of the impact of intellectual capital with its dimensions (human capital, structural capital, and relative capital) among workers in Jordanian commercial banks.

- The existence of the impact of intellectual capital with its dimensions (human capital) among workers in Jordanian commercial banks.

- The impact of intellectual capital with its dimensions (structural capital) among workers in Jordanian commercial banks.

- There is a statistically significant effect between the intellectual capital with its dimensions (and the relative capital) among the workers in the Jordanian commercial banks.

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