

Assessing the Influential Relationship between Green Human Resource Management Practices and Competitive Advantage: A Field Study in Commercial Banks in Amman

تقييم العلاقة المؤثرة بين ممارسات إدارة الموارد البشرية الخضراء والميزة التنافسية: دراسة ميدانية في البنوك التجارية في عمان

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> Business Department Business Faculty Middle East University June 2023



Authorization

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Examination Committee's Decision

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Dedication

The path is complete, and the dream is about to come true...

To my beloved father, words cannot describe my feelings as I achieve what I've always wished for. Standing before you now, I can see the pride in your eyes. You have been the best father and the greatest support. May Allah prolong your life, so you can always be by my side, helping me reach my goals. I dedicate my accomplishment to you.

To my dear mother, my companion throughout every step of my journey, from the very first step until now. I express my heartfelt gratitude for your continuous support and unwavering love. I dedicate my achievement to you, just as you have dedicated so much beauty to me.

To my brothers and sisters, my unwavering support system, thank you for every word of encouragement and every assistance that helped me reach where I am today.

To my amazing companions, I dedicate this Study to express my gratitude for being present in my life and constantly encouraging me, pushing me forward, especially during those moments when I was on the verge of despair and giving up.

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Assessing The Influential Relationship Between Green Human Resource Management Practices and Competitive Advantage (A Field Study in Commercial Banks in Amman) Prepared by: Tala Abdallah Abdullatif Albishawi Supervised by: Prof. Azzam Abou-Moghli Abstract

This study aimed to demonstrate the impact of green human resource management practices on competitive advantage.

To meet the goals of the Study, the analytical descriptive approach was chosen due to its suitability for this study. The primary instrument used in this Study was electronic questionnaire, which was carefully assessed for its validity and reliability. The study involved a random sample of (132) employees, in commercial banks in Amman.

To address the study questions and test the hypotheses, the researcher employed descriptive and inferential statistical methods using the Statistical Package for the Social Sciences (SPSS).

The study yielded several findings. Firstly, it revealed that the level of green human resource management practices in commercial banks in Amman was average. Additionally, the study found that the level of competitive advantage among these banks was also average. Furthermore, a statistically significant effect of green human resource management practices on competitive advantage in commercial banks in Amman was identified.

Based on these findings, the study put forth several recommendations. Most importantly that commercial banks in Amman to fully integrate green human resource management practices into their HR strategies and policies.

Keywords: Green Human Resource Management Practices, Competitive Advantage, Commercial Banks, Amman.

تقييم العلاقة المؤثرة بين ممارسات إدارة الموارد البشرية الخضراء والميزة التنافسية: دراسة ميدانية في البنوك التجارية في الأردن إعداد: تالا عبد الله عبد اللطيف البيشاوي إشراف: الأستاذ الدكتور عزام أبو مُغلي الملخّص

تهدف الدراسة إلى إظهار تأثير ممارسات إدارة الموارد البشرية الخضراء على الميزة التنافسية. من أجل تحقيق أهداف الدراسة، تم اختيار المنهج الوصفي التحليلي نظرًا لملاءمته لهذه الدراسة. وكانت الأداة الأساسية المستخدمة في هذه الدراسة هي استبانة الكترونية تم تقييمها بعناية للتحقق من صحتها وموثوقيتها. شملت الدراسة على عينة عشوائية مكونة من (132) موظفًا يعملون في المصارف التجارية في عمان.

للإجابة على أسئلة الدراسة واختبار الفرضيات، استخدمت الباحثة الأساليب الإحصائية الوصفية والاستنتاجية باستخدام برنامج الحزمة الإحصائية للعلوم الاجتماعية (SPSS).

أفادت الدراسة بعدة نتائج أهمها: كشفت أن مستوى ممارسات إدارة الموارد البشرية الخضراء في المصارف التجارية في عمان كان متوسطًا. بالإضافة إلى ذلك، اتضح أن مستوى الميزة التنافسية بين هذه المصارف كان أيضًا متوسطًا. علاوة على ذلك، تم التعرف على تأثير ذو دلالة إحصائية لممارسات إدارة الموارد البشرية الخضراء على الميزة التنافسية في المصارف التجارية في عمان.

بناءً على هذه النتائج، قدمت الدراسة عدة توصيات من أهمها: أن تدمج المصارف التجارية في عمان ممارسات إدارة الموارد البشرية الخضراء بشكل كامل في استراتيجياتها وسياساتها للموارد البشرية.

الكلمات المفتاحية: ممارسات إدارة الموارد البشرية الخضراء، الميزة التنافسية، البنوك التجارية، عمان.

CHAPTER ONE

Study Background and Significance

- 1.1 Introduction
- 1.2 Problem Statement
- 1.3 Study Objectives
- 1.4 Study Significance and Importance
- 1.5 Study Questions and Hypotheses
- 1.6 Study Model
- 1.7 The Limits of the Study
- 1.8 Study Limitations
- 1.9 Operational Definitions

CHAPTER ONE Study Background and Significance

1.1 Introduction

What the current era is going through in terms of successive and rapid changes and developments in various fields and activities, can no longer enable contemporary organizations to be immune from the repercussions of those changes and dazzling developments. To be dynamic entities capable of domesticating change and confronting it with effective organizational procedures and flexible management strategies, to be able to perform its tasks and achieve its goals. and the means to adapt to these rapidly changing environmental demands (Al-Masry, 2016).

Yong et al. (2019) suggests that there is now greater emphasis on the need for change and a shift towards sustainability. This is because sustainability has become increasingly important in improving the market share and competitive edge of businesses and organizations. Pham et al. (2020) also identify green practices, such as green human resource management practices, as a significant factor driving sustainability in today's business environment.

The main element in the success of any commercial or economic project or even nonprofit project is the presence of human resources capable of creating a competitive advantage (Kerdpitak et al., 2020), as the human element is the main element that generates real value for companies and organizations with their various activities and the diversity of their tasks. The basic ability of human resources to move towards sustainability, especially environmental sustainability, will enhance the company's success, raise its market share and improve its reputation compared to competitors. Which requires the adoption of modern practices and strategies; Considering that they are plans to achieve long-term goals, and to achieve the goals of organizations in their internal and external environment, they have made traditional strategic planning and traditional administrative policies unable to achieve the aspirations and hopes of organizations, that's why organizations need practices and strategies based on administrative philosophies and non-traditional strategies to face constant pressures, to enable The organization is able to adapt its capabilities to environmental requirements and needs, and as a result, contemporary intellectual developments in the philosophy of modern management have produced terms urging the organization to break the collar of traditionalism, and to come up with what is new and distinctive (Ismail, 2014). and among these terms was the term green.

The concept of "green" has broadened to include energy, economy, and administration, attracting the attention of development, economic, and administrative policymakers as well as governments that seek comprehensive development while preserving the environment and using natural resources sustainably. Hence, there is a growing emphasis on promoting green policies and practices worldwide (Nuseirat, 2018).

The government's interest in green practices is driven by two main factors: the desire to ensure a sustainable future for future generations and recognition of the economic and societal benefits of sustainable practices. By prioritizing environmental preservation, pollution reduction, and resource optimization, organizations can succeed by adopting modern administrative methods that enhance production, output, and market share, creating a competitive business environment. Ultimately, this benefits society by promoting sustainable practices. Organizations are striving to achieve their economic goals by integrating all of their functions into an environmental management system and complying with environmental standards. This allows them to gain a competitive edge and fulfill their social responsibility for environmental sustainability while avoiding governmental and societal pressures. Green human resource management is a modern system within the field of management thought, Researchers are still trying to crystallize its concepts and effective practices, work to integrate organizational environmental performance issues within business strategy and increase the organization's opportunity to enhance its competitiveness at the same time (Bellali and Semlali,2018).

The banking sector in Amman is considered one of the most important Ammanian economic sectors, as this sector can be considered one of the most vital sectors to attract foreign investments to Amman and support economic stability. With the importance of this sector, this sector has recently attracted the attention of Researchers and administrators to the extent to which these banks use sustainability practices, in particular environmental in human resources, and the extent to which these practices contribute to enhancing organizational performance and creating a competitive advantage.

Based on the previous introduction, it can be said that there is a need for a study linking green human resource management with the competitive advantage in commercial banks in Amman. Therefore, this study will aim to know the impact of green human resource management in its dimensions (green recruiting, green reward and compensation, green performance management, green training and development) on the competitive advantage with its dimensions (flexibility, quality, time, and cost) in the commercial banks in Amman.

1.2 Problem Statement

In order to identify the parameters of the study problem and objectively diagnose its knowledge gap, the Researcher used two sources for this purpose, as shown in Figure No. (1.1):

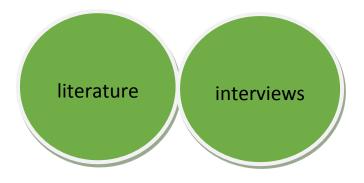


Figure (1.1): Sources of the study problem

Considering the literature and previous studies reviewed Sheng, Chang, Teo, and Lin's (2013) study found that in the rapidly changing and evolving world, banks, like other businesses, need to modify their management practices to remain competitive and ensure their survival.

And in view of previous studies that examined the organizational performance and competitive advantage as a dependent variable (Alipour et al.,2022; Rawash and Aloqaily,2022; Muisyo et al.,2021; Yasin et al.,2022) The management of human resources has a statistically significant effect on the creation of competitive advantages, especially human resources directed towards greening and the environment.

The study conducted by Zaid et al. (2018) highlighted the significance of green human resource management practices in establishing a fresh competitive edge.

The study by Bellali and Semlali (2018) highlights the unique strategic nature of green human resources, which makes them essential to achieving competitive advantage.

The authors also note that there is still a need for more Study to fully understand effective green human resource management practices and concepts.

The literature and previous studies have shown that green human resource management practices play a crucial role in enhancing and improving the competitive advantage of banks, which is essential for developing their competitiveness and supporting the national economy in Amman. However, there is still a need for more Study on these practices to better understand their influence, as they are relatively new and have not been extensively studied in non-western contexts.

The Researcher conducted an exploratory interview in commercial banks in Amman and included a sample of employees after reviewing the literature which indicated the need for further Study on green human resource management practices. The results revealed several challenges in implementing these practices, which ultimately affect the competitive advantage of the banks. Employees emphasized the importance of applying these practices and conducting Study that supports them to improve competitive advantage.

Thus, this Study was conducted to examine the influential relationship between green human resource management practices and competitive advantage, in order to bridge the gap in knowledge in a critical sector, namely the commercial banking sector in Amman.

1.3 Study Objectives

This study seeks to achieve the following main objectives:

- 1. Presenting a theoretical framework of green human resource management practices and competitive advantage based on previous related literature.
- 2. Determining the level of application of green human resource management practices and competitive advantage in commercial banks in Amman.

- Determine the effect of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on Competitive advantage (Quality, Flexibility, Time, Cost) in commercial banks in Amman.
- 4. Determine the effect of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on each dimension of competitive advantage (Quality, Flexibility, Time, Cost) in commercial banks in Amman.

1.4 Study Significance and Importance

Study Significance

This study can make contributions on the theoretical side and on the practical side, so this study seeks to achieve theoretical and practical importance.

Theoretical Importance

This study aims to review the literature and bridge the Study gap between green human resource management practices and competitive advantage in the commercial banking sector of Amman. It also aims to serve as a foundation for future studies by providing a descriptive and analytical examination of the study variables. The results of this study may be of interest to Researchers who wish to investigate the relationship between green human resource management practices and competitive advantage in other sectors and contexts.

Practical Importance

The study aims to provide concrete and relevant recommendations to decisionmakers in the commercial banking sector in Amman. These recommendations will help to improve the activities of the sector, enhance the interest in green human resource management practices, and ultimately increase competitive advantages in the commercial banking sector in Amman.

1.5 Study Questions and Hypotheses

The current study aims to address the following primary Study questions:

- 1. What is the level of green human resource management practices in commercial banks in Amman?
- 2. What is the level of competitive advantage in commercial banks in Amman?
- 3. Is there an effect of green human resources management practices (green recruiting, green reward and compensation, green performance management, green training and development) on the competitive advantage (quality, flexibility, time, and cost) in the commercial banks in Amman?

Through the previous main question, the question was divided into a group of subquestions as follows:

3.1 Is there an effect of green human resource management practices on quality in commercial banks in Amman?

3.2 Is there an effect of green human resources management practices on flexibility in commercial banks in Amman?

3.3 Is there an effect of green human resource management practices on time in commercial banks in Amman?

3.4 Is there an effect of green human resource management practices on cost in commercial banks in Amman?

Study Hypotheses

The study main hypothesis.

H01: There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on competitive advantage (flexibility, quality, time, and cost) at ($\alpha \le 0.05$) in the commercial banks in Amman.

Out of the main hypothesis the following sub hypotheses are derived:

(H01.1): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on quality at ($\alpha \le 0.05$) in commercial banks in Amman.

(H01.2): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on flexibility at ($\alpha \leq 0.05$) in commercial banks in Amman.

(H01.3): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on time at ($\alpha \leq 0.05$) in commercial banks in Amman.

(H01.4): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on cost at ($\alpha \le 0.05$) in commercial banks in Amman.

1.6 Study Model

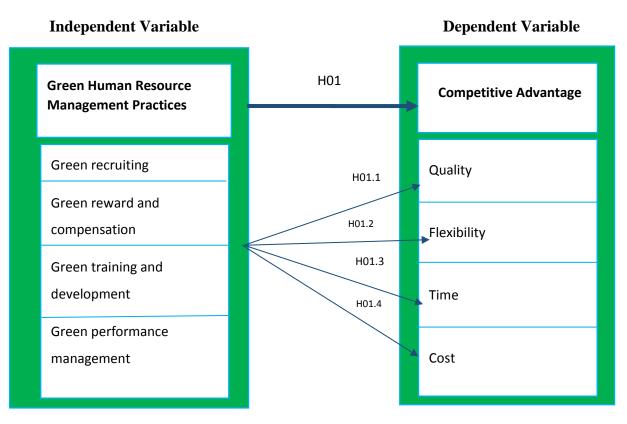


Fig (1.2): The Study Model

This Study model is built based on the following previous studies: Independent variables: (Mahmood et al.,2022; Alipour et al.,2022; Rawash and Aloqaily,2022). Dependent variable: (Alrubaiee, 2021; Niwash et al.,2022; Rezaei et al.,2022; Abou-Moghli et al.,2012).

1.7 The Limits of the Study

The limits of the study consist of the following:

- Time limits: This current study is completed during the second semester of the year 2022/2023.
- 2. Human Limits: The study tool was distributed to all organizational levels, i.e., a sample of workers in commercial banks in Amman.
- Spatial borders: The study was conducted on the commercial banks that agreed to participate, which amounted to three banks in Amman. Namely (Jordan Bank, Capital Bank, and Societe General Bank).

4. Objective limits: The subject of the study was limited to two variables (Green human resource management practices, competitive advantage).

1.8 Study Limitations

The study's limitations can be summarized as follows:

- The results of this study, which is specific to the commercial banking sector in Amman, may not be generalizable to other sectors such as the service or industrial sectors.
- This study was applied in commercial banks branches in Amman. Therefore, it may not be easy to generalize the results to commercial banks or sectors located in other cities or cultures.
- 3. Many commercial banks have not agreed to implement the study, despite repeated attempts, and have expressed their unwillingness to cooperate in conducting the study.
- 4. In this study, the questionnaire was relied upon as a data collection tool, and therefore there will be some restrictions for not using other tools such as interviews.

1.9 Operational Definitions

Green human resource management in commercial banks in Amman refers to a set of
practices that aim to promote sustainable and environmentally friendly behaviors
among employees. This includes practices related to recruitment, compensation,
performance management, and training and development. The dimensions of green
human resource management were measured based on the responses of the sample to
the specific items in the questionnaire items from (1-20).

- Green recruiting refers to the process of strategically selecting and hiring employees who possess knowledge and interest in environmental issues. In the context of commercial banks in Amman, this would involve recruiting individuals who are knowledgeable about environmental practices and are interested in contributing to the bank's environmental efforts. This could include screening job applicants for relevant qualifications, experience, and interest in sustainability and it was measured through questionnaires items from (1-5).
- Green reward and compensation refer to the rewards and incentives provided by the bank to employees who contribute to the organization's environmental performance. These rewards can be financial, such as bonuses or promotions, or intangible, such as recognition and appreciation for their environmental efforts. The aim is to encourage and motivate employees to adopt environmentally friendly practices and contribute to the organization's sustainable development goals and it was measured through questionnaires items from (6-10).
- Green performance management refers to the process of integrating the Bank's environmental objectives with the overall organizational process. This involves providing employees with opportunities to enhance their professional skills and abilities to achieve the organization's goals and values and it was measured through questionnaires items from (11-15).
- Green training and development refer to the practices that the bank implements to provide its employees with the necessary knowledge and skills to utilize organizational resources in an effective and eco-friendly manner, such as reducing waste, conserving energy, and preventing environmental harm and it was measured through questionnaires items from (16-20).

- Competitive advantage: It may be defined in this study as the level of provision of new services by commercial banks in Amman through which they seek to improve their reputation and growth in the market compared to competitors. Its dimensions are determined (Flexibility, Quality, Time, Cost) and they were measured based on the sample's answers to the questionnaire items from (21-40).
- Quality: The level of providing products and services in commercial banks in Amman with high characteristics, and it was measured through questionnaires items from (21-25)
- Flexibility: The ability of commercial banks in Amman to adapt and cope with the conditions and the external environment and it was measured through questionnaires items from (26-30).
- Time: The level of provision of services by commercial banks in Amman in realtime and appropriate time and it was measured through questionnaires items from (31-35)
- Cost: the strategy adopted by commercial banks in Amman to reduce operational and capital costs, which leads to higher returns, and it was measured through questionnaires items from (36-40).

CHAPTER TWO

Theoretical Framework and Previous Studies

- 2.1 Introduction
- 2.2 Green Human Resource Management
- 2.3 Competitive Advantage
- 2.4 Previous Studies
- 2.5 What differentiates the Current Study from Previous Studies

CHAPTER TWO

Theoretical Framework and Previous Studies

2.1 Introduction

This chapter will provide a review of the fundamental concepts and theoretical foundations of the variables that will be studied in this Study - green human resource management practices and competitive advantage. This review will be based on existing literature and studies.

2.2 Green Human Resource Management

Green human resource management is a relatively new concept in management that emerged alongside other concepts linking business functions with environmental performance, such as green marketing, green operations management, and green supply management. It involves integrating environmentally friendly practices into the human resource management functions of an organization. This includes green recruiting, green reward and compensation, green performance management, and green training and development. The goal of green HRM is to enhance environmental sustainability while improving the performance and competitiveness of the organization.

The term "green human resource management" was first used by Wehrmeyer in his book in 1996. Since then, the concept has gained significant importance within the business environment due to its focus on sustainable resource use and environmental sustainability. As Al-Skafi et al. (2017) note, it represents a set of policies aimed at promoting sustainable practices within organizations, with a specific emphasis on environmental sustainability. There are various definitions available for green human resource management, but they share a common element that emphasizes the connection between the management practices and the environmental performance of organizations. According to Peerzada, Mufti, and Nazir (2018), green human resource management refers to the implementation of human resource management policies to promote sustainable resource utilization within business organizations, leading to enhanced environmental protection and increased employee satisfaction and morale.

According to (Zoogah, 2011), green human resource management involves the use of policies, practices, and philosophies that promote sustainable use of resources while reducing unwanted damage to the environment. Similarly, (Opatha & Arulrajah, 2014) define it as a set of policies, practices, and systems that encourage employees to work for the benefit of individuals, organizations, society, and the environment. The common denominator among these definitions is the focus on promoting sustainable use of resources and reducing harm to the environment through human resource management practices.

According to (Yusoff, Nejat, Kee, & Amran, 2018), green human resource management is a component of sustainable human resource management that deals with environmental sustainability-related requirements. According to (Jackson & Seo,2010), green human resource management involves the use of human resource management practices to attain environmental objectives of an organization. To achieve this, businesses need to adopt policies that promote the sustainable use of resources and integrate environmental concerns within their strategic goals. According to Arulrajah, Opatha & Nawaratne (2015), green human resources management practices refer to the

programs, techniques, and processes adopted by an organization to reduce negative environmental impacts or increase positive environmental impacts.

Accordingly, green human resources management can be described as a contemporary approach to managing human resources that is integrated with environmental management within an organization. This approach aims to promote sustainable resource use through various green practices such as green hiring, training, performance evaluation, and compensation. Such practices aim to foster green behavior among leaders and employees, leading to improved environmental performance and ultimately contributing to the attainment of a competitive advantage for the organization.

The Importance and Benefits of Green Human Resource Management

The global trend towards greening in human resource management began with the start of what was called the Green Wave (Ahmad, 2015), which led to many changes in the forms of current organizations and their reorientation towards the environment in a way that guarantees the social responsibility of these organizations (Fiandrino et al., 2019). It enhances the reputation of environmental organizations.

The wave of greening, which confronted the traditional perspective based on economic performance without concern for social or environmental aspects, began to emerge strongly due to collective and social pressures, especially by pressure groups (Freitas et al., 2020), which generated and created remarkable interest and awareness among the leaders of management thought and managers. In large companies, which made these companies largely oriented towards greening, especially regarding greening human resources.

Despite the great pressure from pressure groups and environmental rights associations, many Researchers have found many benefits and clear importance of the green approach in human resource management. The following points show the most important of these benefits:

- 1. Improving environmental performance and achieving sustainability.
- 2. Improving the work environment
- 3. Creating a competitive advantage
- 4. Improving the company's brand

Dimensions of Green Human Resource Management Practices

1.Green Recruiting

Green recruitment is a fundamental task within the realm of green human resources management, as this job allows the entry of suitable people who meet the environmental conditions for the job in the organization. And a desire for environmental commitment" (Tang et al., 2018), where it is noted that polarization and green recruitment are concerned with hiring job candidates who possess environmental and green experiences, knowledge, and behaviors and that this process is linked to the concept of greening and the environment more than it is related to economic growth and demand and supply in the labour market (Paillé, 2019).

One of the basic tasks undertaken by those in charge of attracting and appointing green human resources is to conduct all employment transactions through clean environmental methods that are not harmful to the environment, such as online applications, virtual interviews, and not using papers a lot (Mwita and Kinemo, 2018).

2. Green Reward and Compensation

Reward and compensation generally play a pivotal role in preserving human resources (Khan, 2000), as material and moral motivation improves the productivity of the working individual, as confirmed by many empirical studies (Mabaso and Dlamini, 2017).

Green rewards and compensation are generally defined as "financial compensation or public recognition used to reward higher levels of performance through the introduction of new ideas or new contributions" (Ryan and Shinnick, 2008).

As for green rewards and compensation, they can be defined according to (Lawal and Olawoyin, 2021) as companies use reward and compensation packages to motivate their employees to adopt more environmentally friendly practices. where green incentives and wages can be described as all aspects related to rewarding workers financially or morally for their green work and activities and thus increasing Their motivation for these activities leads to achieving a sustainable competitive advantage.

3.Green Performance Management

The human resources manager plays a crucial role in ensuring that employees carry out their job duties effectively and efficiently in any organization. This involves evaluating employee performance, identifying, and addressing any areas of deviation, and providing rewards and recognition for exceptional performance. Performance appraisal, as defined by Patro (2019), involves evaluating employee job performance and setting work standards within an organization. Popescu (2020) further explains that green performance appraisal involves linking environmental concerns with the overall organizational goals and objectives and providing opportunities for employees to improve their professional skills in order to enhance organizational values.

4.Green Training and Development

The training function is considered a fundamental aspect of human resource management. O'Connell and Wong (2014) define it as the process of acquiring knowledge, skills, and competencies relevant to specific job functions and organizational objectives. According to Kasemsap (2017), training is crucial for enhancing workers' skills and knowledge, which in turn leads to improved job performance. In this context, green training refers to the process of acquiring the necessary knowledge and skills to improve work activities related to environmental issues. As defined by Lawal and Olawoyin (2021), green training aims to provide workers with methods that promote the efficient use of organizational resources, such as reducing waste, conserving energy, and minimizing environmental damage.

Green human resource management practices and Competitive advantage

In order to meet societal expectations and achieve their goals, businesses must prioritize environmental and social factors alongside financial and economic considerations. Environmental sustainability is now widely recognized as a key element for the survival of organizations in the 21st century (Norton et al., 2015). To successfully implement environmental programs, all functional units of an organization, including human resources, marketing, finance, and information technology, must work together in a joint effort to tackle this growing challenge. As the management of the most valuable assets in an organization, human resource management is a critical contributor to this effort, especially if the organization's main objective is to gain a competitive advantage. Based on numerous studies and experiences from around the world, green human resource management practices are crucial for organizations to achieve a competitive advantage.

Natural Resources Based View (NRBV) Theory

Hart's Natural Resource Based View (NRBV) theory, developed in 1995, builds on Barney's Resource Based View (RBV) theory and focuses on environmental practices for sustainable competitive advantage. NRBV states that sustainable advantage is achieved when a company's valuable, rare, inimitable, and non-substitutable resources are aligned with strategic capabilities like pollution prevention, product stewardship, and sustainable development. Hart and Dowell (2011) also introduced the Clean Technology and Base of Pyramid (BoP) concepts to support the implementation and assessment of environmental strategies. Human resource (HR) policies and practices play a crucial role in embedding sustainable habits into organizations and their culture by incorporating sustainable values into HR systems such as hiring and promotion decisions.

2.3 Competitive Advantage

The concept of competitive advantage has had a significant impact on the field of economics and business administration., and the competitive advantage aims to achieve the continuous superiority of the organization compared to other competing organizations in the same sector, that is, The competitive advantage plays a crucial role in the organization's success by helping it maintain a balance and direction amidst competition from other parties, and therefore the views of scholars, economists and researcher on the concept of competitive advantage have multiplied, The varying views and interpretations of the concept of competitive advantage may be attributed to the challenge of defining concepts related to human activities, and the concept of competitive advantage is one of the most influential concepts on the competitive and marketing content(Kaleka & Morgan, 2017).

The competitive advantage is limited to the company's ability to formulate and apply strategies that enable it to obtain a better competitive position compared to its competitors who work in the same activity. Where the senior management the company's top management strives to attain competitive advantage by offering products that satisfy customers' needs and desires or provide them with the value they seek from such products. Competitive advantage is characterized as the organization's capacity to develop and execute strategies that enable it to achieve a better competitive position than other organizations operating in the same field (Assaf, 2015).

The definition of competitive advantage is the possession of a unique skill, technology, or resource that allows an organization to provide a service, commodity, or benefits that are different from what competitors offer within the same industry. This uniqueness sets the organization apart from its competitors from the customers' perspective (Nan & Tanriverdi, 2017).

Goldsmith (2013) asserts that a company's competitive advantage is determined by a unique characteristic that sets it apart from its competitors and enables it to surpass them, and among these features are high-quality and inexpensive raw materials, access to trained human resources and highly qualified employees, and the use of the latest technological mechanisms.

(Mohammad,2014) believes that it is the uniqueness of the organization in carrying out its activities in a more effective manner than its competitors, whether it is related to its various resources, its location, or even its strategy.

El Deroy (2015) highlights that competitive advantage results from the organization's capabilities and expertise, which give it a distinct position compared to its competitors in the same sector. The organization's ability to use its resources and carry out its activities with high efficiency, while also providing high-quality products and utilizing the most effective creative methods, play a key role in achieving competitive advantage.

The Researcher defines the competitive advantage as a set of characteristics and tools that the organization possesses and uses, in a way that makes the organization a distinct competitive position in its sector of work compared to other competing organizations. Because it was able to employ these characteristics and tools efficiently and effectively in its business and activities and in producing products and providing distinguished services to customers.

Dimensions of Competitive Advantage

1. Quality

(Setevenson, 2015) defined quality as "the ability of a product or service to continuously meet customer expectations", and quality can be viewed according to the definition (Stevenson, 2015) as that ability through which a product or service can increase customer satisfaction by meeting their prior expectations.

(Ryall and Kruithof, 2001) defined quality as "the process of meeting the requirements and needs of clients and customers, which are constantly requested by them in a way that creates value and satisfaction for all parties." This concept agrees with the previous concept that quality seeks to address the needs and expectations of customers, and the quality process must create Value and satisfaction for all parties.

2. Flexibility

The level the company has of a variety of actual and potential actions to improve the controllability of the organization and the environment (Pérez-Pérez et al., 2019).

Where flexibility plays an important role in responding to the various needs of customers in addition to responding to dynamic changes occurring in the work environment (Muisyo et al.,2022). Flexibility requires significant organizational and administrative support from the company's senior management, in addition to the presence of qualified organizational, financial, and human resources to enhance the flexibility strategy of these companies.

3. Time

Time is a critical factor in the success of any business organization. Shortening response time can improve the company's performance, increase its market share, and lead to business growth. The ability of a company to respond quickly to changes in the market or customer demands can be a significant competitive advantage. Quick response times can also enhance customer satisfaction, as customers tend to appreciate timely and efficient service. On the other hand, slow response times can lead to dissatisfaction and can result in customers seeking services elsewhere. Therefore, companies need to focus on reducing response time and continually improving their processes to remain competitive in the market. (Shah, 2022).

The competitive advantage is determined by the amount of time accomplished, or the time used in the process of providing new products or services. Therefore, it can be said that the interest of companies in providing products or services in the required time will have a significant impact on enhancing the competitive advantages of these companies.

4. Cost

Costs are considered one of the most challenges facing production and service companies, as costs are considered one of the most obstacles to improving the ability of companies to achieve profits (AL-Khatib and AL-Ghanem, 2021).

The lowest cost strategy can be seen as a strategy used by companies to improve the efficiency of operations and increase revenues by paying attention to the appropriate use of resources. Companies' reliance on a cost-cutting strategy will enhance their ability to increase profits (Vargas-Cabrera and Muñoz-Pacheco, 2019) and thus create competitive advantages.

2.4 Previous Studies

A Study (Abou-Moghli et al., 2012) entitled "Impact of Innovation on Realizing Competitive Advantage in Banking Sector in Amman."

The purpose of this study was to investigate the relationship between innovation and competitive advantage in the banking industry, specifically examining the impact of innovation on the four dimensions of competitive advantage: cost, quality, time, and flexibility. The study adopted a quantitative descriptive approach and utilized a representative sample of 21% (25 banks with over 666 branches and 81 offices across the country) to conduct statistical analysis. The results showed that innovation had a positive impact on time, with time being the most affected dimension of competitive advantage. The use of innovation in banks improved lead time, the time needed to develop or modify products and services, and the time needed to serve customers. Both product and process innovation were found to improve time. The study recommended that banks also use innovation to reduce costs and improve flexibility, and that bank managers focus on utilizing innovation as an important driver for achieving competitive advantage.

A Study (Mathur,2015) entitled "Achieving Competitive Advantage through Employees."

The purpose of the study was to examine the role of employees as a source of competitive advantage for companies. The analytical method was used to conduct the study. The findings indicated that the success of today's highly competitive business market depends on attracting and retaining suitable individuals with the right skills and attitudes for the right positions. The behavior, perception, and dedication of employees are critical factors for the success of a company. Thus, it is recommended that companies give more attention to the needs and well-being of employees, as well as creating a positive work environment.

A Study (Cheema et al., 2015) entitled "Green Human Resources Management: Implementation and Hurdles of SMEs in Pakistan.

This study aimed to investigate the adoption of green human resources practices and their impact on employee performance in small and medium enterprises (SMEs) in Pakistan. The study was conducted on 42 SMEs, with a sample of 132 employees working in these companies. The study utilized a descriptive analytical approach and a questionnaire to gather data. The findings revealed that cost reduction, creative use of energy, and less waste of biomaterials were the main goals for SMEs in Pakistan to maintain a green environment. The study also found that green human resource practices were influenced by age, experience, and gender, which in turn impacted the performance of workers in SMEs in Pakistan.

A Study (Battu, 2018) entitled "the role of Green Human Resource Management Practices on Employee Performance– An Empirical Analysis on Health Care Industry."

The main aim of the study was to identify the critical factors for green human resource management practices (such as recruitment, performance management and evaluation, training and development, employee relations, and compensation) and their impact on employee performance in healthcare organizations. The study found that these factors have a moderate effect on employee performance and recommended that healthcare organizations should prioritize them while implementing green human resource management practices. It also emphasized the need for a customized approach to healthcare organizations' human resource policies to ensure optimal outcomes. The study also revealed that employees value green human resource management practices, such as recruitment, performance management, appraisal, training and development, employee relations, wages, and bonuses, and that a tailored approach is necessary to improve employee performance through these practices.

A study (Zaid et al., 2018) entitled " The impact of green human resource management and green supply chain management practices on sustainable performance: An empirical study".

This study aimed to examine the impact of green human resource management and green supply chain management on sustainable performance in the Palestinian industrial sector. The Researchers employed structural equation modeling using Smart-PLS software to test their hypotheses. The results demonstrated a significant and positive relationship between green human resource management and sustainable performance. Similarly, green supply chain management was found to have a significant and positive influence on sustainable performance. Moreover, the study revealed that the relationship between green human resource management and sustainable performance was mediated by green supply chain management, but only in terms of environmental performance. In the case of social and economic performance, green supply chain management did not act as a mediator between green human resource management and sustainable performance.

A study (Rawashdeh, 2018) entitled " The impact of green human resource management on organizational environmental performance in Ammanian health service organizations".

the aim of this study was to investigate how implementing green human resources management practices affects the environmental performance of health institutions in Amman. A questionnaire was used to collect data from a sample of 87 employees, which was analyzed using SPSS. The results indicated that the level of implementation of green human resources management was moderate. The study also found a significant relationship between green human resources management practices and environmental performance, with the strongest association observed for selection and appointment practices, and the weakest for training practices.

A study (Chaudhary, 2020) entitled " Green Human Resource Management and Employee Green Behavior: An Empirical Analysis".

The objective of this study was to investigate the impact of green human resource management on green workers' behavior and their environmental performance in the Indian automotive industry. The Researcher developed a questionnaire to measure the variables, which was distributed to workers in the industry, and 300 responses were collected and analyzed. Hierarchical multiple regression analysis was used to test the study's hypotheses, and the following results were obtained the study found that green human resource management has a statistically significant impact on green workers' behavior, and these practices can be used to predict their behavior. Additionally, it was confirmed that organizational identity mediates the relationship between green human resource management and green behavior among workers in the Indian automotive sector. However, it was found that organizational identity did not modify the relationship between the study's variables.

A study (Singh et al., 2020) entitled "Green innovation and environmental performance: The role of green transformational leadership and green human resource management".

The aim of this study was to examine how green innovation affects environmental performance and the role of transformational leadership and green human resource management in this relationship. A total of 309 questionnaires were collected from the study participants, and the SEM (Structural Equations Modelling) approach was used to test the study hypotheses.

The study found several significant results, including that green human resource management plays a mediating role between green transformational leadership and green innovation. Additionally, the study revealed that green innovation has an indirect impact on the environmental performance of companies through the implementation of green human resource management practices.

Based on the findings, the study recommends that small and medium-sized companies should prioritize the implementation of green transformational leadership and green human resource management practices to improve their environmental performance.

A study (Malik et al., 2020) entitled "Pathways towards Sustainability in Organizations: Empirical Evidence on the Role of Green Human Resource Management Practices and Green Intellectual Capital".

The objective of this Study was to determine the influence of green human resources management and green intellectual capital on sustainable performance in small and medium-sized enterprises (SMEs) in Pakistan. The Researchers distributed a questionnaire to a sample of 510 SMEs and analysed the data using Smart-PLS software and structural equation modelling (SEM). The study found that the recruitment, selection, and green rewards dimensions of green human resources management, as well as green human capital, green structural capital, and green relational capital of green intellectual capital have a significant effect on sustainable performance. The study suggests that future Study should focus on the role of stakeholders in sustainability.

2.5 What differentiates the Current Study from Previous Studies.

1. This Study is characterized by the fact that it is one of the few studies according to the Researcher's knowledge that studied green human resource management practices as an independent variable and linked them to the dependent variable competitive advantage.

2. This study focuses on the commercial banking sector in Amman, which has received limited attention from Researchers regarding the investigation of green and environmental practices. As a result, this study aims to bridge the Study gap by addressing and exploring these practices within the sector. By doing so, the study will contribute valuable insights to the existing body of Study in this field.

3. The current study focused on topics that have not been studied in the Arabic literature.

4. The study will contribute to the enrichment Ammanian and Arab libraries with a new empirical study in this field.

CHAPTER THREE Study Methodology

- 3.1 Study Methodology
- 3.2 Study Population and Sample
- 3.3 Description of Study Sample Characteristics
- 3.4 Data Collection Methods
- 3.5 Validity and Reliability of the Study Tool
- 3.6 Model Suitability for Statistical Methods Used
- 3.7 Study Procedures

CHAPTER THREE Study Methodology

3.1 Study Methodology

To fulfill the study's objectives and address its Study questions, the descriptive analytical approach was employed to elucidate the phenomenon under investigation. Specifically, the study aimed to assess the influential relationship between green human resource management practices and competitive advantage within commercial banks in Amman, the descriptive-analytical approach has been used, where this approach describes the phenomenon under study and analyzes its components, the opinions expressed about it, the processes involved, and the effects it produces (Sekaran & Bougie, 2010).

3.2 Study Population and Sample

The study involved a random sample of (257) individuals employed in commercial banks in Amman. Namely (Jordan Bank, Capital Bank, and Societe General Bank), were selected for the study. An electronic questionnaire was distributed to a selected sample for data collection of (257) employees, resulting in (141) questionnaires being returned, representing an (55%) response rate. Nine questionnaires were excluded due to unsuitability for statistical analysis, leaving a total of (132) valid questionnaires available for analysis.

3.3 Description of Study Sample Characteristics:

In this section, the demographic characteristics of the study sample, including gender, age group, years of experience, educational qualification, and job level, are presented and described. The frequencies and percentages of these demographic variables for the study sample were calculated and are presented in Table (1).

Percentage %	Repetition	Level/Stage	Variable
59.1 %	78	Male	
40.9 %	54	Female	Gender
100 %	132	Total	
34.1 %	45	Less than 30 years old	
18.2	24	From 30 years old – Younger	
10.2	24	than 35 years old	
19.7 %	26	From 35 years old – Younger	
19.7 70	20	than 45 years old	Age level
22 %	29	From 40 years old – Younger	
22 /0	29	than 45 years old	
6 %	8	45 years old and older	
100 %	132	Total	
7%	10	Manager	
9%	12	Supervisor	
7%	10	Department officer	Career level
76%	100	Employee	
100 %	132	Total	
21.2 %	28	Middle Diploma or less	
48.5 %	64	Bachelors	
23.5 %	31	Masters	Qualifications
6.8 %	9	PhD	
100 %	132	Total	
30.3 %	40	Less than 5 years old	
31.1 %	41	From 5 years old – Younger	
51.1 70	41	than 10 years old	_
15.9 %	21	From 10 years old – Younger	Experience
13.9 70	∠ 1	than 15 years old	
22.7 %	30	Older than 15 years	
100 %	132	Total	

Table (1): Frequencies and percentages of the study sample by demographic variable

According to Table (1), the majority of the study sample in the banking sector comprises male employees, accounting for (59.1%), while female employees make up (40.9%) of the sample. The largest percentage of the sample, at (34.1%), falls within the age group of less than 30 years. Furthermore, individuals with a bachelor's degree represent (48.5%) of the sample. The employee category constitutes (34.8%) of the study sample, and the experience category ranging from (5 to less than 10 years) represents (31.1%) of the study sample.

3.4 Data Collection Methods

The study data were collected from various sources, which can be categorized as follows:

The study data were primarily collected from primary sources, specifically through the use of a (questionnaire) designed to fulfill the study objectives. The questionnaire comprehensively covered various aspects of the Study topic, including its fundamental questions and hypotheses. To assess the respondents' agreement with the questionnaire statements, a Likert scale was employed, consisting of five levels: "5" for extremely agree, "4" for agree, "3" for neutral, "2" for disagree, and "1" for extremely disagree. The Researcher used the equal category method, which is widely used in previous studies and recommended by experts. This method determines the length of each category by calculating the difference between the maximum and minimum limits (5 and 1, respectively) and dividing it by the number of levels (3). The specific criteria for this method are presented in Table 2.

Table (2) Grading Criteria for each Paragraph of the Questionnaire

Value	1 – 2.33	2.34 - 3.67	3.68 - 5
Evaluation Level	Low	Medium	High

Secondary Sources:

The study data were obtained from a range of sources, including Arabic and foreign books, relevant references, previous Study studies, and other related articles.

Study Tool:

The study employed a questionnaire as the primary data collection tool. The questionnaire comprised the following components:

The first section of the questionnaire focused on demographic variables, capturing personal characteristics of the study sample participants. These variables encompassed gender, age group, educational qualification, job level, and years of experience.

The second section of the questionnaire consisted of paragraphs aimed at measuring the dimensions of the independent variable, which in this study is green human resource management practices.

The third section of the questionnaire contained paragraphs designed to assess the dimensions of the dependent variable, which is the competitive advantage. The distribution of these paragraphs across the independent variable (green human resource management practices) and the dependent variable (competitive advantage) is presented in Table (3).

Number of paragraphs in the field	Number of Paragraphs	Fields	Field Number	Variable		
1-5	5	Green recruiting	1			
		green Reward				
6-10	5	and	2			
		compensations				
		green				
11-15	5	performance	3			
		Management				
16-20	5	green training	4			
10-20	5	and development	4			
1-20	20	Total number of	of paragraphs			
1-5	5	Quality	1			
6-10	5	Flexibility	2	Competitive		
11-15	5	Time	3	advantage		
16-20	5	Cost	4			
1-20	20	Total number of paragraphs				

Table 3: Distribution of paragraphs on independent and dependent variables

3.5 Validity and Reliability of the Study Tool

Firstly, the validity of the tool:

The initial version of the questionnaire consisted of (20) paragraphs for the section on green human resource management practices and another (20) paragraphs for the section on competitive advantage. To ensure the validity of the questionnaire, it was presented to a group of referees and specialists in various fields related to business administration, organizational behavior, human resources, and computer information systems. These experts, totaling (12) referees, provided their opinions and feedback on the questionnaire's ability to measure the study variables, ensuring the clarity and scientific accuracy of the paragraphs. The Researcher carefully considered their feedback, which included suggestions to delete, modify, and add paragraphs to avoid repetition or duplication of phrases. All notes that affected the validity of the questionnaire were taken into account during the revision process. As a result, the final version of the questionnaire was composed of (20) paragraphs for the section on green human resource management practices and another (20) paragraphs for the section on competitive advantage. After incorporating the necessary revisions, the questionnaire was deemed suitable for use in the study.

Reliability of the tool

To assess the reliability and stability of the study questionnaire, the Researcher utilized Cronbach's alpha coefficient for internal consistency. This was done by applying the questionnaire to an initial sample of the study population, which comprised 30 male and female employees. The resulting stability factor values for each area of the questionnaire, as well as for the questionnaire as a whole, are presented in the table.

Table (4) shows Cronbach Alfa Factor values for each questionnaire area and for the whole questionnaire.

Cronbach Alpha	Questionnaire Fields		Questionnaire Variable
	Green recruitment	5	0.88
	Green reward and compensations	5	0.81
Green human	Green performance management	5	0.74
resources practices	Green Training and Development	5	0.71
	Green Human resources	20	0.92
	management practices (total)	20	0.92
	Quality	5	0.78
Compatitiva	Flexibility	5	0.89
Competitive advantage	Time	5	0.85
	Cost	5	0.83
	Competitive advantage (total)	20	0.94

According to Table (4), the Cronbach's alpha coefficients for internal consistency of the green human resource management practices ranged from 0.71 to 0.88, with a total stability coefficient of 0.92. For the competitive advantage domains, the Cronbach's alpha coefficients ranged from 0.78 to 0.89, with a total stability coefficient of 0.94. All these values exceeded the minimum threshold of 0.70, indicating a high level of consistency among the questionnaire items. This confirms the reliability of the study tool and supports its suitability for conducting statistical analysis (Sekaran & Bougie, 2010).

3.6 Model Suitability for Statistical Methods Used.

Firstly: Normal distribution test

The normal distribution of the study variables was examined using the One-Sample Kolmogorov-Smirnov Test. The results of this test are presented in Table (5).

Table (5) The results of the normal distribution of the study variables by using the One-Sample Kolmogorov-Smirnov Test.

Variables	Statistical evidence	Kolmogorov-Smirnov z	
Green human resources	0 39	0.896	
management practices	0.53	0.890	
Competitive advantage	0.09	1.235	

According to Table (5), the Kolmogorov-Smirnov z-values for the green human resource management practices variable were (0.896) at a significance level of (0.39). For the competitive advantage variable, the z-value was (1.235) at a significant level of (0.09). It is important to note that all these values were greater than the significance level of 0.05. This suggests that the data for both variables follow a normal distribution (Bohm & Zech, 2010).

Secondly: Multiple linear correlation test

To test the adequacy of the study model for regression analysis, the Researcher extracted the Durbin-Watson coefficient, and Table (6) displays these results.

Table (6) Linear Interaction Test.

Elements	Tolerance	VIF	Durbin- Watson
Green recruiting	0.480	2.084	1.910
Green reward and compensation	0.473	2.113	
Green performance management	0.334	2.990	
Green reward and compensation	0.633	1.580	

Table (6) shows that the Durbin-Watson value is (1.910), which is close to (2), indicating the independence of errors.

3.7 Study Procedures

- 1. Conducting a literature review and examining relevant published studies in the field.
- Developing the study tool based on the findings from the literature review, presenting it to referees and specialists for validation, and making necessary modifications to the questionnaire based on their feedback.
- 3. Contacting the university administration to facilitate the implementation of the study tool in commercial banks, as indicated in Appendix (4).
- Administering the study tool to an initial sample to assess its stability using Cronbach's alpha coefficient.

- 5. Collecting data from the study sample by administering the finalized questionnaire.
- 6. Utilizing statistical software, such as SPSS, to analyze the collected data.
- 7. Analyzing and discussing the results obtained from the data analysis, and providing recommendations based on the findings of the study.

- The statistical methods used in the study (Statistical Treatment)

- The statistical software SPSS was utilized to analyze the data and address the study's Study questions and hypotheses.
- Cronbach's alpha coefficient was employed to assess the internal consistency and stability of the study questionnaire by measuring the agreement between its paragraphs.
- The One-Sample Kolmogorov-Smirnov Test was conducted to examine the normal distribution of the study variables' data.
- A multicollinearity test was performed to assess the suitability of the data for multiple regression analysis and to ensure that there was no significant linear correlation between variables. Pearson's correlation coefficient was used to measure the degree of correlation between the domains.
- Frequencies were used to describe the demographic characteristics of the study sample.
- Percentages were calculated to determine the relative frequency distributions of the study sample's characteristics.
- Mean values and standard deviations were utilized to assess the response levels of the study sample to the variables.
- Multiple regression coefficients were analyzed to determine the impact of independent variable dimensions on the dependent variable.
- Simple regression coefficients were examined to identify the relationship between two variables, one independent and one dependent.

CHAPTER FOUR Study Results

4.1 Introduction

- 4.2 Results Related to The Study Question
- 4.3 Results Related to The Sub-Hypotheses

CHAPTER FOUR Study Results

4.1 Introduction

The following section presents the study findings in accordance with the order of the Study questions.

4.2 Results Related to The Study Question

The results pertaining to the first Study question, which examines the level of green human resource management practices in commercial banks in Amman, are presented in Table (7). This table provides the means, standard deviations, and ranks of the participants' evaluations of green human resource management practices.

Table (7) the means, standard deviations, and ranks of the participants' evaluations of green human resource management practices

Tool sequence	rank	dimensions	Mean	Standard deviation	level
4	1	Green training and development	3.45	0.78	medium
2	2	Green reward and compensation	3.44	.770	medium
3	3	Green performance management	3.34	.840	medium
1	4	Green recruiting	3.23	1.09	medium
green human resources management practices (total)	3.37	0.72	medium		

According to Table (7), the overall level of green human resource management practices in commercial banks in Amman is assessed as moderate, with an arithmetic mean of 3.37 and a standard deviation of 0.72. Among the specific areas of green human resource management practices, "Green Training and Development Management" received the highest rating with an arithmetic mean of 3.45 and a standard deviation of 0.78, also categorized as moderate. "Green Rewards and Compensation Management"

ranked second with an arithmetic mean of 3.44 and a standard deviation of 0.77, also at a moderate level. On the other hand, "Green Performance Management" obtained the lowest rating with an arithmetic mean of 3.34 and a standard deviation of 0.84, still within the moderate range. Lastly, "Green Recruitment" had the lowest score among the areas, with an arithmetic mean of 3.23 and a standard deviation of 1.09, also classified as moderate.

The study also analyzed the means, standard deviations, and ranks of study participants' estimations for each paragraph in the questionnaire and for each area of green human resource management practices.

Paragraph number in field	rank	paragraph	mean	Standard deviation	level
1	1	The Bank adopts environmental aspects in the process of attracting employees.	3.62	1.23	medium
2	2	The bank shows environmental values in advertising job vacancies.	3.22	1.29	medium
3	3	In its job description, the bank adopts green jobs.	3.12	1.30	medium
4	4	The bank attracts workers interested in environmental matters.	3.11	1.43	medium
5	5	The bank gives priority in hiring to those who have environmentally friendly standards.	3.10	1.30	medium
Green Recruitment (total)	3.23	1.09	medium		

Table (8) presents the means, standard deviations, and ranks for each question in the "Green Recruitment" area.

Table (8) displays the arithmetic means for the questions in the "Green Recruitment" area, ranging from 3.14 to 3.32.

Second: Green rewards and compensation management

Table (9) presents the arithmetic means and standard deviations for the estimates of the study sample on the items in the field of green rewards and compensation management.

Table (9) the arithmetic means and standard deviations for the estimates of the study sample
on the items in the field of green rewards and compensation management

Paragraph number in the area	Rank	Paragraph	Mean	Standard deviation	Level
6	1	The bank provides facilities to workers who wish to purchase electric cars	3.66	1.06	medium
10	2	The Bank stimulates competitiveness among employees on green practices	3.49	1.12	medium
8	3	The Bank motivates employees who are committed to environmental behaviors	3.45	1.13	medium
7	4	The bank offers incentives to encourage environmentally friendly initiatives.	3.35	1.08	medium
9	5	The Bank offers rewards for people with green creative ideas	3.23	1.27	medium
Green reward and compensation (total)	3.44	.770	medium		

Table (9) provides the arithmetic means, standard deviations, and ranks for the items in the field of green rewards and compensation management. The items are arranged in descending order based on their means.

Based on Table (9), the arithmetic means for the items in the field of green rewards and compensation management ranged from 3.23 to 3.66. The highest mean of 3.66 was observed for an item related to the bank offering rewards to individuals with creative green ideas, with a standard deviation of 1.06, indicating an average level of agreement among the study participants. On the other hand, the item with the lowest mean of 3.23 was associated with the same statement mentioned above, but with a higher standard deviation of 1.27, also indicating an average level of agreement.

Thirdly: Green Performance

The study calculated the arithmetic means and standard deviations for the estimates provided by the study participants regarding the paragraphs in the green performance management domain. The results are presented in Table (10).

Paragraph number in field	rank	paragraph	mean	Standard deviation	level
12	1	The bank defines the environmental responsibilities of employees	3.60	0.92	medium
15	2	The Bank implements disciplinary measures for employees who do not comply with environmental provisions.	3.56	1.07	medium
11	3	The Bank uses green performance indicators in its management system	3.22	1.21	medium
13	4	The bank relies on green communication between all levels	3.21	1.27	medium
14	5	The Bank adopts green evaluation criteria for employee performance.	3.13	1.41	medium
Green Performance management (total)	3.34	0.84	medium		

Table (10) the arithmetic means and standard deviations for the estimates provided by the study participants regarding the paragraphs in the green performance management domain

Table (10) presents the arithmetic means, standard deviations, and ranks of the paragraphs within the green performance management domain. The results are arranged in descending order.

Table (10) illustrates that the arithmetic means for the paragraphs within the green performance management domain range from (3.13 to 3.60). The highest-ranked paragraph is number (12), which pertains to "the bank determining the environmental responsibilities of its employees." It has an average of (3.60), a standard deviation of (0.92), and falls within the moderate level. Conversely, the lowest-ranked paragraph is number (14), addressing "the bank adopting green evaluation standards for employee performance." It has an average of (3.13), a standard deviation of (1.41), and is also classified as moderate.

Fourthly: Green Training and Development Management

Table (11) presents the arithmetic means and standard deviations of the study participants' estimations for the paragraphs within the green training and development management domain.

Table (11) the arithmetic means and standard deviations of the study participants' estimations for the paragraphs within the green training and development management domain.

Paragraph number in field	rank	paragraph	mean	Standard deviation	level
17	1	The Bank holds a training course aimed at raising awareness of environmental practices	3.80	1.16	high
18	2	The bank trains employees on environmental management behaviors.	3.58	1.13	medium
20	3	The bank develops green competencies among employees	3.39	1.16	medium
16	4	The bank has a clear green training and development plan	3.37	1.04	medium
19	5	The bank guarantees environmental training in the instructions in force	3.12	1.28	medium
Green training and development (total)	3.45	0.78	medium		

It can be observed from Table (11) that the arithmetic means for the paragraphs within the green training and development management domain ranged from (3.12 to 3.80). The highest-ranked paragraph was number (17), which focuses on the bank conducting a training course to increase awareness of environmental practices, with an average of (3.80) and a standard deviation of (1.16), indicating a high level of agreement. On the other hand, the lowest-ranked paragraph was number (19), which addresses the bank's inclusion of environmental training in its current instructions, with an average of (3.12)and a standard deviation of (1.28), indicating a moderate level of agreement.

To address the second Study question regarding the level of competitive advantage in commercial banks in Amman? The study extracted means, standard deviations, and ranks for the estimations of the study sample on the different areas of competitive advantage. These results are presented in Table (12).

Table (12) The study extracted means, standard deviations, and ranks for the estimations of the study sample on the different areas of competitive advantage

Tools sequence	rank	dimensions	mean	Standard deviation	level
3	1	time	3.70	0.78	high
1	2	quality	3.60	0.72	medium
4	3	cost	3.37	0.87	medium
2	4	flexibility	3.09	1.00	medium
Competitive advantage (total)	3.44	0.65	Medium		

The study analyzed the estimates of the study sample regarding the areas of competitive advantage in commercial banks in Amman, and the results are presented in Table (12). The overall level of competitive advantage was found to be at an average level, with a mean of (3.44) and a standard deviation of (0.65). The areas of competitive advantage were ranked based on their means in descending order. The area of "time" had the highest mean of (3.70), indicating a high level of competitive advantage. The area of "quality" ranked second with a mean of (3.60), indicating an average level of competitive

advantage. The area of "cost" ranked third with a mean of (3.37), also indicating an average level. The area of "flexibility" had the lowest mean of (3.09), suggesting an average level of competitive advantage. Additionally, means, standard deviations, and ranks were calculated for each item in the questionnaire and each specific area of competitive advantage.

First: Quality

Table (13) presents the means and standard deviations of the estimates provided by the study sample for the items in the quality area.

Paragraph number in field	rank	paragraph	mean	Standard deviation	level
1	1	The bank improves the quality of its products offered to customers.	4.23	.850	high
4	2	The bank meets the needs of its customers by matching their expectations	medium		
5	3	expectationsThe bank collectsinformation to reach highquality products.		1.08	medium
2	4	The bank constantly evaluates the quality of products	3.40	1.16	medium
3	5	The bank has quality control teams	3.24	1.25	medium
Quality (total)	3.60	0.72	medium		

Table (13) means and standard deviations of the estimates provided by the study sample for the items in the quality area.

Table (13) presents the ranks, means, and standard deviations for the items in the quality area, arranged in descending order. It can be observed that the means for the items in the quality area ranged between (3.24 and 4.23). Item number (1), which pertains to improving the quality of products offered to customers, obtained the highest mean of (4.23), indicating a high level. On the other hand, item number (3), related to the presence

of a quality control team in the bank, received the lowest mean of (3.24), suggesting an average level.

Secondly: Flexibility

Table (14) displays the means and standard deviations of the study sample's estimates

for the paragraphs in the flexibility domain.

Table (14) the means and standard deviations of the study sample's estimates for the	
paragraphs in the flexibility domain.	

Paragraph number in field	Rank	Paragraph	mean	Standard deviation	Level
7	1	The Bank is keen on having flexible policies to face environmental changes.	3.36	.990	medium
9	2	The decision-making environment in the Bank is flexible.	3.20	1.06	medium
10	3	The Bank gives flexibility in time for employees to complete tasks.	1.45	medium	
8	4	The Bank employs the expertise of employees in more than one job location.	3.07	1.45	medium
6	5	The Bank offers its products to suit all classes of society.	2.73	1.36	medium
		Flexibility (total)	3.09	1.00	medium

The data presented in Table (14) indicates that the means of the paragraphs in the flexibility domain ranged from (2.73 to 3.36). Among these paragraphs, paragraph (7) titled "The bank seeks to have flexible policies to address environmental changes" had the highest mean of (3.36), with a standard deviation of (0.99), indicating a moderate level. Conversely, paragraph (6) titled "The bank offers its products in a way that suits all segments of society" had the lowest mean of (2.73), with a standard deviation of (1.36), also indicating a moderate level.

Thirdly: Time

The study sample's estimates for the paragraphs in the time domain were analyzed, and the means and standard deviations were calculated. These results are presented in Table (15).

Number of paragraphs in field	rank	paragraph	mean	Standard deviation	level
7	1	The Bank is keen on having flexible policies to face environmental changes	3.36	.990	medium
9	2	The decision-making environment in the Bank is flexible	he decision-making avironment in the Bank is 3.20 1.06 exible he bank gives flexibility in		medium
10	3	The bank gives flexibility in time for employees to complete tasks.	3.08	1.45	medium
8	4	The Bank employs the expertise of employees in more than one job location.	3.07	1.45	medium
6	5	The Bank offers its products to suit all classes of society.			medium
Flexibility (total)	3.09	1.00	medium		

Table (15) The study sample's estimates for the paragraphs in the time domain were analyzed, and the means and standard deviations were calculated

The means and standard deviations of the study sample's estimates for the time domain paragraphs were analyzed and presented in Table (15). The means for the paragraphs ranged from (3.61 to 3.79). Paragraph number (12), which focuses on the bank's efforts to study the time it takes to provide services, had the highest mean of (3.79) and a standard deviation of (1.01), indicating a high level. On the other hand, paragraph number (14), which highlights the bank's consideration of service time as part of the service itself, had the lowest mean of (3.61) and a standard deviation of (1.14), indicating a moderate level.

Fourthly: Cost

The means and standard deviations of the study sample's estimates for the cost domain paragraphs were analyzed and are presented in Table (16).

Paragraph number in field	rank	paragraph	mean	Standard deviation	level
16	1	The bank utilizes available resources at the lowest costs.	3.45	1.02	medium
17	2	The bank works to reduce the costs of its products.	3.44	1.10	medium
20	3	The bank adopts cost as a criterion in its competitive environment	3.41	1.17	medium
19	4	The bank constantly analyzes costs with the aim of offering the best rate.	3.33	1.18	medium
18	5	The bank adjusts the prices of its products according to the demand for them	3.20	1.24	medium
Cost (total)	3.37	0.87	medium		

Table (16) The means and standard deviations of the study sample's estimates for the cost domain paragraphs

The analysis of the means and standard deviations for the cost domain paragraphs, as presented in Table (16), indicates that the means ranged from (3.20 to 3.45). Among these paragraphs, paragraph (16) regarding the bank's utilization of available resources at the lowest cost had the highest mean of (3.45) and a standard deviation of (0.78), suggesting a high level. Conversely, paragraph (15) regarding the bank's provision of services at a reasonable cost compared to other banks had the lowest mean of (3.20) and a standard deviation of (0.92), indicating a moderate level.

The first hypothesis: There is no statistically significant effect of green human resource management practices (green recruitment, green rewards and compensation, green performance management, green training and development) on competitive advantage (flexibility, quality, time, and cost) at a significance level ($\alpha \le 0.05$) in commercial banks in Amman. To test this hypothesis, the results of multiple regression analysis were extracted to determine the effect of green human resource management practices on competitive advantage, and table (17) shows these results.

Dependent variable		model summaryANOVACoefficient								
	R	R ²	F	df	sig	statement	β	S.E	Т	sig
Competitive	0.775	0.601	47.843	4	0.000	Green recruiting	0.201	0.048	2.485	0.014
						Green reward and compensation	0.220	0.069	2.699	0.008
advantage				127		Green Performance management	0.234	0.075	2.412	0.017
				131		Green Training and development	0.282	0.059	3.997	0.000

Table (17) the results of multiple regression analysis were extracted to determine the effect of green human resource management practices on competitive advantage

The results of the multiple regression analysis, as shown in Table (17), indicate a significant relationship between green human resource management practices and competitive advantage. The correlation coefficient (R) value of (0.755) suggests a positive association between these variables. The determination coefficient (R²) value of 0.601 indicates that approximately (60.1%) of the variation in competitive advantage can be explained by green human resource management practices. The statistically significant F value of (47.843) (p < 0.001) with 4 degrees of freedom further supports the finding of a significant effect of green human resource management practices on competitive advantage at a significance level ($\alpha \le 0.05$).

The coefficients table reveals that the different areas of green human resource management practices (green recruitment, green rewards and compensation management, green performance management, and green training and development management) have significant effects on competitive advantage. The β values for these areas were 0.201, 0.220, 0.234, and 0.282, respectively. The standard errors were 0.048, 0.069, 0.075, and 0.059, and the corresponding T values were 2.485, 2.699, 2.412, and 3.997. The significance levels (Sig) associated with these effects were 0.014, 0.008, 0.000, and 0.017,

respectively. Based on these results, we can reject the null hypothesis and accept the alternative hypothesis, which states that there is a statistically significant effect of green human resource management practices (green recruitment, green rewards and compensation management, green performance management, and green training and development management) on competitive advantage.

4.3 Results Related to The Sub-Hypothesis.

Results related to the first sub-hypothesis.

Ho1.1: There is no statistically significant effect of green human resource management practices (green recruitment, green rewards and compensations, green performance management, green training and development) on quality at the level of significance ($\alpha \le 0.05$) in commercial banks in Amman.

To examine the hypothesis regarding the effect of green human resource management practices on quality, a simple regression analysis was conducted, and the results are presented in Table (18).

 Table (18) Results of simple regression analysis for the effect of green human resource management practices on quality

Dependent variable	Mo Sum	odel mary		ANOVA				Coefficient			
	R	R ²	F	df	sig	statement	β	S.E	Т	Sig	
quality	0.577	0.333	64.764	1 130 131	0.000	Green Human resources practices	0.577	0.072	8.048	0.000	

The results of the simple regression analysis in Table (18) indicate that there is a statistically significant effect of green human resource management practices (green recruitment, green rewards and compensation management, green performance management, green training and development management) on quality. The correlation

coefficient (R) value of 0.557 suggests a positive relationship between green human resource management practices and quality. The determination coefficient (R²) value of 0.333 indicates that green human resource management practices explain 33.3% of the variance in quality. The F value of 63.860 is statistically significant at a significance level of 0.000, suggesting that the regression model is significant. The beta value for green human resource management practices is 0.577, with a standard error of 0.072, and a T value of 8.048, which is statistically significant at a significance level of 0.000. Based on these results, the null hypothesis is rejected, and the alternative hypothesis is accepted, indicating that there is a statistically significant effect of green human resource management practices on quality at a significance level ($\alpha \le 0.05$) in commercial banks in Amman.

Results related to the second sub-hypothesis.

Ho1.2: There is no statistically significant effect of green human resource management practices (green recruitment, green rewards and compensations, green performance management, green training and development) on the organizational performance at the level of significance ($\alpha \le 0.05$) in commercial banks in Amman.

To test this hypothesis, the results of a multiple regression analysis were extracted for the effect of green human resource management practices on organizational performance, as shown in Table (19) these results.

Table (19) the results of a simple regression analysis were extracted for the effect of green human resource management practices on organizational performance.

Dependent variable	Model Summary	ANOVA				Coefficient					
	R	\mathbb{R}^2	F	df	sig	statement	β	S.E	Т	Sig	
flexibility	0.721	0.520	140.953	1 130 131	0.000	Green Human resources management practices	0.721	0.044	11.87 2	0.000	

Based on the results of the multiple regression analysis presented in Table (19), it is evident that there is a positive correlation between green human resource management practices and organizational performance, as indicated by the correlation coefficient (R) value of 0.579. However, the determination coefficient (R^2) value of 0.336 suggests that green human resource management practices only account for 33.6% of the variance in organizational performance. This finding is not statistically significant at a significance level of ($\alpha \le 0.05$) with six degrees of freedom. Consequently, we fail to reject the null hypothesis, and it can be concluded that there is no statistically significant effect of green human resource management practices (green recruitment, green rewards and compensation management, green performance management, green training and development management) on organizational performance in commercial banks in Amman at the specified significance level.

In commercial banks in Amman, there is a statistically significant effect of green human resource management practices, including green recruitment, green rewards and compensations, green performance management, and green training and development, on flexibility at a significance level of ($\alpha \le 0.05$).

Regarding the results related to the third sub-hypothesis:

Ho1.3: There is no statistically significant effect of green human resource management practices (green recruitment, green rewards and compensations, green performance management, and green training and development) on timeliness at a significance level of ($\alpha \le 0.05$) in commercial banks in Amman.

To test this hypothesis, the results of the simple regression analysis for the effect of green human resource management practices on timeliness were extracted, and table (20) shows these results.

Dependent variable		Model ANOVA Coefficient								
	R	R ²	F	df	sig	statement	β	S . E	Т	Sig
time	0.280	0.078	11.037	1 130 131	0.001	Green Human resources management practices	0.280	0.078	3.322	0.001

Table (20) the results of the simple regression analysis for the effect of green human resource management practices on timeliness were extracted

The results of the simple regression analysis in Table (20) demonstrate that there is a relationship between green human resource management practices and timeliness, as indicated by the correlation coefficient value (R) of 0.280. Furthermore, the coefficient of determination value (R²) of 0.078 indicates that green human resource management practices explain 7.8% of the variance in timeliness. The F value of 11.037 is statistically significant at the 0.001 level, providing evidence of a significant effect of green human resource management practices on timeliness at a significance level of ($\alpha \le 0.05$) with 1 degree of freedom.

Based on the coefficient table, the β value for green human resource management practices is 0.280, with a standard error of 0.078. The corresponding T value is 3.322, which is statistically significant at the 0.001 level. These results indicate that there is a statistically significant effect of green human resource management practices (including green recruitment, green rewards and compensations, green performance management, and green training and development) on timeliness. Therefore, we reject the null hypothesis and accept the alternative hypothesis, supporting the notion that green human resource management practices have a significant impact on timeliness.

Based on the results of the simple regression analysis in Table (21), it was found that there is no statistically significant effect of green human resource management practices (including green recruitment, green rewards and compensation, green performance management, and green training and development) on cost at the significance level of $(\alpha \le 0.05)$ in commercial banks in Amman. The coefficient of determination value (R²) and the F value were not statistically significant, suggesting that the variation in cost cannot be explained by green human resource management practices. Therefore, we fail to reject the null hypothesis, indicating that there is no significant effect of green human resource management practices on cost in commercial banks in Amman.

Dependent variable	Model Summary		Aľ	NOVA			Coe	fficient		
	R	R ²	F	df	sig	statement	β	S.E	Т	Sig
cost	0.745	0.555	161.959	1 130 131	0.000	Green Human resource managemen t practices	0.745	0.049	12.726	0.000

 Table (21) simple regression analysis

Based on the results of the simple regression analysis in Table (21), there is a statistically significant effect of green human resource management practices (including green recruitment, green rewards and compensation, green performance management, and green training and development) on cost in commercial banks in Amman. The correlation coefficient value (R) of 0.745 indicates a positive relationship between green human resource management practices and cost. The coefficient of determination value (R²) of 0.555 suggests that 55.5% of the variation in cost can be explained by green human resource management practices. The F value of 161.959 is statistically significant at a significance level of 0.000, indicating the overall significance of the regression. Additionally, the beta (β) value of 0.745, with a standard error of 0.049, and the T value of 12.726 further support the statistically significant effect of green human resource management practices on cost. Therefore, we reject the null hypothesis and conclude that there is a significant effect of green human resource management practices on cost in commercial banks in Amman. Based on the analysis of the results in Table (21), we reject the null hypothesis and accept the alternative hypothesis, which suggests that there is a

statistically significant effect of green human resource management practices (green recruitment, green rewards and compensation, green performance management, and green training and development) on cost at a significance level of ($\alpha \le 0.05$) in commercial banks in Amman.

CHAPTER FIVE

Results Discussion, Conclusion, and Recommendations

5.1 Introduction

- 5.2 Results Discussion and Conclusion
- 5.3 Recommendations

CHAPTER FIVE

Results Discussion, Conclusion, and Recommendations

5.1 Introduction

Based on the analysis conducted in Chapter 4, which included descriptive statistical analysis of the study variables and hypothesis testing, this chapter provides an overview of the overall findings obtained by the Researcher in response to the Study questions posed in Chapter 1, which defined the problem and formulated the hypotheses. Furthermore, the Researcher presents a set of recommendations based on the insights gained from the study's results.

5.2 Results Discussion and Conclusion

Descriptive results of the study variables:

Firstly

The results showed that the level of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) in commercial banks in Amman from the point of view of the analysis unit was a medium level with an arithmetic mean of (3.37).

This indicates that green human resources management practices are applied on average in commercial banks, meaning that banks have begun to move towards environmental responsibility, but there is still room for improvement and development.

This result agrees with (Bombiak & Kluska,2018) study and (Renwick et al., 2012) study where green human resource management practices are average. This result differs with the study of (Al-Sakarneh, 2017) whose results showed that the level of practices

Green human resource management (green recruitment, green training and development, green performance appraisal and save energy) is high.

Below is a detailed discussion of the dimensions of green human resource management practices:

1. Green Recruiting :The results of the current study regarding the green recruiting dimension reached an average level with an arithmetic average of (3.23), where the paragraph achieved the bank adopts the environmental aspects in the process of attracting workers at the first rank, with an arithmetic average of (3.62) and where the paragraph achieved, the bank gives priority in the appointment to whom It has environmentally friendly standards at the 5th and last rank, with an arithmetic average of (3.10). This indicates that the bank performs relatively well in incorporating environmental considerations into its recruitment practices. It suggests that the bank emphasizes the importance of environmental factors and actively promotes them to potential employees, potentially through various initiatives or programs related to sustainability.

Which indicate that the bank performs well in incorporating environmental considerations into its recruitment practices, ranking first with an average of (3.62) This suggests that the bank places importance on environmental factors and actively promotes them to potential employees through initiatives or sustainability programs.

However, when it comes to giving priority to candidates with environmentally friendly standards during the appointment process, the bank ranks fifth and last with an average of (3.10) This indicates that the bank does not prioritize selecting candidates based on their environmentally friendly practices or qualifications as much as other aspects of green recruiting.

In summary, the study highlights that while the bank excels in adopting environmental aspects to attract workers, it falls short in prioritizing candidates with environmentally friendly standards during the appointment process.

2. Green Reward and Compensation: The results of the current study regarding the green reward and compensation dimension reached an average level with an arithmetic average of (3.44), Where the paragraph, the bank provides facilities for workers wishing to buy electric cars, achieved the first rank, with an arithmetic average of (3.66), while the paragraph achieved the bank offers rewards for people with green creative ideas, the fifth and last rank, with an arithmetic average of (3.23) The study highlights that the bank excels in providing facilities for workers who wish to buy electric cars, ranking first with an average of (3.66) This indicates that the bank performs well in this specific aspect of green reward and compensation. By offering such facilities, the bank actively encourages its employees to make eco-friendly transportation choices, promoting sustainability within the workforce.

However, the study also reveals that the bank ranks fifth and last in terms of offering rewards for individuals with green creative ideas, with an average of (3.23) This suggests that the bank's recognition and rewards for employees who come up with innovative green ideas are relatively low compared to other aspects of green reward and compensation. The bank may not prioritize incentivizing and rewarding environmentally creative thinking as much as other areas.

In summary, the study indicates that the bank excels in providing facilities for employees to purchase electric cars but lags behind in adequately recognizing and rewarding individuals with green creative ideas. 3. **Green Performance Management**: The results of the current study regarding the green performance management dimension reached an average level with an arithmetic average of (3.34), Where the paragraph was achieved, the bank determines the environmental responsibilities of the workers in the first rank, with an arithmetic average of (3.60), while the paragraph achieved the bank adopts green evaluation criteria for the performance of workers in the fifth and last rank, with an arithmetic average of (3.13).

According to the study, the bank performs well in determining the environmental responsibilities of its workers, ranking first with an arithmetic average of (3.60) This indicates that the bank demonstrates effectiveness in clearly defining and communicating the environmental obligations expected from its employees. This approach helps foster a culture of environmental awareness and accountability within the bank's workforce.

However, the study also highlights that the bank ranks fifth and last in terms of adopting green evaluation criteria for assessing employee performance, with an average of (3.13) This suggests that the bank places less emphasis on incorporating environmentally focused evaluation criteria compared to other aspects of green performance management. The bank may not fully integrate or prioritize the use of green performance indicators when evaluating employees.

To summarize, the study shows that the bank is successful in identifying the environmental responsibilities of its employees but falls short in implementing green evaluation criteria for performance assessment.

4. Green Training and Development: The results of the current study regarding the green training and development dimension reached an average level with an arithmetic average of (3.35), Where the paragraph was achieved, the Bank holds a training course aimed at raising awareness of environmental practices at the first rank, with an average

of (3.80), while the paragraph, the Bank guarantees environmental training in effective instructions, ranked fifth and last, with an average of (3.12).

The study findings indicate that the bank performs well in organizing training courses aimed at raising awareness of environmental practices, ranking first with an average of (3.80) This demonstrates the bank's success in actively promoting environmental awareness among employees and equipping them with the necessary knowledge and skills for engaging in environmentally friendly behaviors.

However, the study also reveals that the bank ranks fifth and last in ensuring comprehensive and effective environmental training instructions, with an average of (3.12) This suggests that the bank may not give sufficient emphasis to providing thorough and impactful environmental training within its overall training curriculum. The integration and prioritization of environmental training may not be fully realized by the bank.

In summary, the study shows that the bank excels in holding training courses to raise awareness of environmental practices but lags in guaranteeing comprehensive and effective environmental training instructions. The reasons for this difference could stem from various factors, such as the bank's understanding of the importance of green training, resource availability for developing suitable training programs, or the degree to which environmental considerations are integrated into the bank's overall training and development strategy.

Secondly

The results showed that the level of **Competitive advantage** (**Quality, flexibility, time, Cost**) in commercial banks in Amman from the point of view of the analysis unit was a medium level with an arithmetic mean of (3.44).

A moderate level of competitive advantage indicates that commercial banks in Amman have some strengths in terms of quality, flexibility, time management, and cost control. However, there is still room for improvement to reach a higher level of competitiveness. While the banks may have implemented effective strategies and practices, they are not consistently outperforming their competitors in these aspects. Enhancing their competitive advantage would require further efforts and improvements in these areas.

Below is a detailed discussion of the dimensions of competitive advantage:

1. **Quality:** The results of the current study regarding the quality dimension reached an average level with an average of (3.60), where the item "The Bank improves the quality of its products provided to customers" achieved the first rank with an arithmetic average of (4.23) where the item "The Bank has a difference in quality control" achieved the fifth and last rank with an average of (3.24).

The study's findings reveal that the bank excels in improving the quality of its products provided to customers, as indicated by its first rank with an average of (4.23) This highlights the bank's strong commitment to continuously enhancing the quality of its offerings, demonstrating its dedication to delivering high-quality products and services to its customers.

On the other hand, the study also indicates that the bank's performance in terms of quality control, as represented by the item "The Bank has a difference in quality control," ranks fifth and last with an average of (3.24) This suggests that there is room for improvement in this specific aspect of quality management. The bank may need to address any deficiencies in its quality control processes to ensure consistent and reliable adherence to quality standards.

To summarize, while the bank excels in improving product quality, there is potential for improvement in terms of quality control. Enhancing the bank's quality control processes will be crucial in maintaining consistent and reliable quality standards across its offerings.

1. **Flexibility**: The results of the current study regarding the dimension of flexibility reached an average level with an average of (3.09), where the paragraph achieved The Bank is keen to have flexible policies to confront environmental changes on the first rank, with an arithmetic mean of (3.36), where the paragraph achieved The bank offers its products in proportion to All strata of society ranked fifth and last, with an average of (2.73).

The study findings show that the bank is highly committed to implementing flexible policies to address environmental changes, as indicated by its first place ranking and an average score of (3.36) This signifies the bank's strong dedication to adapting its strategies and practices in response to environmental challenges, ultimately promoting sustainability.

However, in terms of offering products that cater to all segments of society, the bank ranks fifth and last with an average score of (2.73) This suggests that the bank's performance in meeting the diverse needs of different social groups is relatively lower compared to its flexibility in environmental policies. To improve in this area, the bank should focus on enhancing its efforts to ensure inclusivity and accessibility for customers from all backgrounds.

In summary, the study highlights the bank's excellence in flexible environmental policies but indicates a need for improvement in offering products that address the diverse

requirements of society. By enhancing inclusivity and accessibility, the bank can bridge this gap and better serve customers from all segments of society.

3. **Time:** the results of the current study with regard to the time dimension reached a high level with an arithmetic average of (3.70) where the paragraph achieved the bank working on studying the time spent in providing services the first rank with an arithmetic mean of (3.79) while the paragraph achieved while the paragraph achieved the bank considers the time-of-service provision as part of the service itself the fifth and final rank with an arithmetic mean of (3.61).

The paragraph focused on studying the time spent in providing services achieved the top rank with a mean score of (3.79) indicating exceptional effectiveness in managing and optimizing service time. This suggests that it implemented successful strategies and practices that resulted in efficient, accurate, and prompt service delivery, leading to a positive perception of time management.

On the other hand, the paragraph that considered the time of service provision as part of the service itself ranked fifth with an average score of (3.61)While slightly lower than other paragraphs, it still reflects a relatively high level of performance in managing the time dimension. This indicates that the approach of integrating service time as an integral part of the overall service experience may have been perceived as slightly less effective compared to other approaches.

4.Cost: The results of the current study with regard to the cost dimension reached an average level with an arithmetic mean of (3.37), where the paragraph achieved the bank exploits available resources at the lowest costs in the first place with an arithmetic mean of (3.45). While the paragraph was achieved, the bank adapts the prices of its products

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according to the demand for it, in the fifth and last place, with an arithmetic average of (3.20).

The paragraph that focused on exploiting available resources at the lowest costs achieved the highest rank with an average score of (3.45) This indicates that the bank's emphasis on utilizing resources efficiently and minimizing costs was viewed as a relatively effective approach. The higher average score suggests that the bank successfully implemented strategies or practices to optimize cost efficiency and maximize the utilization of available resources.

On the other hand, the paragraph discussing the bank's adaptation of product prices based on demand ranked fifth with an average score of (3.20) Although it had a slightly lower average score compared to other paragraphs, it still suggests a moderate level of cost management performance. This suggests that the approach of adjusting prices according to demand may have been perceived as relatively less effective compared to other approaches examined in the study.

Discuss the results of hypotheses analysis.

After analyzing the data obtained through the answers of the sample members, processing them statistically, and reaching a set of results that can be discussed as follows:

The study has main hypothesis.

H01: There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on competitive advantage (flexibility, quality, time, and cost) at ($\alpha \le 0.05$) in the commercial banks in Amman.

The results related to the first main hypothesis showed that there is a statistically significant effect of all dimensions of green human resource practices on the competitive advantage in commercial banks in Amman, where the coefficient of determination was (0.601) and the level of statistical significance was less than (0.05), and this indicates that Commercial banks seek to apply green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) and that green human resource management practices positively affect the competitive advantage of commercial banks in Amman. This result agrees with study (Alipour et al.,2022) which showed that human resources are oriented towards greening has significant effect on competitive advantage.

The Researcher suggests that it is beneficial for commercial banks in Amman to incorporate environmentally friendly human resource practices, which can contribute to their competitive edge. By embracing green HR practices such as recruiting individuals with a commitment to sustainability, providing eco-friendly incentives and rewards, establishing performance management systems that align with environmental goals, and offering training and development programs focused on sustainability, banks can strengthen their competitive position.

The first sub-hypothesis

(H01.1): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training, and development) on quality at ($\alpha \le 0.05$) in commercial banks in Amman.

The results related to the first sub-hypothesis showed that there is a statistically significant effect of green human resources management practices on quality in commercial banks in Amman, where the coefficient of determination was (0.333) and the level of statistical significance was less than (0.05). Green human resources management practices positively affect quality in commercial banks in Amman which agrees with the study of (Quzai,1999) and confirmed with the study of (Nijhawan,2014) that green human resource management practice has effect on quality and cost.

According to the Researcher, the implementation of green human resources practices by commercial banks in Amman results in an enhancement of the quality of their services or products.

The second sub-hypothesis

(H01.2): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on flexibility at ($\alpha \leq 0.05$) in commercial banks in Amman.

The results related to the second sub-hypothesis showed that there is a statistically significant effect of green human resources management practices on flexibility in commercial banks in Amman, where the coefficient of determination was (0.520) and the level of statistical significance was less than (0.05). Green human resources management practices positively affect flexibility in commercial banks in Amman which agrees with the study of (Dubois & Dubois,2012) that their positive impact between green human resource management practices and flexibility.

The Researcher explains that when commercial banks in Amman adopt and apply green human resource management practices, it has a beneficial effect on the resilience of their operations. This means that these practices help banks improve their ability to adapt and react to changes and difficulties in their surroundings, which ultimately enhances their overall resilience.

The Third Sub-hypothesis

(H01.3): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on time at ($\alpha \le 0.05$) in commercial banks in Amman.

The results related to the third sub-hypothesis showed that there is a statistically significant effect of green human resources management practices on time in commercial

banks in Amman, where the coefficient of determination was (0.078) and the level of statistical significance was less than (0.05). Green human resources management practices positively affect time in commercial banks in Amman.

The Study explains that adoption and implementation of green human resources management practices by commercial banks in Amman have a positive effect on the aspect of time. However, it is important to note that this effect is relatively small, as indicated by the low coefficient of determination. This indicates that while green HR practices do influence time-related aspects in commercial banks, there may be other factors that have a more significant impact.

The fourth Sub-hypothesis

(H01.4): There is no statistically significant impact of green human resource management practices (green recruiting, green reward and compensation, green performance management, green training and development) on cost at ($\alpha \le 0.05$) in commercial banks in Amman.

The results related to the fourth sub-hypothesis showed that there is a statistically significant effect of green human resources management practices on cost in commercial banks in Amman, where the coefficient of determination was (0.555) and the level of statistical significance was less than (0.05). Green human resources management practices positively affect cost in commercial banks in Amman which agrees with the study of (Quzai,1999) and confirmed with the study of (Nijhawan,2014) that green human resource management practice has effect on quality and cost.

According to the researcher suggest that the adoption and implementation of green human resources management practices by commercial banks in Amman have a positive effect on cost. This means that these practices help in reducing expenses and enhancing cost efficiency within the banks. This positive impact on cost can be attributed to various factors, including initiatives for energy conservation, strategies to minimize waste, and optimizing the allocation of resources. Overall, the implementation of green HR practices seems to bring about favourable outcomes in terms of cost management for commercial banks in Amman.

5.3 Recommendations

After analyzing the data, testing hypotheses, and discussing and interpreting the results, the study makes the following recommendations:

- Commercial banks in Amman should fully integrate green human resource management practices into their HR strategies and policies. This entails implementing environmentally conscious recruitment methods, integrating green reward and compensation systems, incorporating sustainable performance management processes, and offering eco-friendly training and development opportunities to enhance their competitive advantage.
- Commercial banks in Amman should proactively promote and increase awareness of the concept (Green).
- 3. Place emphasis on hiring individuals who are environmentally aware and possess a strong dedication to sustainability.
- 4. Establish reward and compensation mechanisms that acknowledge and motivate environmentally conscious actions and accomplishments.
- 5. To Integrate performance management systems with green goals and key performance indicators (KPIs).
- 6. Provide training and development initiatives that enrich employees' understanding and proficiency in sustainable practices.

- 7. Cultivate alliances and affiliations with external stakeholders, including environmental organizations, academic institutions, and industry experts, to facilitate the exchange of knowledge and best practices in green HRM.
- 8. To demonstrate the bank's commitment to green human resource management practices and to actively engage employees in sustainability initiatives.
- 9. To Continuously evaluate the efficiency of green HRM practices and actively pursue possibilities for enhancement and innovation.
- 10. To Produce comprehensive sustainability reports that offer stakeholders clear and reliable data regarding the bank's implementation of green HRM practices and the resulting effects on its competitive advantage.

Suggestions for Future Studies

- 1. Perform studies across different industries and sectors to evaluate the effectiveness of green HRM practices on competitive advantage in various organizational contexts.
- 2. Conduct long-term Study to gain insight into the long-term effects of green human resource management practices on competitive advantage.
- 3. To conduct a comparative study between organizations that have implemented these practices and those that have not.
- 4. To Conduct studies in different cultural contexts to examine the impact of green HRM practices on competitive advantage across diverse societies.
- 5. Complement quantitative studies with qualitative Study methods to gain a deeper understanding of the mechanisms and processes through which green HRM practices influence competitive advantage.

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Appendices

Appendix (1): Unstructured interview questions.

- Appendix (2): A book to facilitate the task of conducting the study.
- Appendix (3): Names of Study's Tool Arbitrators (questionnaire).
- Appendix (4): Study tool (questionnaire).

Appendix (1) Unstructured interview questions

السادة والسيدات المحترمين.

تقوم الباحثة بدراسة حول ممارسات إدارة الموارد البشرية الخضراء في البنوك التجارية في الأردن وأثرها على الميزة التنافسية ونظرا لخبرتكم الواسعة أتوجه اليكم بالأسئلة الاتية حيث ستكون لإجاباتكم أثر كبير في الحصول على نتائج موضوعية.

السؤال الأول: هل هناك ممارسات وإضحة لإدارة الموارد البشرية الخضراء في البنوك؟ افاد المستجيبون بوجود ممارسات واضحة لإدارة الموارد البشرية الخضراء، حيث انها موجودة بشكل كبير متعدد في البنوك وذلك يعود لأهمية هذه الممارسات في الحفاظ على البيئية وتقليل من الاثار السلبية للأنشطة البشرية على الطبيعة، كما انها تحسن صحة الموظفين.

السؤال الثاني: هل توثر ممارسات إدارة الموارد البشرية الخضراء على الميزة التنافسية؟ افاد المستجيبون بان ممارسات إدارة الموارد البشرية الخضراء توثر على الميزة التنافسية لأنها تساهم في تعزيز سمعة البنوك وجذب العملاء والموظفين، كما تساعد في تحقيق توفير المال والموارد وتحسين الإنتاجية والاستدامة البيئية، وهذا يمكن ان يعطي البنك ميزة تنافسية.

السؤال الثالث: ما هي أبرز التحديات التي تواجه البنوك في تطبيق ممارسات إدارة الموارد البشرية الخضراء؟

افاد المستجيبون ان هناك بعض التحديات التي تواجه البنوك في تطبيق هذه الممارسات وكان أهمها نقص الوعي بأهمية الاستدامة، وعدم توفر البيانات والمعلومات اللازمة عن الأداء البيئي والاجتماعي وصعوبة تطبيق ممارسات الخضراء في بيئية عمل متغيرة. السؤال الرابع: برأيك كيف يمكن التغلب على التحديات التي تواجه النبوك عند تطبيق ممارسات ادارة الموارد البشرية الخضراء؟ افاد المستجيبون بانه يمكن التغلب على التحديات عن طريق تطوير خطط عمل مستدامة ومتكاملة وتشمل توفير الطاقة والموارد وتحسين الإدارة والتدريب والتوظيف وتوفير بيئية عمل صحية وامنة للموظفين، وتشجيع على المشاركة الفعالة في تحسين الأداء البيئي للمؤسسة.

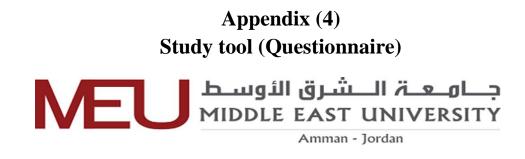
Appendix (2) A book to facilitate the task of conducting the study.



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	Name	Academic Rank	arbitration universities
1.	Prof.Ahmad Ali Salih	Professor	Middle east University
2.	Prof. Ali Mohammad Al-Adaileh	Professor	Middle east University
3.	Prof. Hamdan Alawamleh	Professor	Al- Balqa' Applied University
4.	Dr. Mohammad Ahmad Abdelkader	Associate Professor	Isra University
5.	Dr. Mohammad Al-Maitah	Associate Professor	Middle east University
6.	Dr. Murad Attiany	Associate Professor	Isra University
7.	Dr. Sami Al-Kharabsheh	Associate Professor	Isra University
8.	Dr. Faraj Harahsheh	Associate Professor	Isra University
9.	Dr. Alhareth Abu Hussein	Associate Professor	Amman Arab University
10.	Dr. Khaled Al-bostanji	Associate Professor	Isra University
11.	Dr. Demah al-Dajani	Assistant Professor	Al-Zaytoonah Private University
12	Dr. Mohammad Abu Qila	Assistant Professor	Isra University

Appendix (3) Names of Study's Tool Arbitrators (Questionnaire)



Sir/Madam

Greetings,

The Researcher is conducting a study entitled: "Assessing the influential relationship between green human resource management practices and competitive advantage: a field study in commercial banks in Amman." This is to complement the requirements for obtaining a master's degree in business administration. I kindly ask you to answer all the questions in the questionnaire as you see fit, knowing that your cooperation has a great impact on the success of this study, and the information will be treated in strict confidentiality and for scientific Study purposes only.

We are grateful and appreciative of your cooperation and please accept the abundance of peace and respect.

Supervision

Student name

Prof. Azzam Abou-Moghli

Tala Bishawi

General information (demographics)

Please tick \Box in the appropriate box:

1. Gender:

□ female □ male

2. Age group:

 \square 30 years and younger \square From 30 to less than 35 years old

 \Box From 35-younger than 40 years old \Box From 40 – younger

than 45 years old \Box 45 years and older

3. Years of experience:

 \Box 5 years and less \Box From 5 to less than 10 years

 \Box From 10 - less than 15 years \Box 15 years and over

4. Academic qualification:

 \Box diploma \Box bachelor's degree \Box Master \Box Ph.D.

5. Career level:

 \Box Manager \Box Supervisor \Box Department officer \Box employee

Independent variable

Green Human Resources Management Practices: It can be defined as a wide range of functions related to human resource management in commercial banks in Amman, which focus on providing cleaner practices and preserving the environment. Which includes (green recruitment, green reward and compensation, green performance management, green training, and development).

	Phrase	Strongly Agree (5)	Agree (4)	neutral (3)	Disagree (2)	Strongly Disagree (1)
Gree	axes of the questionnaire and its pr en Recruitment: The strategic prac	tices used l	oy the Ba	ank in the	recruitme	
	ess focus on hiring the most knowle cts and human resources interested				environm	ental
aspe	The Bank adopts environmental		mentai	155005.		
1.	aspects in the process of attracting employees.					
2.	The bank shows environmental values in advertising job vacancies.					
3.	In its job description, the bank adopts green jobs.					
4.	The bank attracts workers interested in environmental matters.					
5.	The bank gives priority in hiring to those who have environmentally friendly standards.					
	en rewards and compensation: the					
.ban	k to reward employees for their env	vironmenta	al perfor	mance wi	thin the ba	nk
6.	The Bank provides facilities to workers who wish to purchase electric cars.					
7.	The Bank offers incentives to encourage environmentally friendly initiatives.					
8.	The Bank motivates employees who are committed to environmental behaviors.					
9.	The Bank offers rewards for people with green creative ideas.					

	The Bank stimulates					
10						
10.	competitiveness among employees					
G	on green practices.					
	en Performance Management: The	-	0			oncerns of
	Bank to the basic requirements of t		0	-		
-	nization, through which employees		-	fessional s	skills to ach	ieve
.opti	mal organizational values, goals, a	nd objectiv	es	r		
	The Bank uses green performance					
11.	indicators in its management					
	system.					
	The Bank defines the					
12.	environmental responsibilities of					
	employees.					
13.	The bank relies on green					
15.	communication between all levels.					
14.	The Bank adopts green evaluation					
17,	criteria for employee performance.					
	The Bank implements disciplinary					
15.	measures for employees who do					
15.	not comply with environmental					
	provisions.					
	en Training and Development Depa					
	loyees with work methods that ensu					
reso	urces, such as waste minimization,	energy con	servatio	n, and en	vironmenta	ıl
.deg	radation reduction					
16.	The bank has a clear green					
10.	training and development plan.					
	The Bank holds a training course					
17.	aimed at raising awareness of					
	environmental practices.					
	The bank trains employees on					
18.	environmental management					
	behaviours.					
	The bank guarantees					
19.	environmental training in the					
	instructions in force.					
20.	The bank develops green					
20.	competencies among employees.					

Dependent variable

Competitive Advantage: It can be defined in this study as the level of providing new services by the commercial banks in Amman through which they seek to improve their reputation and growth in the market compared to competitors. Which includes (quality, flexibility, time, cost).

	Phrase	Strongly Agree (5)	Agree (4)	neutral (3)	Disagree (2)	Strongly Disagree (1)
Th	e axes of the questionnaire a	nd its proc	edural d	lefinition	s and para	graphs
-	ity: The level of commercial b ces with high characteristics.	oanks in A	mman t	hat provi	de produc	ts and
21.	The bank improves the quality of its products offered to customers.					
22.	The bank constantly evaluates the quality of products.					
23.	The bank has quality control teams.					
24.	The bank meets the needs of its customers by matching their expectations.					
25.	The bank collects information to reach high quality products.					
	bility: The ability of commer			nan to ad	apt and ad	lapt to
.circu	imstances and the external er	<u>ivironmen</u>	t		[
26.	The Bank offers its products to suit all classes of society.					
27.	The Bank is keen on having flexible policies to face environmental changes.					
28.	The Bank employs the expertise of employees in more than one job location.					
29.	The decision-making environment in the Bank is flexible.					
30.	The bank gives flexibility in time for employees to complete tasks.					

	: The level of product deliver and appropriate time.	y by the co	ommerci	al banks	in Ammaı	n in real
31.	The bank is committed to providing its products within the specified dates.					
32.	The bank is studying the time it takes to provide the products.					
33.	The bank strives to deliver products quickly.					
34.	The bank considers it at the time of providing the product as part of the service itself.					
35.	The bank responds to complaints in a short time.					
	The strategy adopted by con tional and capital costs, whic				to reduce	
36.	The bank utilizes available resources at the lowest costs.					
37.	The bank works to reduce the costs of its products.					
38.	How the bank rates products according to demand on them.					
39.	The bank constantly analyses costs with the aim of offering the best rate.					
40.	The bank adopts cost as a criterion in its competitive environment.					

الاستبانة باللغة بالعربية

أولا: ممارسات إدارة الموارد البشرية الخضراء: يمكن تعريفها على أنها مجموعة واسعة من الوظائف المتعلقة بإدارة الموارد البشرية في البنوك التجارية الأردنية، والتي تركز على توفير ممارسات أنظف والحفاظ على البيئة. والتي تشمل (التوظيف الأخضر، والمكافأة الخضراء والتعويضات، وإدارة الأداء الأخضر، والتدريب الأخضر، والتطوير).

غير موافق بشدة (1)	غير موافق (2)	محايد (3)	موافق (4)	موافق بشدة (5)	العبارة	
(1)	(2)			(3)	الاستبانة وتعريفاتها الجرائية وفقراتها	محاور
أكثر	توظيف	یف علی	لية التوظ	ہ فی عما	اب الأخضر : تركز الممارسات الاستراتيجية التي يستخدمها البنك	
				يا البيئية.	لبشرية دراية في الجوانب البيئية والموارد البشرية المهتمة بالقضا	الموارد ا
					يتبنى البنك الجوانب البيئية في عملية استقطاب العاملين.	.1
					يظهر البنك القيم البيئية في الإعلان عن الوظائف الشاغرة.	.2
					يتبنى البنك في وصفه الوظيفي الوظائف الخضراء.	.3
					يستقطب البنك العاملين المهتمين بالأمور البيئية.	.4
					يعطي البنك الأولوية في التعيين لمن يمتلك معايير صديقة للبيئة.	.5
، أدائهم	لفين على	فأة الموظ	لبنك لمكا	ب يدفعه ال	كافآت والتعويضات الخضراء: التعويض المالي أو المعنوي الذي	إدارة الم
					اخل البنك.	البيئي د
					يقدم البنك تسهيلات للعاملين الراغبين في شراء سيارات	.6
					كهربائية.	.0
					يقدم البنك حوافز لتشجيع المبادرات الصديقة للبيئة.	.7
					يحفز البنك العاملين الملتزمين بالسلوكيات البيئية.	.8
					يقدم البنك مكافآت لذوي الأفكار الإبداعية الخضراء.	.9
					يحفز البنك التنافسية بين العاملين على الممارسات	.10
					الخضراء.	.10
مۇسىيەت،	لشاملة لل	تظيمية ا	لعملية الن	لأساسية ل	اء الأخضر: عملية ربط الاهتمامات البيئية للبنك بالمتطلبات ا	إدارة الأ
	۰ر	ية المثلي	ت التنظيم	لغايات	ن خلالها يعزز الموظفون مهاراتهم المهنية لتحقيق القيم والأهداف	والتي مر
					يستخدم البنك مؤشرات الأداء الأخضر في نظام إدارته.	.11
					يحدد البنك المسؤوليات البيئية للعاملين.	.12
					يعتمد البنك على الاتصالات الخضراء بين كافة المستويات.	.13
					يتبنى البنك معايير تقييم خضراء لأداء العاملين.	.14

					ينفذ البنك إجراءات تأديبية للعاملين غير الملتزمين بالأحكام البيئية.	.15
ب للموارد	م المناسب	الاستخدا	، تضمن	عمل الن _ح	دريب والتطوير الخضراء: عملية تزويد موظفي البنك بأساليب ال	إدارة التد
				البيئي.	ة، مثل تقليل النفايات، والحفاظ على الطاقة، والحد من التدهور	التتظيمي
					يتوفر لدى البنك خطة واضحة لتدريب والتطوير الأخضر.	.16
					يعقد البنك دورة تدريبة تهدف لزيادة الوعي بالممارسات البيئية.	.17
					يدرب البنك العاملين على سلوكيات إدارة البيئية.	.18
					يضمن البنك التدريب البيئي في التعليمات النافذة.	.19
					يطور البنك الجدارات الخضراء لدى العاملين.	.20

ثانيا المبزة التنافسية: يمكن تعريفه في هذه الدراسة على أنه مستوى تقديم الخدمات الجديدة من قبل البنوك التجارية الأردنية التي تسعى من خلالها إلى تحسين سمعتها ونموها في السوق مقارنة بالمنافسين. والتي تشمل (الجودة،

المرونة، الوقت، التكلفة).

غير موافق بشدة (1)	غير موافق (2)	محايد (3)	موافق (4)	موافق بشدة (5)	العبارة	
					الاستبانة وتعريفاتها الجرائية وفقراتها	محاور
		لية.	ائص عاا	ات خصہ	ة: مستوى البنوك التجارية في الاردن التي تقدم منتجات وخدمات ذ	الجودة
					يحسن البنك جودة منتجاته المقدمة للعملاء.	.21
					يقيم البنك جودة المنتجات باستمرار .	.22
					يمتلك البنك فرقاً للرقابة على الجودة.	.23
					يلبي البنك احتياجات عملائه من خلال المطابقة لتوقعاتهم.	.24
					يجمع البنك المعلومات للوصول إلى منتجات ذات جودة عالية.	.25
		ية.	ة الخارج	ف والبيئ	ة: قدرة البنوك التجارية في الاردن على التكيف والتكيف مع الظرو	المرون
					يقدم البنك منتجاته بما يتناسب مع جميع طبقات المجتمع.	.26
					يحرص البنك على وجود سياسات مرنة لمواجهة التغيرات البيئية.	.27
					يوظف البنك خبرات العاملين في أكثر من موقع وظيفي.	.28
					تتسم بيئة اتخاذ القرارات في البنك بالمرونة.	.29
					يمنح البنك مرونة في الوقت للعاملين لإنجاز المهام.	.30
	ب.	قت المناس	نيقي والوا	وقت الحف	: مستوى تقديم الخدمات من قبل البنوك التجارية في الأردن في ال	الوقت

						1
					يلتزم البنك في المواعيد المحددة في تقديم خدماته.	.31
					يعمل البنك على دراسة الوقت المستغرق في تقديم الخدمات.	.32
					يسعى البنك لتقديم خدماته بسرعة.	.33
					يعتبر البنك وقت تقديم الخدمة جزء من الخدمة نفسها.	.34
					يستجيب البنك للشكاوي في وقت قصير .	.35
إلى عوائد	ا لة: الاستراتيجية التي تتبناها البنوك التجارية في الأردن لخفض التكاليف التشغيلية والرأسمالية مما يؤدي إلى عوائد					التكلفا
						٤
						أعلى.
					يستغل البنك الموارد المتاحة بأقل التكاليف.	أعلى. 36.
						-
					يستغل البنك الموارد المتاحة بأقل التكاليف.	.36
					يستغل البنك الموارد المتاحة بأقل التكاليف. يعمل البنك على تخفيض كلف منتجاته.	.36 .37