

## **EVOLUTION OF HUMAN RESOURCE MANAGEMENT IN IRAQI BANKS (A FIELD RESEARCH)**

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### **Abstract:**

This research aimed to seek answers to its inquiries from senior levels and experts in human resource development. It originated from a problem stating that acquiring a competent banking workforce is not an easy task, and sustaining this workforce with the necessary experiences and knowledge is also challenging. In Iraq, the banking system is relatively new, with the emergence of private banks starting after 2003. These banks require competent human resources, and there is a need to acquire, sustain, and develop these resources. The research hypothesis stated that "planning, recruitment, training, and compensation influence the evolution of human resource management in the Iraqi banking sector." The descriptive-analytical method was employed by constructing a questionnaire distributed to six Iraqi banks, with a total of 10 questionnaires per bank. A total of 56 valid questionnaires were retrieved for analysis. The study found that training programs determined by the human resource management primarily depend on the needs and requirements of each position, taking into consideration industry advancements in the banking sector when designing training programs. It recommended that human resource management in Iraqi banks should keep pace with industry advancements to incorporate them into training programs, while ensuring that general training covers industry-wide developments, while job-specific training is tailored to the requirements of each position.

**Key Words:** Planning, training, recruitment, employee compensation.

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## **Introduction:**

The Iraqi banking sector is witnessing intense competition due to its growing nature, with each bank striving to gain a competitive advantage in the market. Given the nature of banking activities, which require direct interaction with customers, as well as the sector's need for exceptional precision in performance, human resources are considered one of the most valuable assets for this sector, as they have the ability to achieve its goals.

This highlights the role of human resource management in the banking sector, which distinguishes it from other economic sectors. Human resource management in the banking sector must deal with employees as its rarest resource, as they are capable of finding alternatives for any scarce work element.

The development of human resources in the banking sector has become essential, and human resource management in the banking sector must utilize scientific methods to develop this scarce resource. It starts with scientific planning by identifying the necessary needs and qualifications for any position in the bank. Additionally, there should be an effort to acquire the specified qualifications, experience, and sustain these resources through continuous training, whether internally (in-house courses) or externally. The role of compensations received by rare human resources remains of utmost importance, especially since there is a continuous possibility for any individual working in the bank and possessing the required qualifications to receive offers from other entities with higher compensation and wages.

The field of human resource development is vast, and there are numerous advancements in this field. Therefore, it is necessary for human resource management in the banking sector to keep pace with modern development methods, which can serve as a true measure of the efficiency of this management.

## **Research Importance:**

The importance of this research is evident through its aim to provide the banking sector with a study on obtaining and developing the required human resources. If the bank implements the findings of the study, it will acquire satisfactory and capable human resources that can achieve its goals. Additionally, the research aims to derive insights from the actual work of Iraqi banks, which is determined by the nature and tools of the study. These results will provide various entities, including regulatory bodies, with a clear understanding of the research topic. The research objectives are as follows:

1. Shedding light on the dimensions of human resource management development.
2. Reviewing the scientific foundations of the research topic and simplifying these foundations.

3. Obtaining answers to research questions from higher-level experts in human resource development.

**Research Hypothesis:**

The factors of planning, recruitment, training, and compensation have an impact on the development of human resource management in the Iraqi banking sector.

**Previous studies:**

1. (Abu Shaikha, 2006): The aim of this study was to investigate the influence of personal and job-related factors on the perception of employees in commercial banks regarding the functions and objectives of human resource management. To test the study hypothesis, a questionnaire survey was used to collect data. 200 questionnaires were distributed to employees in 13 Jordanian banks. The study found a statistically significant relationship between job position, educational qualification, total service duration in the banks, gender, the number of training courses attended by the employee, and their perception of the tasks and objectives of human resource management. The study recommended the need for top management support in the bank for human resource management and the support of different organizational units for this management. The success of human resource management in achieving its goals depends on this support.

2. (Gharbi, 2008): The study aimed to examine the reality and challenges of human resources in the context of Islamic banking, adopting a descriptive approach. The study found a gap between the growth of Islamic banking operations and the generation of qualified human resources. Consequently, the capabilities of these resources do not correspond adequately to the size of the Islamic banking industry's assets. The study recommended the necessity of investing in human capital by enhancing the skills of individuals and selecting the best talents when establishing an Islamic bank.

3. (Abu Ziyad, 2008): The study aimed to identify various aspects of human resource management and development, as well as identifying strengths and weaknesses in planning for the development and management of human resources. A questionnaire was used as a primary source of data, with 376 questionnaires distributed to employees working in Palestinian banks. The study found that there are clear policies and plans for human resource development in the banks operating in Palestine. It recommended enhancing the senior management's awareness of the importance of human resource management, as well as keeping up with new developments in the field of human resource management and raising employee awareness of its importance.

4. (Kuro, 2016): The study aimed to measure the impact of the seven dimensions of human resource management on employee performance. The descriptive-analytical method was used through the construction of a questionnaire that was designed to serve the study

objectives and test its hypotheses. A total of 70 questionnaires were distributed to different managerial levels in Goud Company. The study found that all human resource management practices have a positive impact on employee performance. The better the implementation of these practices, the better the performance of employees. The study recommended emphasizing internal and external training for employees and providing them with the opportunity to choose suitable training programs. It also recommended developing evaluation standards, allowing employees to make suggestions, and formulating policies and strategies that enhance organizational performance.

5. (Al-Tamimi, 2017): The study aimed to investigate the impact of human resource management dimensions as independent variables (planning, recruitment, training, performance evaluation, compensation) on the dimensions of strategic renewal (organizational change capability, emphasis on flexibility of competitive processes, focus on enhancing business adaptability, awareness of managerial agility). The study employed a descriptive-analytical approach to validate its hypotheses by constructing a questionnaire distributed to 13 Jordanian banks, with a total of 346 questionnaires, out of which 330 were suitable for analysis. The study found that there is an interest in human resource management practices in Jordanian banks, while the emphasis on compensation was at an average level, and it recommended increasing the attention to the compensation system in the motivation process.

6. (Al-Sharafa & Abdul-Al, 2018): The study aimed to identify the mechanisms for achieving comprehensive quality in Islamic banks in the Gaza Strip through human resource management. To test the study hypotheses, a descriptive-analytical method was adopted, and a questionnaire was constructed and distributed to 117 employees from the banking sector in the Gaza Strip. The study found a strong correlation between the dimensions of human resource development (training, planning, recruitment, performance evaluation) and comprehensive quality. The study recommended the need for long-term human resource plans, with the involvement of department heads and managers in the development of these plans.

### **Scientific Background:**

Human resources is defined as the collective individuals and groups within an organization at a specific time. These individuals differ from one another in terms of their composition, experience, behavior, attitudes, and ambitions. They also differ in their roles, managerial levels, and career paths (Abu Bakr, 2004: 49).

The higher the skill and technical level of human resources in a country, the more it compensates for some natural resources and increases its national production. Japan serves as a prime example of this. The World Bank has recognized the importance of investing in human capital and adjusted its lending policies to allocate more resources to human investments, whether in education, health, or nutrition (Al-Kalladah, 2010: 15).

The importance of the individual's role in an organization stems from the responsibilities and tasks assigned to them. Human resource management harnesses the potential of individuals to direct them within the framework of serving the organization's interests, productivity, and ultimate goals. Human resources are the most important element among other production factors such as capital, technology, and other facilities. They give meaning and usefulness to those elements for the organization and are considered the most effective and influential in achieving work objectives (Twayhia, 2012: 25).

The specific objectives of human resource management vary from one organization to another and depend on the organization's development stage. For example, the person responsible for human resources is viewed as the one who takes care of the administrative aspect of people management, such as preparing employment contracts and maintaining employee files. On the other hand, the person responsible for human resources is seen as an integral and vital part of the work planning process. Therefore, the objectives of human resource management are numerous and diverse (Kashwai, 2006: 13).

The objectives can be identified as follows:

1. Obtaining competent individuals for various jobs to produce goods and services in the most efficient and cost-effective ways.
2. Developing objective policies to prevent the misuse of employees and avoid unnecessary risks to their well-being.
3. Developing the capabilities of employees through training to cope with technological and administrative changes in the environment.
4. Achieving employees' commitment and loyalty to the organization, maintaining their desire to work for it, and increasing it whenever possible.
5. Creating good working conditions that enable employees to perform their work effectively, increase their productivity, and enhance their financial gains.
6. Maximizing the efforts of employees in producing goods or services according to predetermined quantitative and qualitative standards (Al-Salem & Saleh, 2002: 18).

### **Questionnaire Analysis:**

Firstly, the research population and sample: The entire private banking sector in Iraq constituted the research population, while the sample consisted of 6 banks selected using random sampling method.

Secondly, response rate: A total of 60 questionnaire forms were distributed to the specialized departments of Human Resource Management in the sampled banks. The number of valid forms for analysis was 56, representing a response rate of 93%. This rate is considered acceptable and indicates the respondents' awareness of the study topic, reflecting positively on the accuracy of their responses.

**The measurement of validity for the dimensions of human resource management development in Iraqi banks:**

The correlation coefficients for all the questions of the four dimensions were significant at a significance level of 0.01, with degrees of freedom (1, 54). The strongest correlation coefficients were as follows:

1. Question 4 of the Human Resource Planning dimension obtained the highest correlation coefficient of 0.893. The question stated: "Human resource planning is an ongoing process that is subject to variables and emerging factors."
2. Question 6 of the Human Resource Recruitment dimension obtained the highest correlation coefficient of 0.875. The question stated: "The bank seeks to attract specialized human resources in the banking field."
3. Question 10 of the Human Resource Training dimension obtained the highest correlation coefficient of 0.863. The question stated: "The bank relies on training programs that are aligned with the variables in the banking industry."
4. Question 14 of the Human Resource Compensation dimension obtained the highest correlation coefficient of 0.897. The question stated: "Rewards are granted to human resources who demonstrate creativity in their job performance."

Since all the questions in the questionnaire are strongly correlated with the overall score of each dimension, it can be concluded that the questionnaire has achieved internal validity and is capable of measuring what it intends to measure. The overall values of the correlation coefficients can be clarified in Table 1.

Table (1): Internal Validity Measures of the Dimensions of Human Resource Management Development in Iraqi Banks

No	the Dimension	the questions	correlation coefficient
1	Dimension of Human Resource Planning	The requirements of the labor market are the primary determinant for human resource planning in the bank	0.877**
2		The bank develops contingency plans to recruit human resources in case of emergencies	0.781**
3		The bank determines its human resource needs based on its overall direction	0.734**
4		Human resource planning is an ongoing process that is subject to variables and emerging factors	0.893**
5	Dimension of Human Resource Recruitment	Personal skills are one of the reasons for accepting an employee's appointment at the bank	0.772**
6		The bank seeks to attract specialized human resources in the banking field	0.875**
7		Employees are appointed after obtaining the direct manager's opinion and according to their performance in the test, as per their own methodology	0.827**
8		There are general requirements for recruiting human resources in the bank that are taken into consideration	0.847**
9	Dimension of Human Resource Training	The bank develops its human resources based on the career path	0.806**
10		The bank relies on training programs that are aligned with the variables in the banking industry	0.863**
11		The bank emphasizes the importance of measuring the results of the human resources training process	0.792**
12		The training needs of human resources are determined according to a predefined plan	0.856**
13	Dimension of Human Resource Compensation	Human resources compensation is based on competency	0.728**
14		Rewards are granted to human resources who demonstrate creativity in their job performance	0.897**
15		The degree of responsibility shouldered by the employee determines the compensation they receive	0.826**
16		Compensation is considered one of the methods to attract desired human resources	0.884**

The source : researcher relied on the SPSS

### Stability Measurement for the dimensions of Human Resource Management Development in Iraqi Banks:

1. The overall stability coefficient for the Human Resource Planning axis was 0.842, which is higher than the standard overall stability coefficient of 0.6. The lowest stability coefficient for the axis was obtained by Question 4, which states, " Human resource planning is an ongoing process that is subject to variables and emerging factors," with a coefficient of 0.748. This means that if this question is removed,

the stability coefficient will decrease to its lowest value. In other words, Question 4 has a greater impact on the overall stability of the axis compared to other questions.

2. The overall stability coefficient for the Human Resource Allocation axis was 0.85, which is higher than the standard overall stability coefficient of 0.6. The lowest stability coefficient for the axis was obtained by Question 6, which states, "The bank seeks to attract specialized human resources in the banking field," with a coefficient of 0.777. This means that if this question is removed, the stability coefficient will decrease to its lowest value. In other words, Question 2 has a greater impact on the overall stability of the axis compared to other questions.

3. The overall stability coefficient for the Human Resource Training axis was 0.853, which is higher than the standard overall stability coefficient of 0.6. The lowest stability coefficient for the axis was obtained by Question 10, which states, "The bank relies on training programs that are aligned with the variables in the banking industry," with a coefficient of 0.787. This means that if this question is removed, the stability coefficient will decrease to its lowest value. In other words, Question 2 has a greater impact on the overall stability of the axis compared to other questions.

4. The overall stability coefficient for the Human Resource Compensation axis was 0.855, which is higher than the standard overall stability coefficient of 0.6. The lowest stability coefficient for the axis was obtained by Question 14, which states, "Rewards are granted to human resources who demonstrate creativity in their job performance," with a coefficient of 0.769. This means that if this question is removed, the stability coefficient will decrease to its lowest value. In other words, Question 2 has a greater impact on the overall stability of the axis compared to other questions.

Since all the questionnaire items for the Dimension have achieved stability, meaning they will yield the same results if the test is repeated, the values of the overall stability coefficients and stability coefficients for the questions can be illustrated in Table 2. Furthermore, after the questionnaire has achieved validity and stability, it is deemed suitable for statistical analysis.



Table (2): Reliability Measurement of the Dimensions of Human Resource Management Development			
No	the Dimension	the questions	Stability coefficient
1	Dimension of Human Resource Planning	The requirements of the labor market are the primary determinant for human resource planning in the bank	0.76
2		The bank develops contingency plans to recruit human resources in case of emergencies	0.822
3		The bank determines its human resource needs based on its overall direction	0.852
4		Human resource planning is an ongoing process that is subject to variables and emerging factors	0.748
<b>Cronbach`s Alpha</b>			<b>0.842</b>
5	Dimension of Human Resource Recruitment	Personal skills are one of the reasons for accepting an employee's appointment at the bank	0.845
6		The bank seeks to attract specialized human resources in the banking field	0.777
7		Employees are appointed after obtaining the direct manager's opinion and according to their performance in the test, as per their own methodology	0.815
8		There are general requirements for recruiting human resources in the bank that are taken into consideration	0.797
<b>Cronbach`s Alpha</b>			<b>0.85</b>
9	Dimension of Human Resource Training	The bank develops its human resources based on the career path	0.824
10		The bank relies on training programs that are aligned with the variables in the banking industry	0.787
11		The bank emphasizes the importance of measuring the results of the human resources training process	0.837
12		The training needs of human resources are determined according to a predefined plan	0.8
<b>Cronbach`s Alpha</b>			<b>0.853</b>
13	Dimension of Human Resource Compensation	Human resources compensation is based on competency	0.787
14		Rewards are granted to human resources who demonstrate creativity in their job performance	0.769
15		The degree of responsibility shouldered by the employee determines the compensation they receive	0.822
16		Compensation is considered one of the methods to attract desired human resources	0.779
<b>Cronbach`s Alpha</b>			<b>0.855</b>
<b>The source : researcher relied on the SPSS</b>			

**Response Intensity for Dimensions of Human Resource Management Evolution in Iraqi Banks:**

1. The respondents strongly agreed and agreed at a rate of 74% in response to question number (3) from the Human Resource Planning Dimension. The question stated, "The bank determines its human resource needs based on its overall direction."

2. The respondents strongly agreed and agreed at a rate of 70% in response to question number (5) from the Human Resource Recruitment Dimension. The question stated, "Personal skills are one of the reasons for accepting an employee's appointment at the bank."

3. The respondents strongly agreed and agreed at a rate of 70% in response to question number (9) from the Human Resource Training Dimension. The question stated, "The bank develops its human resources based on the career path."

4. The respondents strongly agreed and agreed at a rate of 72% in response to question number (13) from the Human Resource Planning Dimension. The question stated, "Human resources compensation is based on competency."

As illustrated in Table (3):

Table (3): Response Intensity for Dimensions of Human Resource Management Evolution							
No	the Dimension	the questions	Strongly agree	agree	neutral	not agree	Strongly not agree
1	Dimension of Human Resource Planning	The requirements of the labor market are the primary determinant for human resource planning in the bank	18	18	6	8	6
			<b>32%</b>	<b>32%</b>	<b>11%</b>	<b>14%</b>	<b>11%</b>
2		The bank develops contingency plans to recruit human resources in case of emergencies	20	20	6	6	2
			<b>36%</b>	<b>36%</b>	<b>11%</b>	<b>11%</b>	<b>7%</b>
3		The bank determines its human resource needs based on its overall direction	21	20	4	7	4
			<b>38%</b>	<b>36%</b>	<b>7%</b>	<b>13%</b>	<b>7%</b>
4		Human resource planning is an ongoing process that is subject to variables and emerging factors	17	19	5	7	8
			<b>30%</b>	<b>34%</b>	<b>9%</b>	<b>13%</b>	<b>14%</b>
5	Dimension of Human Resource Recruitment	Personal skills are one of the reasons for accepting an employee's appointment at the bank	20	19	7	7	3
			<b>36%</b>	<b>34%</b>	<b>13%</b>	<b>13%</b>	<b>5%</b>
6		The bank seeks to attract specialized human resources in the banking field	18	19	8	7	4
			<b>32%</b>	<b>34%</b>	<b>14%</b>	<b>13%</b>	<b>7%</b>

7		Employees are appointed after obtaining the direct manager's opinion and according to their performance in the test, as per their own methodology	19	18	7	8	4
			<b>34%</b>	<b>32%</b>	<b>13%</b>	<b>14%</b>	<b>7%</b>
8		There are general requirements for recruiting human resources in the bank that are taken into consideration	17	20	8	7	4
			<b>30%</b>	<b>36%</b>	<b>14%</b>	<b>13%</b>	<b>7%</b>
9		The bank develops its human resources based on the career path	20	19	6	8	3
			<b>36%</b>	<b>34%</b>	<b>11%</b>	<b>14%</b>	<b>5%</b>
10	<b>Dimension of Human Resource Training</b>	The bank relies on training programs that are aligned with the variables in the banking industry	17	21	7	7	4
			<b>30%</b>	<b>38%</b>	<b>13%</b>	<b>13%</b>	<b>7%</b>
11		The bank emphasizes the importance of measuring the results of the human resources training process	18	20	7	6	5
			<b>32%</b>	<b>36%</b>	<b>13%</b>	<b>11%</b>	<b>9%</b>
12		The training needs of human resources are determined according to a predefined plan	17	19	6	7	7
			<b>30%</b>	<b>34%</b>	<b>11%</b>	<b>13%</b>	<b>13%</b>
13		Human resources compensation is based on competency	21	19	4	8	4
			<b>38%</b>	<b>34%</b>	<b>7%</b>	<b>14%</b>	<b>7%</b>
14	<b>Dimension of Human Resource Compensation</b>	Rewards are granted to human resources who demonstrate creativity in their job performance	17	18	8	7	6
			<b>30%</b>	<b>32%</b>	<b>14%</b>	<b>13%</b>	<b>11%</b>
15		The degree of responsibility shouldered by the employee determines the compensation they receive	18	20	5	7	6
			<b>32%</b>	<b>36%</b>	<b>9%</b>	<b>13%</b>	<b>11%</b>
16		Compensation is considered one of the methods to attract desired human resources	17	19	5	10	5
			<b>30%</b>	<b>34%</b>	<b>9%</b>	<b>18%</b>	<b>9%</b>

The source : researcher relied on the SPSS

**Descriptive statistics of the dimensions of human resource management evolution in Iraqi banks:**

1. Question 2, which states, "The bank develops contingency plans to recruit human resources in case of emergencies" from the human resource planning dimension, obtained a high mean of 3.82 with a low standard deviation of 1.237, resulting in a coefficient of variation of 32.38, which is the lowest coefficient of variation among the questions in this dimension. This indicates that Question 2 is the most important relatively. The difference between the highest and lowest coefficients of variation among the questions in this dimension is 7.56, indicating that all questions in this dimension are important.

2. Question 5, which states, "Personal skills are one of the reasons for accepting an employee's appointment at the bank" from the human resource recruitment dimension, obtained the highest mean of 3.82 with a low standard deviation of 1.208, resulting in a coefficient of variation of 31.62, which is the lowest coefficient of variation among the questions in this dimension. This indicates that Question 5 is the most important relatively. The difference between the highest and lowest coefficients of variation among the questions in this dimension is 1.94, indicating that all questions in this dimension are important.

3. Question 9, which states, "The bank develops its human resources based on the career path" from the human resource training dimension, obtained the highest mean of 3.8 with a low standard deviation of 1.227, resulting in a coefficient of variation of 32.29, which is the lowest coefficient of variation among the questions in this dimension. This indicates that Question 9 is the most important relatively. The difference between the highest and lowest coefficients of variation among the questions in this dimension is 6.17, indicating that all questions in this dimension are important.

4. Question 13, which states, "Human resources compensation is based on competency" from the human resource compensation dimension, obtained the highest mean of 3.8 with a low standard deviation of 1.285, resulting in a coefficient of variation of 33.82, which is the lowest coefficient of variation among the questions in this dimension. This indicates that Question 13 is the most important relatively. The difference between the highest and lowest coefficients of variation among the questions in this dimension is 3.28, indicating that all questions in this dimension are important.

As illustrated in Table 4:

Table (4): Descriptive Statistics for the Dimensions of Human Resource Management Development						
No	the Dimension	the questions	Mean	Std Deviation	Variance	Relative importance
1	Dimension of Human Resource Planning	The requirements of the labor market are the primary determinant for human resource planning in the bank	3.61	1.358	37.62	3
2		The bank develops contingency plans to recruit human resources in case of emergencies	3.82	1.237	32.38	1
3		The bank determines its human resource needs based on its overall direction	3.84	1.262	32.86	2
4		Human resource planning is an ongoing process that is subject to variables and emerging factors	3.54	1.414	39.94	4
5	Dimension of Human Resource Recruitment	Personal skills are one of the reasons for accepting an employee's appointment at the bank	3.82	1.208	31.62	1
6		The bank seeks to attract specialized human resources in the banking field	3.71	1.246	33.58	3
7		Employees are appointed after obtaining the direct manager's opinion and according to their performance in the test, as per their own methodology	3.71	1.275	34.37	4
8		There are general requirements for recruiting human resources in the bank that are taken into consideration	3.7	1.235	33.38	2
9	Dimension of Human Resource Training	The bank develops its human resources based on the career path	3.8	1.227	32.29	1
10		The bank relies on training programs that are aligned with the variables in the banking industry	3.71	1.232	33.21	2
11		The bank emphasizes the importance of measuring the results of the human resources training process	3.71	1.275	34.37	3
12		The training needs of human resources are determined according to a predefined plan	3.57	1.373	38.46	4
13	Dimension of Human Resource Compensation	Human resources compensation is based on competency	3.8	1.285	33.82	1
14		Rewards are granted to human resources who demonstrate creativity in their job performance	3.59	1.332	37.1	3
15		The degree of responsibility shouldered by the employee determines the compensation they receive	3.66	1.339	36.58	2
16		Compensation is considered one of the methods to attract desired human resources	3.59	1.332	37.1	4

The source : researcher relied on the SPSS

### **Research Findings:**

Firstly, Conclusions:

1. Senior management and human resource departments in Iraqi banks recognize that human resource planning is an ongoing process that should consider emerging trends and unforeseen circumstances.
2. Although Iraqi banks aim to recruit specialized human resources with banking expertise, including experience and educational qualifications, they also focus on other personal skills when selecting candidates for vacant positions.
3. Human resource training programs in Iraqi banks primarily align with the needs and requirements of each job, taking into account industry developments in the banking sector when designing training programs.
4. Iraqi banks value efficiency and innovation in employees' work, leading to higher rewards for competent and creative employees compared to others.

Secondly, Recommendations:

1. It is important to consider the instability that human resource planning processes may face and develop alternative plans to address them effectively.
2. Individuals with personal skills such as fluency in additional languages or proficiency in using modern technologies can save time and costs for the bank. Therefore, they should be preferred for employment in banking positions, particularly if they possess expertise in the banking field.
3. Human resource management in Iraqi banks should keep pace with industry advancements in the banking sector to incorporate them into training programs. While general training should cover industry updates, specific job-related training should be tailored to each position.
4. Human resource management should publicize the rewards granted to employees and the reasons behind them. This will serve as motivation for other employees, encouraging them to strive for competence in performing their job duties.

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