

**THE IMPACT OF POLARIZATION AND RECRUITMENT  
CRITERIA ON THE COMPETITIVE ADVANTAGE  
A CASE STUDY OF THE ARAB BANK IN THE HASHEMITE KINGDOM OF JORDAN**

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**Abstract**

*This study aims to identify the field and impact of polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan (Zarqa Branch). The study sample consisted of 46 persons working at the Arab Bank. The researcher developed a questionnaire composed of 15 phrases, distributed on three areas. A descriptive analytical method was used and the following results were reached: No statistically significant differences are found at the significance level ( $\alpha = 0.05$ ), with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment and their impact on the competitive advantage; due to the gender variable. No statistically significant differences are found at the significance level ( $\alpha = 0.05$ ), with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment and their impact on the competitive advantage; due to*

*the experience variable. No statistically significant differences are found at the significance level ( $\alpha = 0.05$ ), regarding Polarization and Appointment of the employees in the Arab Bank, and their reflection on the competitive advantage, due to the qualification variable. The results show that the impressions of those employees about this study are good. This means that the training level and the incentives provided to them were partially positive, moderate and satisfactory. They were granted on the basis of excellence at work and efficiency of performance. The results have shown that the model of decision-making is based upon other levels.*

*Keywords: Polarization, Recruitment, Competitive Advantage, Human Resources Management, Organizations, Arab Bank*

## **INTRODUCTION**

The modern world has witnessed changes and developments in the economic arena, which affected many stable concepts in people's minds, and lead to drastic changes resulting from the outputs of multiple factors, such as the global market economy, the policy of economic openness and the information revolution. All of these factors resulted in adopting a strategic management style by business organizations rather than a traditional management (Alsakarneh 2009, 78). Accordingly, the application of the strategic management enables business organizations to reap a lot of strategic interests, such as the achievement of Competitive Advantage, which is considered as a strategic goal that can only be achieved by a plan and Long-Term Strategies, whether on the level of the product or service provided by the organization, or on the level of production inputs of materials, labor, client relations and other factors.

It should be noted that the internal environment of business organizations and its main elements (i.e. organizational structure, organizational culture, and organizational resources) play an important and vital role in the performance of organizations through influencing the nature of the regulatory climate, which is reflected in the behavior of their employees (Qatamin 2006). Such a behavior shows how ready employees make great efforts for the benefit of the organization, possess a strong desire to stay in, and accept its values and main objectives.

Regulatory institutions, including the Arab Bank, contribute with a vital role in achieving national objectives in the social and economic development and contribute to improving the quality and well-being of users, thereby reducing the problems of poverty and unemployment (Salem, 2008). Thus, the success of regulatory institutions work, and their effective performance, is important not only for the employees, but also for the society as a whole. It is

worth noting that one of the reasons for the organization's success depends on the regulatory environment, which provides an organizational structure and organizational culture to adapt to the changes, that occur in the external environment surrounding the organization, and increase the capacity and efficiency of its employees to respond to the needs of the reviewers and the participants in the services provided by the institution to get satisfaction. Consequently, the degree of activity and workers' efficiency in the provision of these services increases with the organizational commitment of the workers on the enterprise level.

Therefore, measuring the impact of polarization and recruitment criteria on the competitive advantage, and developing the internal elements that affect the polarization and appointment process, is a must to improve the organization's performance in order to proceed in playing its social role of the national mission. (Ameri and Ghalibi, 2008)

It should be noted that the development of strategic directions and the emergence of the strategic management field contributed to the appearance of the modern concept of human resource management, which is no longer an advisory administration only, but has become a part of the organizational strategy that responds to the legal, environmental, social, and economic changes affecting recruitment and polarization process, in order to achieve competitive advantages by the human element (Qoutab, Fouta, 2013).

Accordingly, successful polarization and recruitment process plays an active role in the success of the enterprise. Although such a role is no longer traditional, it has included an analysis and diagnosis of each activity of human resources. In addition, his process drafts a human resources strategy which is compatible with the overall strategy of the institution in the perfect integration (Kasasbeh, 2010).

In this sense, the essence of the study is related to the tasks of human resources management in the organizations and institutions that seek to achieve Competitive Advantage. It is worth mentioning that the business organizations are considered as an open system which affects and is affected by the surrounding environment, and interacts on the basis of a mutual relationship. Whereas the human resources management is a part of the organization, it forms a sub-system in addition to the other departments in the organization to be a total system, which represents the organization in all departments, staff, tools, and related factors; because each system of these subsystems has a role in achieving the objectives of the overall system through its interaction with the other subsystems and the surrounding environment.

In this context, and while exercising of its functions and roles, human resources management takes into account the strategic objectives of the organization. It needs to attract and appoint people with the best skills and expertise in order to achieve the organization's

goals. Accordingly, the polarization and appointment process relies on the criteria and foundations identified by both Robbins & Coulter (Robbins & Coulter, 2005):

- The employee should have a set of required skills that qualify him to work.
- The employee should have a work experience.
- The selection of employees should be based on comparison.
- The educational and academic level of the employee shall qualify him for the job in the organization.
- Appropriate personal qualities should be possessed by the staff for the sake of the work.

Based on the foregoing, it is necessary that the organizations, including the Arab Bank, shall develop human resource management and skills of the staff which enable them to positively deal with the emerging economic developments and take advantage of them (Sadeq 2006). The world is changing rapidly, and the global system which shifts in an unprecedented way in all fields requires thinking about how the enterprise develops to keep up with these changes in order to reach a strong competitive advantage (Khalaf 2007). This means that the search for knowing the impact of polarization and recruitment on the competitive advantage, is justified by what are posed on the economic arena related to the need to develop and update the institutions. In addition, the role of human resources management in the Arab Bank in Jordan should be highlighted in achieving the strategic objective of the Bank: i.e. competitive advantage, through the application of the best criteria of polarization and recruitment of staff. Thus, the current research aims to the application of the best criteria of polarization and appointment and their reflection on the competitive advantage.

The criteria of polarization and appointment have been a base for strategic studies in the selection of professionals in organizations and a qualification of business for the performance of any institution or organization. Hence, these institutions need to face the difficulties and challenges which constitute an obstacle to development and improvement. Since the organizations, including the Arab Bank, require developing their structures in accordance with the economic developments in the world, so as to keep pace with what is new on the international scene; this will only happen through the development of systems, programs and policies in the polarization and recruitment Process and their impacts on the competitive advantage . Therefore, this makes the researcher focus on the impact of polarization and recruitment processes on the competitive advantage in the context of diagnosis and understanding the policies of selecting the current employees of the banks; and the current societal conditions framework, through analyzing and answering the following main questions of the study.

From this point, the questions of this study are crystallized through the main questions of the problem:

- What are the impacts of polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan, in connection with the field of training?
- What are the impacts of polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan, in connection with the field of material incentives?
- What are the impacts of polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan, in relation to the area of decision-making?
- Are there differences between the points of view of the Arab Bank employees regarding polarization and recruitment criteria and their reflection on the competitive advantage based on the study variables (gender, experience, qualification)?

### **Importance of the Study**

The importance of the study is related to the impact of the polarization and recruitment criteria on the competitive advantage which is clarified by the internal environment of organizations and their ability to develop and improve their works. The internal environment of the organization is determined by the points of strength and weakness that will help the organization to identify and invest the critical elements of success in adapting to the environmental variables, developing and improving the internal components of the environment on the various structural and cultural levels. It aims to improve the performance of the organizations and develop their competitiveness through good employment standards for recruitment and polarization in such organizations, including the Arab Bank in this study. The importance of this study is represented in two aspects:

### ***The Theoretical Aspect***

- It highlights the criteria of polarization and recruitment in the Arab Bank in the Hashemite Kingdom of Jordan.
- It detects the trends of employees in the Arab Bank through areas focusing on physical training, incentives and decision-making of the study.
- The study may help to provide a theoretical and practical background for those in charge of making the economic policies in organizations and institutions.
- It sheds light on the shortcomings of the polarization and recruitment criteria in the Arab Bank

- It draws the attention of the persons in charge to the importance of polarization and recruitment criteria.
- This is the first study in Jordan, which deals with the criteria of appointment and polarization in the Arab Bank.

### ***The Practical Aspect***

- It is expected that the study will submit a list of recruitment and polarization criteria in the Arab Bank.
- The importance of this study is highlighted in being an attempt of contributing to the development of activities and experiences provided to individuals in the banks operating in Jordan.
- The study presents a standard way to increase and regulate availability of the recruitment criteria in organizations.

### **The Study terms**

**Recruitment:** It is the identification of the needs of organizations or businesses and non-economic human resources, in terms of quantity and quality, based on the specifications determined by those organizations (Handy & Cnaan, 2007).

The researcher defines Recruitment in this study as the procedural requirements of the Arab Bank, in the Hashemite Kingdom of Jordan, for the qualified cadres. Such requirements are defined under the terms and conditions set by the bank to recruit staff.

**Competitive Advantage:** It is a sustainable process accessed by multiple sources, competitive organizational features, capabilities and skills that are unparalleled with other competitive organizations, where the human element is considered the most important sources (Alihutra 2004).

## **THEORETICAL FRAMEWORK AND LITERATURE REVIEW**

The polarization and recruitment processes are important matters that provide organizations and institutions with the necessary qualified staff, in order to achieve the highest level of performance. Accordingly, these employment processes give the organization a competitive advantage through areas related to training, materials, moral incentives and good decision-making.

## Polarization

Polarization process, that is determined by the needs of the human resources of organization in terms of quantity and quality, comes after building on the results of careers analysis based on Job Description and Human Resources Management in the organizations which are searching for sources to meet these needs, where the use of multiple sources informed that the organization needs to have certain cadres in terms of number and type.

It should be noted that the polarization process is a set of activities that seek to attract qualified individuals to work in the organization, in order to fulfill the wishes of the parties (Dora and Sabbagh 2008, 215). In this context, polarization identifies and attracts prospective employees, as it represents a common correlation among them in the organization, which seeks to achieve its objectives by attracting and appointing the best employees on one hand, and the job seeker or the polarized person, who needs this work to satisfy his needs on the other hand. In the case of convergence and harmony of the expectations that the individual is getting from the organization to satisfy the needs of the organization and that are submitted by him to achieve the objectives of the organization, it is easier for the organization to follow the carrot method to attract qualified individuals, then selecting and appointing them according to the compatibility between the needs of each of the two parties. This refers to the availability for the organization to select the best of the largest group of individuals to achieve a competitive advantage apart from other organizations (Dora and Sabbagh 2008, 109). In this sense, the polarization has multiple sources of process, and is divided into two main sources; internal and external. The internal polarization means promotion and transfer of old employee to a new job, or upgrade of an existing employee in a particular administrative level to a higher administrative level (Awamleh 2000, 229).

## Recruitment and Polarization criteria

The polarization and recruitment process of an employee must pass several stages. Each stage is considered essential to the process of polarization and appointment through following the right steps, criteria and models of the process, as follows:

- **Human resources planning:** In this stage, human resources in the organization are analyzed to predict the future needs, and are planning to get them. These include a phase of necessary steps in order to design the plan and determine the objectives of the organization. The steps are as follows: (Lakhotia, 2008, 87)
- Determining the objectives of the organization, and the study of the internal and external conditions.

- Determining the needs of the human resources in terms of quality and quantity.
- Evaluating the existing human resources available in the organization and in the labor markets.
- Developing the plan designed to meet the needs of the human resources.
- Following up the implementation of the plan and continuous evaluation of each process completed.

**Taking a senior management approval of the plan:** This means to move forward in its implementation. In the case of non-approval of senior management, the human resources management efforts become useless ones (Isa 2008).

**Attracting human resources:** In this step, there should be an announcement of the organization showing the need to recruit employees in the human resources, whether through press ads or by any means of polarization. This process includes criteria; as it must be clear and strong, because the power of advertising leads to attract more intelligent than other people. The goals of polarization must be clear, and the process must be formal. Moreover, sources of polarization must vary, where they can use daily newspapers and employment agencies. They can also make use of the coordination with the students in the universities, and the use of the university newspaper to advertise vacancies. In addition, it is important to prepare a special budget for the process of polarization and recruitment (Lakhotia, 2008).

**Selection:** It is the selection of qualified candidates from among the group or polarized people who are able to do the functional burdens. It must focus on the concepts of efficiency and effectiveness in the selection process because of the likelihood of success or failure (Dora and Sabbagh 2008, 109).

### **Competitive advantage and its role in the process of polarization**

Competitive advantage means that the organization has advantages through what is available from the resources, the capabilities and skills of other organizations, which cannot compete or keep up its tradition. It is normal that this competitive advantage is sustainable and accessed by multiple sources, as the human element is considered the most important source. The way to manage human resources in the organization; the creation of high motivation among employees; the development of the organization culture to become an exciting motivation of individuals; the encouragement of creativity and spirit of innovation; and the increase in the degree of the staff loyalty to the organization, all of these acts make an effective contribution to

achieve competitive advantage (Harem 2006). The capabilities of an organization are the most important aspects of effectiveness and efficiency in resources management.

Some authors believe that the achievement of competitive advantage shall be completed through building a pyramid includes resources and a special capacity which makes these resources at the first level of the pyramid. The basis to create such a capacity comes at the second level of the pyramid, while the basis for achieving competitive advantage comes at the third level of the pyramid.

Many studies and scientific researches suggest that there are many elements of competitive advantage, which enable the organization to enhance its competition with other organizations. Such elements include promoting an operating efficiency, service quality, enhancing the capacity for innovation, developing the knowledge, learning and participation, improving operations, reducing cost, breaking the time barriers, increasing productivity, creating new opportunities, and reducing the time spent on marketing the service (Alihutra 2004).

It should be noted that when organizations are seeking to achieve competitive advantage, they rely heavily on what has been known as intangible assets; such as human and intellectual capital, knowledge capital, creativity, and social capital. Man alone is the one who thinks, analyzes, and innovates; as he has this distinctive ability of creative thinking to think and analyze. But such an ability is not possessed by a lot of people, as the method of treating inputs intellectually differs among people. For example, two different people can listen to one piece of information. One hears it and then forgot about it, but the other lists and contemplates it in his brain to make use of it in solving a problem, formulating an idea or launching a new product (Subaie 2007).

Therefore, there are criteria for judging the quality of competitive advantage that is determined in accordance with the following criteria: (Al Damen, 2010, 47)

**Low competitive advantages:** They depend on a least-cost strategy, and thus there can be a lot of competition for organizations that emulated many industrial organizations which tend to use this strategy (just in time) to minimize the cost.

**High competitive advantages:** They train and qualify human resources; as they have a competitive advantage from a single source that leads to success and excellence.

**The degree of improvement, development and continuous innovation:** In order to ensure that the rival organization failed to imitate multiple sources of competitive advantage, the organization should always seek to renovate, maintain, and develop itself away from emulating or imitating the competitors to keep the position of prestige.

Finally, there are several studies on the subject of polarization in terms of its applied ways and interests, aiming to provide the organizations with the best technical or administrative competencies. But the current study space does not permit a lot of studies to be applied; thus, the researcher focused on two studies only. The most important of those studies are as follows: Pinkerton, 2003, a study entitled "A System Approach to Retention and Recruitment". This study aimed at clarifying the polarization process carried out by the Carilion Health System (CHS), employing that system or the systemic curve within the framework of implementing the process of polarization. By looking at that process as an integrated system and by considering it a complete one, it actually has sub- systems-job, a method of polarization and targeting persons who are offered programs to become future employees. The goal of CHS is to attract the best nurses to work in the system of hospitals. This system has developed new ways of this process, where there has been coordination and communication between the members of the system and administrators in nursing colleges. The study suggests that, after the selection and nomination of a nursing student by College Management, a member CHS meets with her for a period of time, and gives her a range of temptations for the polarization to be one of the nurses of the system (CHS), such as completing the study on the system's expense, having a practical training in hospitals from the moment she is selected, and securing adequate housing if she will work in a hospital away from the original place inhabited by a considerable distance. The goal is to attract the best nursing student to become a better nurse.

The study of Handy & Cnnan, 2007 focused on "the Role of Social Anxiety in Volunteering", which aimed at emphasizing the importance of the personal interview method in attracting and selecting appropriate employees to work in human resources in Pennsylvania, USA. The results of the study confirmed the importance of the role of the organization in the polarization of human resources. The study recommended the need for paying attention to the process of selecting organizations and human resources, and provided rehabilitation programs to achieve the organization's goals, including the competitive advantage.

## **METHODOLOGY**

The researcher in this study followed a descriptive and analytical approach in monitoring the most important areas affected the polarization and appointment process of the Arab Bank. The collection of data has been analyzed in order to reach certain results help to explain the phenomenon and to answer questions about the study, through a questionnaire dealing with the areas of study, and study sample consisting of 46 persons working at the Arab Bank. Sampling method adopted in our study is simple random sampling. Sample size is 46 employees of Arab Bank. The questionnaire is partially self-desgined and partially adopted.

## ANALYSIS AND DISCUSSION OF FINDINGS

**The first question:** What are the impacts of the polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan, in connection with the field of training? To answer this question, the averages and standard deviations of the responses (respondents) were calculated for each phrase within the field of training in accordance with the descending order. The following table shows that.

Table 1: Averages, standard deviations, grades and degree of influence of the responses of respondents within the field of training

No.	Phrases	Average	Deviation	Degree	Class
1	The administration is keen to identify the training needs of employees to improve the performance of their business.	3,51	1,36	1	High
2	The administration is keen to provide the necessary services and opportunities for staff development.	3,44	1,36	2	High
3	The administration holds a variety of management training courses on an ongoing Basis to help employees acquire new skills to help them in the performance of work.	3,40	1,55	3	Medium
4	Assessing the performance of the trainees, at the end of the training programs to determine the extent of benefits of the trainees.	3,30	1,34	4	Medium
5	Training programs are subject to an ongoing assessment and review.	3,27	1,24	5	Medium

Table (1) shows that the impressions of employees in the Arab Bank about this dimension were positive, and the arithmetic average reached 3.38. When displaying phrases of this dimension, it was clear that the paragraph "the administration is keen to identify the training needs of employees to improve the performance of their business" received the highest arithmetic average (3.51), while the lowest average was in the phrase "training programs are subject to an ongoing assessment and review" with arithmetic average (3.27). There are some averages varied between (3:51) and (3:27). All of them are of high averages. This means that employees' satisfaction with the training process was acceptable, as the Bank management is keen to

identify their training needs, and to provide opportunities to develop their abilities. In addition, the Bank management held a variety of training courses for them to evaluate the performance of the trainees at the end of the training period. But the staff satisfaction level for this

Dimension was not high, because the nature of the work requires more technical organization of training courses to learn about the developments and keep abreast of scientific developments in this area.

**The second question:** What are the impacts of polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan, in connection with the field of material incentives? To answer this question, the averages and standard deviations of the responses (respondents) were calculated for each phrase within the field of material incentives according to descending order.

Table 2: Averages, standard deviations, grades and degree of influence of the responses of respondents within the field of material incentives

No.	Phrases	Average	Deviation	Degree	Class
1	Senior management cares for granting material and moral incentives for employees.	3,66	1,4	1	High
2	New ideas proposed for the development of performance are rewarded.	3,15	1,63	2	High
3	Upgrade process is based on the standard of excellence in the work and the efficiency of performance.	3,14	35,1	3	High
4	Evaluation performance is based on objective grounds.	3,93	1,03	4	Medium
5	Administration tends to support reward and encouragement rather than criticism and threats.	3,03	1,24	5	Medium

Table (2) shows that the impressions of employees in the Arab Bank about this dimension were positive. In presenting these phrases, it was clear that the phrase "Senior management cares for granting material and moral incentives for employees" received the highest arithmetic average (3.66), while lowest average was in the phrase "Administration tends to support reward and encouragement rather than criticism and threats", reaching the average (3.30). Averages of the rest of other phrases varied between (3.66) and (3.30). This means that the incentives for

employees in the Arab Bank were positive and moderate to fairly gain satisfaction of employees, as they are offered, on the basis of business, excellence and efficiency in performance.

**The third question:** What are the impact of polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan, in connection with the field of decision- making? To answer this question, the averages and standard deviations of the responses (respondents) were calculated for each phrase, within the field of decision-making in accordance with the descending order.

Table 3: Averages, standard deviations, grades and degree of influence of the responses of respondents within the area of decision- making

No.	Phrases	Average	deviation	Degree	Class
1	I feel that I have enough authorities that enable me to do my job in the manner required.	3.36	1.23	1	High
2	Delegate the necessary powers to lower levels of routine decision-making.	3.85	1.32	2	High
3	Communications system allows the flow of information necessary and sufficient for decision-making to lower levels.	3,94	1,14	3	Medium
4	The opportunity available for the participation of employees in the analysis of problems and making decisions	3,32	1,14	4	Medium
5	Formulating goals in a collective manner.	3,51	1,04	5	Medium

Table (3) shows the impressions of employees in the Arab Bank about this dimension were positive. In presenting the phrases of this dimension, it is clear that phrase, "I feel that I have enough authorities that enable me to do my job in the manner required" has received the highest arithmetic average (3.63), while the phrase "Formulating goals in a collective manner" was the least phrase in terms of the arithmetic average (3.15). Averages for the rest of the phrases varied between (3.63) and (3.15), which means that level of satisfaction, in general, about the decision-making process was average. Moreover, the employees have sufficient authorities to enable them to do their jobs, and the management delegates powers to the minimum levels to take routine decisions, as well as the communication system allows the information flow. Yet, the satisfaction level of employees regarding the participation in the

decision-making process and the formulation of objectives in a collective manner was albeit relatively acceptable but not at the required level.

### Hypotheses Testing

**Hypothesis I:** No statistically significant differences are found at the significance level ( $\alpha = 0.05$ ), with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment and their impact on the competitive advantage; due to the gender variable. T-test was made for two independent samples, as shown by the following table:

Table 4: T-Test results for significant differences depending on the gender variable

Gender	Number	Average	standard deviation	T- Test	Significance	Decision
Male	19	122.85	24.687	-	0.242	No
Female	26	126.44	22.854	1.17		indication

The results contained in the table (4) show that the value of (T) reached (-1.17), a non-statistic indication at the level of (0.05), where the values of significance are all greater than ( $\alpha > 0.05$ ). Thus, the zero hypothesis is accepted because it states that no statistically significant differences are found at the significance level ( $\alpha = 0.05$ ), with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment; due to the gender variable. The reason for this is attributed to the employees in the Arab Bank, whether they are male or female, as they know the reality of polarization and recruitment mechanisms. Both of them suffer the same at the training level, the field of material incentives, or the field of decision. Therefore, it is logic that there are no statistical significant differences are found between the point of view of each.

**Hypothesis II:** No statistically significant differences are found at the significance level ( $\alpha = 0.05$ ), with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment and their impact on the competitive advantage; due to the experience variable. One Way ANOVA was used, as evidenced by the following two tables:

Table 5: Averages and standard deviations of the responses of respondents depending on the experience variable

Experience	Number	Average	Standard Deviation
Less than 5 year	11	120.04	21.169
From 5-10 years	16	116.80	22.911
More than 10 years	19	133.38	21.401

Table 6: Results of One Way ANOVA, to denote differences depending on experience variable

Contrast source	Sum of squares	Average squares	F	Significance	Decision
Between groups	1845.6	615.19			
Within groups	161353.4	545.11	1.129	0.338	No indication
General	163199.0	-			

Table (6) shows that the value (F) reached (1.129), which is a non-statistically significant at the level (0.05), where the values of significance are all greater than ( $\alpha > 0.05$ ). Thus, the zero hypothesis is accepted because it states that there are no statistical differences are found at the significance level ( $\alpha = 0.05$ ), with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment and their impact on the competitive advantage, due to the experience variable. Perhaps this is attributed to the consolidated experience among employees having no role in determining the recruitment process.

**Hypothesis III:** No statistically significant differences are found at the significance level ( $\alpha = 0.05$ ) with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment and their impact on the competitive advantage; due to the qualification variable. One Way ANOVA was used, as evidenced by the following two tables:

Table 7: Averages and standard deviations of the responses of respondents depending on the qualification variable

Qualification	Number	Average	Standard deviation
Secondary	9	111.07	33.658
BA	17	114.67	31.4721
Post Graduate	20	124.04	30.643

Table 8: Results of One Way ANOVA to denote differences depending on qualification variable

Contrast source	Sum of squares	Average squares	F	Significance	Decision
Between groups	1714.2	857.08			
Within groups	12903.9	43.45	2.435	0.429	No indication
General	14618.1	-			

Table (8) shows that the value of (F) reached (2.435), is a non- statistically significant at the level (0.05), where the values of significance are all greater than ( $\alpha > 0.05$ ). Thus, the zero hypothesis is accepted because it states that there are no statistical differences are found at the significance level ( $\alpha = 0.05$ ), with respect to the views of the employees in the Arab Bank about the criteria of polarization and recruitment and their impact on the competitive advantage; due to the qualification variable. This is attributed to the consolidated experience among employees having no role in determining the recruitment process.

## CONCLUSION

This study aims to identify the field and impact of polarization and recruitment criteria on the competitive advantage in the Arab Bank in the Hashemite Kingdom of Jordan (Zarqa Branch). Based on the data and the results of theoretical and empirical research, the researcher reached a set of conclusions that may contribute to create new mechanisms for polarization and recruitment criteria processes and their impacts on the competitive advantage in Jordanian banks as follows:

- It is necessary to increase the attention to the human elements of the organization in question, to give the training process a paramount importance.
- It is necessary to work on the training needs analysis on an ongoing basis; in accordance with the objective grounds.
- It is important to encourage innovation and the experimentation of innovative methods in the work. Every new idea should be exploited and all obstacles that undermine creative ideas must be removed; such as fear of failure of those ideas, and the consequent risks.
- Banks in the Hashemite Kingdom of Jordan should follow-up suggestions, new ideas and creative behaviors, through meetings to determine these creative ideas and behaviors; and the responsibility of each individual in the bank.

The need for the role of administration in the Arab Bank is an important model to embrace creativity, innovation and creative behaviors. It takes risks which may result from different situations and the exit from the routine that makes the administrative work fraught with challenges.

The future research may be aimed to conduct at higher level and considering more employees in the study size. This study just includes one bank, in further study more banks can be included and their research results can be compared to obtain the clear idea. In addition, more factors can be included in research other than gender, qualification and experience.

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