

The Impact of Human Resource Skills on Organizational Innovation at Cairo Amman Bank

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Abstract

This study aimed to investigate the impact of human resource skills on organizational innovation at Cairo Amman Bank in Jordan. To measure human resources skills, the study used four types of skills: technical skills, thinking skills, communication skills and digital skills. To measure organizational innovation, product innovation and process innovation were used. The study was conducted on a sample of 147 employees. To achieve the objectives of the study in its quantitative aspect, the mean, standard deviation, and simple and multiple regression coefficients were used. The study found that there is an medium level of human resources skills and organizational innovation among employees at Cairo Amman Bank. There is a significant impact of human resource skills on organizational innovation, and human resource skills have a significant impact on both product innovation and process innovation.

Keywords: Human Resource Skills, Organizational Innovation, Cairo Amman Bank, Jordan.

Introduction

Human resources are considered one of the most important means to achieve the objectives of the organization, and it has become very difficult to achieve this by relying on material or economic resource or any facilities owned by any organization in the same industry, since all organizations can access and own them, which means that people are the most important assets of the organization (Radwan, 2013, 9). Organizations are currently living in a rapidly changing and highly competitive environment, so the human resource skills that the organization possesses play a crucial role in achieving excellence and the ability to survive and face various challenges (Abbas et al., 2022, 11).

Human resource represent an essential pillar for the success of the organization's strategy, as the use and benefit from all the organization's material and financial resource is done by the human element, and the pillars that give the organization a competitive advantage lose their value with time, for example, technology has changed rapidly, in addition to the possibility of imitation or obtaining it by competing organizations and even government regulations and laws, globalization worked to mitigate it, and the transfer of material resources from one place to another became easier and faster than before (Abu Al-Nasr, 2007, 33).

Organizational innovation is considered a comprehensive process related to all aspects of the organization, as organizations with an innovative orientation seek to make changes in their products, or introduce new products, or through continuous improvement of quality, improvement and innovation in processes and procedures, following up on customer needs and tastes, and their constant endeavor to encourage employees. To participate in presenting and discussing ideas, in addition to being interested in technological development, for the purposes of survival in the market (Muslim, 2015, 155).

Study problem statement and questions

Today's business environment is characterized by accelerating rates of change, and accordingly the importance of organizational innovation has increased as one of the most important options that organizations resort to as a means of growth and survival, and achieving the requirements of excellence and competition. Innovation emphasizes desired results, including product innovation, process innovation, and innovation as a process is concerned with the way work should be organized, so that results can bear fruit.

In light of this rapid change and Cairo Amman Bank's need to develop its services by providing innovative services, in addition to improving its current services and operations, the role of the human element comes with its skills and knowledge as it plays a fundamental role in the excellence of organizations, as the employees' possession of technical skills, intellectual skills, communication skills, as well as digital skills can positively impact the bank's achievement of its goals and profitability. Hence, the study problem can be formulated with the following questions:

1. What is the level of human resource skills of all kinds (technical skills, intellectual skills, communication skills, and digital skills) at Cairo Amman Bank?
2. What is the level of organizational innovation in its dimensions (product innovation and process innovation) at Cairo Amman Bank?
3. What is the impact of human resource skills on organizational innovation at Cairo Amman Bank?

Study Importance

The importance of this study comes as follows

- **Scientific importance:** The importance of this study derives from the importance of the concepts it included, as the concept of human resource skills in its dimensions (technical skills, intellectual skills, communication skills, and digital skills) is considered one of the important administrative concepts, which relate to the organization's most important resource, which is the human resource. Organizational innovation is considered the pulse of organizations, as interest has increased in organizational innovation, which includes all the organization's activities, from providing new services, arriving at innovative processes, and improving current products and processes, all in order to keep pace with changes and developments, especially technological ones, which result in a change in tastes. Customer needs in record time, in order to grow and survive in highly competitive markets that are accelerating in continuously providing innovations. This study sheds light on modern administrative concepts, through which the researchers attempted to present the latest studies on the above concepts to serve as a reference for researchers and those interested in this field in the future, which helps fill some of the shortcomings in the Arab library regarding the aforementioned concepts.

- **Practical importance:** From an applied perspective, the importance of this study lies in the extent to which the bank's management benefits from the results it later reached, with regard to the concept of human resource skills, organizational innovation, the nature of the relationship between these variables, and the recommendations that the researchers presented to the bank, which is considered one of the important banks. In Jordan, the banking sector plays an essential role in monetary policy, especially in light of the high rates of inflation, as the banking sector maintained its performance and its growth rate rose to (4.4) for the year (2021), compared to (4.2) in the year (2021), while the total amounted to (4.4) for the year (2021). The total deposits registered with licensed banks at the end of the year (2021) were (46.94) billion dinars, and the total facilities for the year (2021) amounted to (27.44) billion dinars, which indicates the vitality of the sector and its importance (Jordanian Banking Association, Annual Report 2020-2021).

Study Objectives

1. Identify the level of human resource skills of all types (technical skills, intellectual skills, communication skills, and digital skills) at Cairo Amman Bank.
2. Identifying the level of organizational innovation through its dimensions (product innovation and process innovation) at Cairo Amman Bank.
3. Identify the impact of human resource skills on organizational innovation at Cairo Amman Bank.

Theoretical Framework

Human Resource Skills

According to Lisan al-Arab, skill is "skill in a thing, its judgments, and skillful performance." Frederick Taylor called for the concept of skill in his writings on work specialization, but the real interest in it was in the seventies of the last century, when organizations at that time were forced to lay off a number of employees. Because of the oil crisis, organizations found themselves faced with the option of laying off workers based on years of work or on the basis of experience. In the eighties, the term "skill" was replaced by the term "qualifications," and interest in skills increased due to the change in the labor market and competition, which became dependent on the quality of human resources and their ability to be creative and enjoy them with the ability to adapt to changes (Murad, 2018, 22).

The word skill means skilled, and life skills mean "the ability to perform a specific job, or achieve a specific goal, and it is also performance in several forms (verbal, mental, sensory, and social). It must be known that in order for a skill to be developed, it requires time, effort, and training with intent." Providing a person with a specific skill, and acquiring the skill is not limited to a specific age group, field, or educational level, but rather it is acquired through training and repetition, even if this skill is not in line with the trends and inclinations of the individual (Youssef, 2020, 11-12). Skills are the readiness of human resources to carry out their tasks and employ knowledge and knowledge to carry out these tasks. It is also the knowledge possessed by human resources that helps in using contemporary tools and technologies to carry out the tasks required of them to achieve the organization's goals (Abbas et al., 2022, 22).

Organizational skills and resources are currently considered the basis for achieving competitive advantage, and competitive position depends on how they are managed and directed (Al-Shudaifat, 2020, 95). Human resource for organizations are among the most important resource and assets, as an organization without individuals is a fixed asset that

cannot create added value alone (Radwan, 2013, 9). Human capital plays a crucial role in business development, and not only technical skills and specialized knowledge are important, as cultural and experiential skills and knowledge and soft skills such as the ability to cooperate, open mindedness, and creativity are indispensable skills (Morin et al., 2011, 102). Human skills are the same for all administrative levels and have the same importance and weight, but the higher the job position rises, the greater the importance of intellectual skills and the need to acquire them, unlike technical skills, whose importance increases the further down the organizational pyramid (Abu Al-Nasr, 2007, 46).

Types of Human Resource Skills

- **Technical skills:** Technical skills refer to familiarity with work details and steps, and the ability to do the required work correctly. Examples include the skill of using a computer (Abu Al-Nasr, 2007, 45). Technical skills are developed through rotational training (Al-Mohammadi, 2022, 187). From the point of view of Williams (2018, 14), technical skills are the procedures, techniques, and specialized knowledge required to accomplish the task, and they are most important to leaders and managers at the lower level, as they supervise the workers who produce or provide the service, as well as they need it to train new employees, help solve problems. Technical skills become less important with the rise of managers in management ranks, but they remain important for all employees.

Organizations review job descriptions for requirements in technical skills and for inclusion in job advertisements (Roman & Vald, 2017, 44). Technical skills mean human resource skills in converting inputs into outputs by dealing with productive tools and methods within the organization and in a way that meets the required quality standards (Abbas et al., 2022, 17). Technical skills also indicate the ability to accomplish tasks such as marketing, accounting, or programming, which are acquired through formal education and then training for the purposes of developing this skill (Youssef, 2020, 14).

- **Thinking skills:** Thinking skills are sometimes called administrative or cognitive skills. Examples include planning skill, decision-making skill, or problem-solving skill. This means the ability to link variables and determine the relationships between these variables, logical thinking, and the ability to imagine and see all dimensions related to any problem (Abu Al-Nasr, 2007, 44). It also means the ability to diagnose, analyze, and know the methods and procedures that the employee needs in his work (Muhammad, 2014, 26).

From the point of view of Abbas et al (2022, 16), thinking skills mean the ability of human resource to diagnose events and issues related to their jobs and to analyze and study information in order to make a decision. Therefore, it is the skill to solve problems and make decisions by dealing with problems, identifying alternatives, and then choosing the best alternative which enables the organization to achieve its goals efficiently and effectively. It is also the ability to imagine the full dimensions of any problem and the ability to think logically (Alwichi, 2013, 48).

- **Communication skills:** Communication skills are sometimes called human skills, and they mean the skills of dealing and interacting with others successfully, whether co-workers, bosses, or clients. Examples include the skill of oral and written verbal communication (Abu Al-Nasr, 2007, 45). Communication is sending and receiving messages, and it is more than just words. It also means listening and speaking, including words, gestures, facial expressions, or any other ways in which they are expressed, and thus it is the effective exchange of ideas and feelings between workers (Wandberg, 2000, 5).

Communication is considered a joint process that requires a sender and a receiver, and its goal is to transfer information that has a specific purpose. The communication process is considered the nervous system of the organization, and without communication, there is no organization (Salem, 2009, 70). Communication also expresses the art of dealing with others successfully, and communication skills include negotiation skills and conflict resolution skills (Al-Moussawi, 2008, 50). Communication skills help avoid falling into conflict or conflict with conflicting interests through the ability to manage discussion and dialogue with others with the aim of achieving the interests of the organization and individual interests (Abbas et al., 2022, 19).

- Digital skills: The meaning of the word digital has evolved in the past two decades, as the Web and other technologies connected to the Internet have become linked to daily life. The word digital was used to mean electronic data in computing operations, in the nineties of the last century, and the word digital became used to mean means of Media and entertainment, as music, video and television have become available in high-quality digital form. Currently, the word digital is used to express devices and programs connected to the Internet such as digital technologies, digital devices and digital services, and also to indicate information and media available via the Internet for download (White, 2015 ,1). Digital skills include the skill of research, the skill of using Internet platforms, and accessing all services and information via available Internet platforms. These are considered basic digital skills, while there are intermediate digital skills that include graphing, as well as the skill of managing social media sites (Alawneh et al., 2022, 60).

It must be noted that digital skills are in constant development, as the digital skills that were suitable in the past are not suitable for the present time due to the rapid and massive technological development. There are three types of digital skills, which are: basic skills, which mean the individual's ability to deal with open and non-public websites. Open and dealing with technological devices, and there are intermediate digital skills that enable the individual who possesses them to benefit from digital technologies, for example, in collecting data, analyzing it, choosing between digital alternatives, and preparing reports. These are skills that need to be constantly developed, and there are complex digital skills such as programming, developing and dealing with intelligence. Artificial intelligence and cybersecurity, which are skills needed by technology specialists (Abdel-Aty, 2021, 134).

Organizational innovation

Innovation is not just invention and access to new ideas, but rather it is getting these ideas out of the laboratory and applying them on the ground, that is, transforming them into products that benefit customers and the ability to invest in them and their ability to be bought and sold. Innovation may be in the field of production, distribution and services, and therefore the step that follows innovation is diffusion and use over time, and the impact on society as a whole, as when Henry Ford introduced the assembly line, which brought about a significant improvement in production, all car companies then adopted the assembly line in their factories (Gee, 2016, 7-13).

Innovation is practical creativity to provide new ideas of value to customers and organizations. Innovation comes in a variety of ways, such as new or improved products, innovative or developed processes, enhancing customer experience, marketing activities, or advanced technology. Innovation is considered important for both organizations and customers because it enhances the value of the product and improves its design, which leads to the profitability and sustainability of organizations (Aldawood, 2022, 2). Innovation can be

defined as new outputs, whether new goods or quality of goods, new sources of supply, or new markets, which occurs through emerging and pioneering organizations, or the introduction of major changes in existing industries, or through the work of existing organizations that enhance the efficiency and effectiveness of systems production to produce economic wealth (Damanpour, 2020, 5).

Innovation can be defined as the process through which a new idea is created that is successfully translated into an economic impact within society by providing better products and creating new jobs by manufacturing and applying these products (Vinch et al., 2021, 11). From the point of view of Kerzner (2019, 4), innovations have long-term benefits in terms of increasing market share, increasing competitiveness, and increasing shareholder satisfaction. Innovation is in products and processes, and a distinction must also be made between innovation and research and development, as if the research department and development by developing a new technology, or a new way of doing something that is fundamentally different from the way it is done, which can then be handed over to the innovation team to research how to apply it. Innovation may be radical, when it changes the nature of the product or process, or it may be gradual innovation, when new ideas are applied to existing products, or when some modifications are made to organizational processes (Al-Sharqawi, 2016, 52). Innovation is of great importance because it brings many benefits to organizations, the most important of which is reducing expenses by reducing costs, increasing productivity by reducing damage or reducing the time required for production, and also improving performance, creating and developing new products, creating new markets, and creating job opportunities for youth (Kunduz, 2017, 25).

Organizational innovation dimensions

“Adapt or die” in the biological world is a real thing, and so is the matter in the business world, where just as failure to adapt to the external environment leads to the extinction of a number of species over the ages, such as dinosaurs, likewise in industry, where standing still is actually going backwards. There will be competitors who advance by offering innovative new products, because failure to identify trends and tastes that require new products is to guarantee a declining place in a changing world (Webb, 2017, 17-19).

Jesselyn et al. mention (2006, 286) different types of innovation, the most important of which are:

1. Discontinuous innovation: It is breakthrough innovation and means the development of completely new products and services.
2. Dynamically continuous innovation: Is the development of a product that represents a significant improvement over existing products.
3. Continuous innovation: It means developing products that have minor improvements over existing products.
4. Imitation: Copying the innovations of other organizations.

There are different directions for innovation that can be mentioned as follows (Ragulina & Bogoviz, 2020, 180):

- Product direction: by expanding the production line by improving existing products or developing new products
- Technological trend: This is through automating and adding information to processes and procedures, or using modern information technologies and using new technology.
- The direction of organizational processes: Through improving and developing current processes or using new processes

- Structural direction: This is through reorganizing the organizational structure, or establishing institutional structures

For the purposes of this study, two dimensions of organizational innovation were identified: product innovation and process innovation.

- Product innovation: Product innovation means introducing new products or improving existing products. These products may be completely new to the world, or they may be new to the organization or to the country in which they will be sold (Meckavely, 2001, 13). Joseph Schumpeter defined product innovation as the introduction of a new product or a new quality of the product (Meckavely, 2001, 10). Product innovation plays a major role in creating value for customers, and product innovation requires human, financial, organizational, and technical resources, as it is an activity that includes risk. Going back to history, innovation initiatives often fail, and unsuccessful products undermine the economic and financial viability of the organization, and harm its reputation (Biazzo & Filppini, 2021, 2).

Through innovation of new products, value is added, by creating a different service, which changes the rules of the game, changes the value curve, and distinguishes the organization from competitors (Biazzo & Filppini, 2021, 13). When the product reaches the maturity stage in its life cycle and the organization becomes unable to generate a significant economic return, the organization seeks to prolong the life of the product so that it remains in the market, by making improvements and modifications to it, whether in the design, in form or form, so that it appears as if it will fulfill the demands and desires of consumers in a way better, the more a strategy is available to extend the life cycle of the product, it will contribute to distinguishing it from competing products (Al-Alaq, 2007, 133).

When improving the product, the components are not changed, but rather improvements are made to some of its components. This comes as a result of the organization's experience and is the most common in the market (Gee, 2016, 37). The goal of improving the product is to improve its performance, such as facilitating its use, improving its quality, or increasing the product's features. The goal of this is to maintain existing customers and expand their base, so that the risks are lower, which results in the innovation of a new product, provided that this does not cause confusion. to consumers, so that product improvement is justified (Wright & Watkin, 2010, 107).

- Process Innovation: Process innovation refers to replacing old work methods with modern ones, which reflects positively on the quality of the product, which is reflected in increased customer satisfaction (Ibrahim, 2014, 287). Schumpeter defined process innovation as "a new method of production" (Meckavely, 2001, 10). What is meant by processes is all activities related to the work, starting with the customer and ending with providing the product to him (Al-Sarayrah, 2012, 39). Innovation in organizational processes requires the organization's ability to form work teams which has a high degree of flexibility, as well as highly qualified human cadres, as well as a salary and rewards system that encourages creative thinking (Dodin, 2020, 318-320).

The development and renewal of organizational processes is the basis for the survival and continuation of organizations. When Johnson & Johnson found that the prices of its products were high compared to competitors, it moved towards developing its operations in an innovative way in order to reduce the cost and overcome competitors by facilitating sales and distribution operations. Also, companies are interested in the Japanese constantly innovate in all stages of work, from manufacturing, distribution, installation, and developing work methods. These companies have outperformed their American and European

counterparts in this field, despite their late entry into the global automobile market (Abu Al-Nasr, 2012, 81).

Organizations also improve existing processes by setting the objectives of the improvement process, which means identifying production characteristics that are important to customers, defining the steps, inputs, outputs, customers and suppliers, and then measuring the basic aspects of the current process, collecting data about performance, and then analyzing this data so that draw a map of the entire process, then introduce development, and then control by monitoring deviations and reducing the chances of error (Khader, 2022, 66). Technology plays an important role in improving the production or administrative process and gives the organization a competitive advantage, as technology improves productivity and organizational performance (Okil, 2011, 52).

Relationship between human resources skills and organizational innovation

Some researchers have tested the impact of human resources skills on organizational innovation, such as the study of Ibrahim (2022), the aim of which was to verify the relationship of human resources skills on innovation. The study found that there is a significant correlation between human resources skills and organizational innovation, as these organizations strive towards innovation requires human resource skills to innovate and improve products. The study by Lavrynenko et al. (2018), which sought to know the human resources skills from the point of view of managers that help with innovation, as the study found that in order for innovation to be achieved, human resources with technical and personal skills must be available, and they must be mentioned in job advertisements, especially since employers neglect to some people mentioned personal skills, but they take them for granted, while the importance of technical and personal skills is important in order to achieve innovation, and there must be awareness of the culture of innovation within the organization.

The study of Bashir et al. (2021) identify the role of administrative skills, in addition to administrative relationships and entrepreneurial skills on business model innovation. The study concluded that there is a positive relationship between administrative skills and business model innovation. The study by Altunoğlu and Gürelb (2015) also found that high perceived organizational support leads to organizational commitment and improves performance, and employees perform traditional and innovative tasks for the organization with satisfaction because they feel that they have a common future. The study of Blaique et al (2023) indicated that employees' digital competencies help enhance their ability to innovate. The results also showed that while digitization is considered important in general, the relationship between employees' digital competencies and the ability to innovate determines the company's ability to adapt to a difficult environment. The study also found that Human capital plays an essential role in enhancing the ability to innovate because employees with high competence are likely to learn technology faster, apply more knowledge to solve problems and contribute more creative solutions than employees with less competence.

Study hypotheses

- H1: There is an impact of human resource skills on organizational innovation in Cairo Amman Bank.
- H2: There is an impact of human resource skills on product innovation in Cairo Amman Bank.
- H3: There is an impact of human resource skills on process innovation in Cairo Amman Bank.

Method**Study sample**

The population of this study was represented by employees at Cairo Amman Bank in Jordan. The researchers chose a simple random sample consisting of 200 employees, to whom an electronic questionnaire was distributed. 147 employees were retrieved, representing the sample on which the study was conducted.

Study tool

The researchers used the questionnaire, which consists of three parts:

The first part: was devoted to identifying the demographic factors of the sample studied, namely: sex, age, education, and experience.

The second part: is devoted to items that measure all types of human resource skills (technical skills, intellectual skills, communication skills, and digital skills).

The third part: is devoted to items that measure organizational innovation in its two dimensions (product innovation and process innovation).

The five-point scale was used to answer these items, as follows: very high agreement, 5, high agreement, 4, moderate agreement, 3, low agreement, 2, and very low agreement, 1.

Regarding the limits that were adopted in this study when commenting on the mean values of the study variables, the researchers determined three levels: low, medium, and high, based on the following equation:

Class Length = (Upper Limit of Substitution – Minimum Substitute) / Number of Levels
 $(5-1)/3 = 4/3 = 1.33$. So the levels are as follows:

Low level: 1- less than 2.34

Medium level: 2.34 - less than 3.67

High level: 3.67-5

Results

Table 1 shows the demographic characteristics of study sample employees at Cairo Amman Bank. The results of the descriptive analysis indicated that the majority of its employees are male, numbering 92 employees, at a rate of 62.6%, while the number of females is 55, at a rate of 37.4%. Regarding age, the age group 35-45 years was predominant, with 49 employees, or 33.3%. The majority of those with a bachelor's degree were 80 employees, or 54.4%. In terms of years of experience, the two categories 10-15 years and the 15-20 years group were equal, with the number of 31 employees for each category, at a rate of 21.1%.

Table 1

Personal characteristics

Variable		Frequency	Percentage
Sex	Male	92	62.6
	Female	55	37.4
Age	Less than 25	20	13.6
	25- less than 35	38	25.9
	35 - less than 45	49	33.3
	45 and more	40	27.2
Education	Diploma	26	17.7
	Bachelor	80	54.4
	Master	31	21.1
	Doctorate	10	6.8
Experience	Less than 5	18	12.2
	5- less than 10	22	15.0
	10- less than 15	31	21.1
	15- less than 20	31	21.1
	20- less than 25	26	17.7
	25 and more	19	12.9

Table 2 displays the reliability results of the items on the dimensions of human resource skills and organizational innovation, and the values of the mean and standard deviation for the items of each dimension. The results showed that the values of the Cronbach alpha reliability coefficient ranged between 0.92 as the highest value and 0.88 as the lowest value, and all of them exceeded the minimum percentage, which is 0.70. Regarding the mean and standard deviation values for the dimensions of human resources skills, it was found that they ranged between 3.59, the highest value for technical skills, with a standard deviation of 0.87, and the lowest value, 3.33, the lowest value, for thinking skills, with a standard deviation of 0.94, all of which were at medium levels. Regarding the two dimensions of organizational innovation, it was found that the mean for product innovation was 3.42, with a standard deviation of 0.91, and for process innovation was 3.38, with a standard deviation of 0.90 which are medium level.

Table 2

Descriptive statistics

Dimension	Items	Alpha	Mean	Std. Deviation
Technical Skills	5	0.88	3.59	0.87
Thinking Skills	5	0.92	3.33	0.94
Communication Skills	5	0.88	3.48	0.79
Digital Skills	5	0.88	3.59	0.86
Product Innovation	5	0.91	3.42	0.93
Process Innovation	4	0.90	3.38	1.00

H1: There is an impact of human resource skills on organizational innovation in Cairo Amman Bank.

The data in Table 3 represent the results of the H1 test, which relates to the impact of human resource skills on organizational innovation, which was tested using the multiple

regression coefficients. The results indicated that there was a significant impact of the overall human resources skills on organizational innovation, where the value of $R^2=0.66$. This means that the variance in organizational innovation is due to 66% of human resource skills, the F value was = 69.78 with a significance level of 0.00. Regarding the significance of each type of human resources skills, the results showed that communication skills and digital skills had a significant impact at a significance level of 0.00, while as for technical and thinking skills, their impact was not significant at a significance level of 0.88 for technical skills and 0.35 for thinking skills.

Table 3

Impact of human resource skills on organizational innovation

R	R ²	F	Sig. F	Variables	B	Beta	T	Sig. T
0.81	0.66	69.78	0.00	Technical Skills	0.01	0.01	0.15	0.88
				Thinking Skills	0.08	0.09	0.94	0.35
				Communication Skills	0.31	0.27	3.04	0.00
				Digital Skills	0.54	0.51	4.44	0.00

H2: There is an impact of human resource skills on product innovation in Cairo Amman Bank.

Table 4 indicates the results of the simple regression test for H², which measures the impact of human resource skills on product innovation. The results showed that there is a significant impact of human resource skills on product innovation, with the value of $r^2=50$. This indicates that the variance in product innovation is due to human resource skills, with a significance level of 0.00.

Table 4

Impact of human resource skills on product innovation

r	r ²	f	Sig. f
0.71	0.50	144.08	0.00

H3: There is an impact of human resource skills on process innovation in Cairo Amman Bank.

Table 5 indicates the results of the simple regression test for H³, which measures the impact of human resource skills on process innovation. The results showed that there is a significant impact of human resource skills on process innovation, with the value of $r^2=59$. This indicates that the variance in process innovation is due to human resource skills, with a significance level of 0.00.

Table 5

Impact of human resource skills on process innovation

r	r ²	f	Sig. f
0.77	0.59	206.35	0.00

Discussion

The results of the study, which was concerned with identifying the impact of human resource skills on organizational innovation at Cairo Amman Bank in Jordan, showed that

there are average levels for all types of skills that employees in the bank must possess (technical, thinking, communication, and digital). The focus of attention on possessing skills was on the technical side, which is represented in their ability to use modern technology, solve customer problems, and search for the information they need on websites. This was offset by less interest in exchanging ideas with senior management in order to generate new ideas for developing new products by the bank, in addition to their ability to explain changes that may occur in the external environment. The results of the study also indicated that there are moderate levels of the two dimensions of organizational innovation, which are product and process innovation, meaning that the bank pays moderate attention to introducing new products, as financial allocations are not sufficient for that, which reduces the efforts directed towards intensifying research and development that aim to improve its products that it can be provided to its clients.

The results of the study indicated that there is a significant impact of human resource skills on organizational innovation. This means that the bank employees' possession of skills in using modern technology, new ideas, positive interaction with management, management's desire to consult with employees and exchange information and ideas among employees reflects positively on their abilities to improve the bank's services and possess creative ideas that can be converted into services according to what customers desire, as well as introducing continuous improvements to service delivery processes.

There is a significant impact of human resource skills on product innovation. This indicates that employees' possession of technical, intellectual, communication and digital skills helps the bank improve its services provided to its customers. The bank's employees know how to work well on modern equipment, and their ability to follow competitors to develop the service provided to customers.

There is a moral impact of human resource skills on process innovation. Employees possess intellectual skills and attempt to link the changes taking place in the external environment to operations in order to improve and develop the service provided to customers.

The findings of this study contribute to urging managements of business organizations to focus attention on providing their workers with the skills they need to carry out their work, namely technical, intellectual, communication and digital skills, through training courses and good selection of workers based on objective foundations and standards, as this affects their ability to provide everything new in terms of product and process.

Recommendation

- Increasing the interest of Cairo Amman Bank management in equipping its employees with thinking skills by encouraging employees to present their ideas freely. This can be achieved by creating a corner on the bank's website to present new ideas and organizing meetings for employees to discuss these ideas to benefit from them in developing the bank's products.
- Ensuring the clarity of the directives provided to workers to enable them to implement them accurately and avoid mistakes that could reduce the quality of service provided to customers. This can be done by allowing employees to consult with management, as well as consulting with their colleagues and raising their abilities to persuade customers.
- Increase the effort allocated to thinking about introducing new products, in order to outperform competitors by encouraging research and development of current products in addition to thinking about introducing new products.

- The bank seeks to introduce new methods in its internal operations by involving employees in developing current operations, and adopting new policies in the recruitment process to obtain talented employees.

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