

**The Impact of Entrepreneurship in Gaining  
Competitive Advantage the Mediating Role of  
Organizational Learning Capabilities  
in Amman Commercial Banks**

دور ريادة الاعمال في اكتساب الميزة التنافسية  
الدور الوسيط لقدرات التعلم التنظيمي  
في البنوك التجارية في عمان

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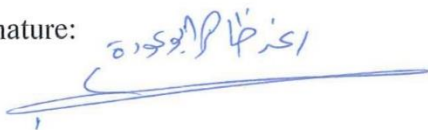
## Authorization

I, **Raghad Daher Abuodah**, authorize the Middle East University to provide copies of my thesis on paper and electronically to libraries, organizations, and institutions concerned with scientific research and studies upon request.

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Signature:

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## Examination Committee's Decision

This Thesis titled "The Impact of Entrepreneurial Orientation in improving Competitive Advantage the Mediating Role Organizational Learning Capabilities in Amman commercial Banks" was successfully defended and approved on 14<sup>th</sup> –May -2024.

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This thesis is just the start of my journey to realizing my objectives and desires. I want to express my sincere gratitude and appreciation to everyone who was listed above.

Sincerely yours,

Raghad Daher Abuodah

## **Dedication**

I am pleased to dedicate this thesis to

My dearest and finest father; my father has supported me throughout my life. He believes in me and always be there for me anytime I needed him to assist me realize my goals.

To my mother, who I adore above all else, for her unending love, support, direction, and encouragement throughout my life.

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**The Impact of Entrepreneurship in Gaining Competitive Advantage  
the Mediating Role Organizational Learning  
Capabilities in Amman commercial Banks**

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**Abstract**

This study aimed to look into the impact of Entrepreneurship in Gaining the competitive advantage in commercial banks in Amman Jordan, research population consists of the employees in commercial banks in Amman, Jordan. A three banks which are Arab Bank, Capital Bank and Jordanian Commercial Bank were selected randomly, and a simple random sample was selected consisting of 350 employers from these banks.

This study depends on descriptive analytical methodology; the data was gathered through questionnaire distributed to the employees in the three commercial banks in Amman Jordan. Out of the 350 questionnaires distributed, 251 were deemed valid for statistical analysis. The study was done using SPSS, or the Statistical Package for Social Sciences. In addition, the researcher tested the hypotheses using a descriptive and analytical method.

The study reached a set of results, the most important of which are: The commercial banks in Amman have a high level of entrepreneurship, competitive advantage and organizational learning. The study also found that the entrepreneurship, specifically creativity, proactivity, risk taking and innovation, has a significant positive impact on gaining the competitive advantage of commercial banks in Amman. In addition, the research revealed that entrepreneurship has a significant impact on organizational learning capabilities in commercial banks in Amman. Moreover, the study showed that there is a significant positive impact of organizational learning on gaining the competitive advantage in commercial banks in Amman. Finally, the research showed that entrepreneurship has a significant impact on gaining competitive advantage through organizational learning capabilities in commercial banks in Amman.

Based on the results, the thesis came up with the following recommendations: Enhancing the entrepreneurship among employees by encouraging creativity, interaction, risk and innovation, investing in activities that encourage continuous learning to create a culture of improvement and enhance competitive advantage by investing in the entrepreneurship and organizational learning capabilities.

**Keywords: Entrepreneurship, Competitive Advantage, organizational learning, Creativity, Innovation, Risk-Taking, Pro-activity, Service, Quality, Cost, Jordanian banks, Amman and Jordan.**

**دور قيادة الاعمال في اكتساب الميزة التنافسية**  
**الدور الوسيط لقدرات التعلم التنظيمي في البنوك التجارية في عمان**  
**إعداد: رغد ظاهر أبوعودة**  
**إشراف: الأستاذ الدكتور محمد علي العضايلة**  
**الملخص**

هدفت هذه الدراسة إلى التعرف على أثر قيادة الأعمال في اكتساب الميزة التنافسية في البنوك التجارية في عمان الأردن، وتتكون مجتمع البحث من العاملين في البنوك التجارية في عمان، الأردن. تم اختيار ثلاثة بنوك وهي البنك العربي وكابيتال بنك والبنك التجاري الأردني عشوائياً، وتم اختيار عينة عشوائية بسيطة مكونة من 350 موظفاً من هذه البنوك.

تعتمد هذه الدراسة على المنهج الوصفي التحليلي؛ وتم جمع البيانات من خلال استبيان تم توزيعه على العاملين في البنوك التجارية الثلاثة في عمان الأردن. ومن بين 350 استبياناً تم توزيعها، تم اعتبار 251 استبياناً صالحاً للتحليل الإحصائي. تم إجراء الدراسة باستخدام برنامج SPSS أو الحزمة الإحصائية للعلوم الاجتماعية. بالإضافة إلى ذلك قامت الباحثة باختبار الفرضيات باستخدام المنهج الوصفي والتحليلي.

وتوصلت الدراسة إلى مجموعة من النتائج أهمها: تتمتع البنوك التجارية في عمان بمستوى عالٍ من الريادة والميزة التنافسية والتعلم التنظيمي. كما توصلت الدراسة إلى أن قيادة الأعمال، وتحديد الإبداع والاستباقية والمخاطرة والابتكار، لها أثر إيجابي كبير في اكتساب الميزة التنافسية للبنوك التجارية في عمان. بالإضافة إلى ذلك، كشف البحث أن قيادة الأعمال لها تأثير كبير على قدرات التعلم التنظيمي في البنوك التجارية في عمان. كما أظهرت الدراسة أن هناك أثراً إيجابياً معنوياً للتعلم التنظيمي في اكتساب الميزة التنافسية في البنوك التجارية في عمان. وأخيراً أظهر البحث أن لريادة الأعمال أثراً كبيراً في اكتساب الميزة التنافسية من خلال قدرات التعلم التنظيمي في البنوك التجارية في عمان.

وبناء على النتائج فقد خرجت الرسالة بالتوصيات التالية: تعزيز قيادة الأعمال لدى الموظفين من خلال تشجيع الإبداع والتفاعل والمخاطرة والابتكار، والاستثمار في الأنشطة التي تشجع التعلم المستمر لخلق ثقافة التحسين وتعزيز الميزة التنافسية من خلال الاستثمار في قيادة الأعمال وقدرات التعلم التنظيمي.

الكلمات المفتاحية: ريادة الأعمال، الميزة التنافسية، الإبداع، الابتكار، المخاطرة، الاستباقية، الخدمة، الجودة، التكلفة، التعلم التنظيمي، البنوك الأردنية، عمان، الأردن.

# CHAPTER ONE

## Research Background And Significant

### 1.1 Introduction

In order to sustain their competitive advantage, businesses that wish to compete successfully must not only seize the chances that are presented to them, but also act in a manner that sets them apart from their competitors. Banks have also evolved into a hub for the production of goods connected to the mainstay of economic activity as a result of the swift globalization of finance. Based on the acceleration of environmental changes, the high degree of complexity of the issues facing organizations in the local and global environment, and because the areas of the organization's entrepreneurship are one of the key concepts, entrepreneurship provides the framework that demonstrates the manner of work in organizations and distinguishes them from other organizations. Employee performance in organizations is influenced by both internal and external influences (Amadeo,2012).

A corporation or a country may have a competitive advantage if it is better equipped to produce one service or product than another, for instance, but this advantage should be used to its advantage in order to become competitive (Peterdy, 2020). Countries can increase their competitiveness and gain from trade when they specialize based on their comparative advantages. Competitive and comparative advantages only connect when competitive advantages are fully utilized. There is no guarantee that a company's competitive advantage will be retained for a long time because rivalries are continually raging amongst businesses (Peterdy, 2020).

As a result, every business and organization should examine its resources to determine how to use them in a way that will increase its competitiveness. The more

resilient the competitive advantage, the more challenging it is for rivals to counter it. Comparative advantage and differentiated advantage are the two primary categories of competitive advantages (Allen, Christine,2018). Although many researchers have discussed the competitive advantages of businesses, the researcher in this study focuses on the connection between the entrepreneurship and the competitive advantage by examining The Impact of Entrepreneurship in Gaining Competitive Advantage the Mediating Role Organizational Learning Capabilities in Amman Commercial Banks.

The idea of having an entrepreneurship is crucial since it involves trying something new and taking advantage of chances that other businesses cannot. Entrepreneurship is the pursuit of innovative and creative solutions to problems the company has, including the creation or improvement of goods and services as well as new administrative procedures and technological advancements for carrying out organizational tasks (Dess and Lumpkin, 2005).

According to (Karaboga ,2015), organizational learning is the process of developing, maintaining, and disseminating knowledge inside an organization. A corporation has a comparative advantage if it can create a product more effectively than a competitor, which increases profit margins. Given that it seems there is a link between the entrepreneurship and the competitive advantage, a company has a differential advantage when its products are perceived as both distinctive and of higher quality, in comparison to those of a competitor. An organization can benefit greatly from organizational learning. Organizational learning should be implemented for a variety of objectives, including resource provision, technique development and dissemination, encouragement of coherent development, and experience sharing.

Therefore, by examining The Impact of Entrepreneurship in Gaining Competitive

Advantage the Mediating Role Organizational Learning Capabilities in Amman Commercial Banks, this research discusses the Impact of entrepreneurship in gaining Competitive advantage.

## **1.2 Problem Statement**

One of the biggest problems ventures confront is the low worker comprehension of the characteristics of the entrepreneurship and the resulting low rates of competitive advantage (Huang, Sh, Soetanto, D, 2023), there are few studies discussing the impact of entrepreneurship in gaining competitive advantage.

A company's ability to produce goods or services faster, more efficiently, or for less money than its competitors is known as a competitive advantage. The elements enable the productive unit to produce more sales or higher margins in comparison to its competitors in the market. The ability of a corporation to manufacture something more effectively than a competitor, which results in higher profit margins, is known as comparative advantage (Huang, Sh, Soetanto, D,2023).

Through the use of the entrepreneurship and, more specifically, by examining (The impact of Entrepreneurship in Gaining Competitive Advantage the Mediating Role Organizational Learning Capabilities in Amman Commercial Banks), this study aims to discuss the relationship between the entrepreneurship and gaining competitive advantage. Several studies recommend to conduct more studies focusing on the impact of entrepreneurship in gaining competitive advantage served as the impetus for this research.

The researcher visits few banks in Amman Jordan and discovered that none of the commercial banks in Amman had any studies deals with these three variables together. This study's main question is: to examine the impact of entrepreneurship in gaining competitive advantage and the mediating role that organizational learning capabilities in

Amman commercial banks?

### **1.3 Study Importance**

The study's general goal is to determine whether it is possible to establish competitive advantage through the entrepreneurship in bank sectors in Amman, the study's significance can be broken down into two categories: theoretical importance and practical importance.

Since the researcher could not locate any studies that addressed the impact of entrepreneurship in gaining competitive advantage regarding banks sector in Jordan, the theoretical significance of this study is to ascertain the nature of the relationships between entrepreneurship and competitive advantage.

There is still disagreement among researchers regarding the dimensions that make up entrepreneurship, the current study will focus on identifying these dimensions in addition to exploring the role of entrepreneurship in gaining competitive advantage.

From a practical standpoint, the study's findings may assist officials in formulating administrative policies that guarantee raising the level of entrepreneurship, given that it is one of the key strategies for achieving the objectives of competitive advantage.

This study may help decision-makers in banks operating in the Hashemite Kingdom of Jordan by identifying the dimensions through which they can achieve competitive superiority and the dimensions of entrepreneurial guidance, as well as by highlighting the significant role played by the banking sector as one of the main pillars supporting the national economy and receiving the attention of the state.

The contribution of this study is to fill the vacuum left by studies that haven't addressed the connection between entrepreneurship and competitive dominance and how

Amman banks are affected by it.

### **1.4 Study Objectives**

The purpose of the study is to determine how the entrepreneurship (creativity, proactivity, risk-taking, and innovation) affects the competitive advantage (quality, , flexibility, and service), as well as how learning capabilities acts as a mediating factor in the Amman banks. a questionnaire will be developed to gather primary data from the study population in order to accomplish the study's goals.

By addressing the variables, the researcher accomplished a number of objectives, including the following:

1. To identify the level of entrepreneurship in Amman commercial banks.
2. To identify the level of competitive advantage among the employees of the Amman banks under study.
3. To identify the level of organizational learning in Amman commercial banks.

### **1.5 Study Questions and Hypotheses**

The main research questions are:

1. What's the level of entrepreneurship in Amman commercial banks?
2. what's the level of competitive advantage in Amman commercial banks?
3. What's the level of organizational learning in Amman commercial banks?
4. What is the extent of attention given by the management to the exclusion of competitive advantage from the point of view of the employees of the banks under study?
5. What is the extent of attention given by the management to keep the entrepreneurship away from the point of view of the employees of the banks under

study?

6. Is there a relationship between the entrepreneurship and gaining competitive advantage in Amman banks under study according to the type of ownership?

The following hypotheses have been formulated to answer the main question and its sub-questions

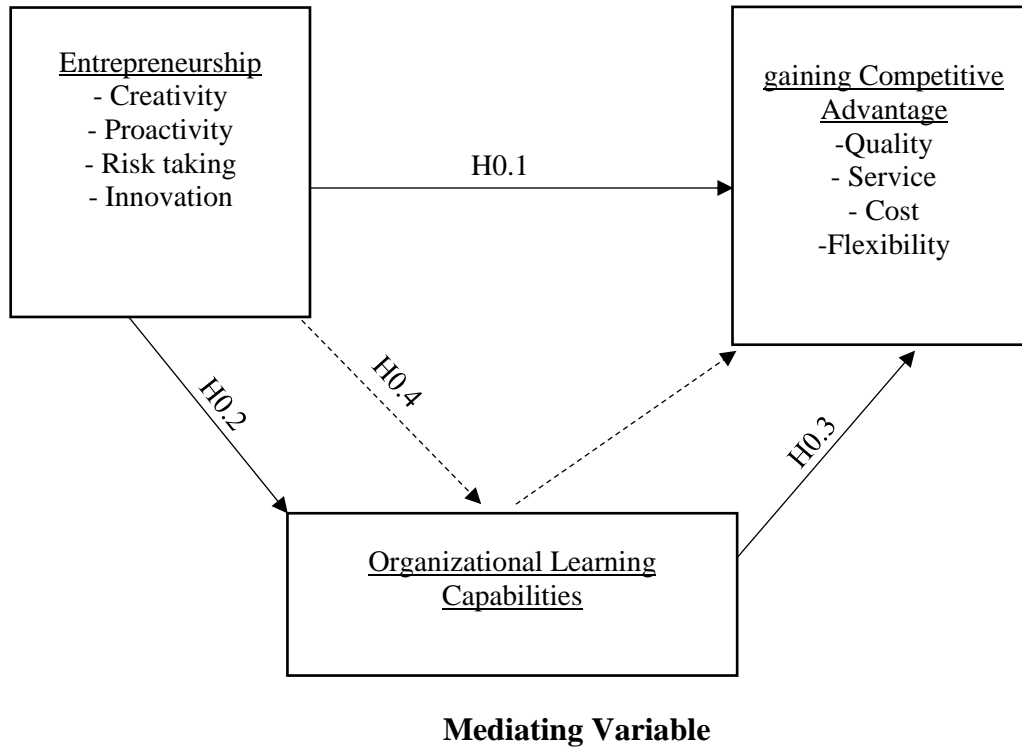
- 1- **H0.1** There is no impact of entrepreneurship (Creativity, Proactivity, Risk taking, and innovation) on gaining competitive advantage on Amman commercial banks.
- 2- **H0.2**: There is no impact of entrepreneurship on organizational learning capabilities in Amman commercial banks.
- 3- **H0.3**: There is no impact of organizational learning on improving competitive advantage in Amman commercial banks.
- 4- **H0.4**: There is no impact of entrepreneurship on improving learning capabilities through organizational learning capabilities in Amman commercial banks.



## 1.6 Study Model

### Independent Variables

### Dependent Variable



\*The researcher developed this model based on previous studies

\*Independent variables (Covin, Wales, & J., 2019), (Al-Assi, Sh, Atallah, A, 2017)

\*Dependent variables (AL-Assi, SH, Atallah, A, 2017) (Allen, CH, 2018)

\*mediating Variable. (Mantok, S, Sekhon, H, Sahi, SH, Jones, P, 2019)

## 1.7 Operational Definition

### 1.7.1 Entrepreneurship

Entrepreneurship refers a process undertaken by an entrepreneur to augment his business interest involves innovation and creativity that will go towards establishing an enterprise. It is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. (Talks, 2011).

**-Creativity:** Creativity is the act of turning new and imaginative ideas into reality. Creativity is characterized by the ability to perceive the world in new ways, to find hidden

patterns, to make connections between seemingly unrelated phenomena, and to generate solutions (Batey, 2011).

**-Proactivity:** Proactivity is defined as the act of intentionally looking for ways to change one's environment, rather than waiting to be forced to act (Bateman & Crant, 1993). Being proactive means seeing one's environment as something that can change, and seeing oneself as a person who can change that environment (Abdul Razak, 2011).

**-Risk Taking:** Risk-taking in entrepreneurship is the process of identifying, evaluating, mitigating, and trying out potential opportunities and strategies that may help you build or grow your business but could also lead to personal or professional loss it is the act or fact of doing something that involves danger or risk in order to achieve a goal (Al-Assi 2017).

**-Innovation:** innovation is the ability to conceive, develop, deliver, and scale new products, services, processes, and business models for customers. (Batey, 2011)

### **1.7.2 Competitive advantage**

The ability of organizations to produce goods or services with a favorable quality-price ratio that guarantees good profitability while achieving customer preference over other competitors. (Al-Hariza,2019).

**-Quality;** Quality means that the products meet and exceed all requirements, standards and specifications (AL – Aihar,2005)

**-Services;** A person uses a variety of services during his or her life, including communications, health, and educational services. The client also has his own perceptions of the quality and sustainability of the services offered by the companies. As a result, a company works to raise the quality of its services in order to satisfy the needs and expectations of its clients. Additionally, the company hopes to gain a competitive advantage by growing its market share and client loyalty (Qaddura, 2011).

**-cost;** The term "cost competitive advantage strategy" describes a firm's edge over competitors, especially in terms of costs. A company must keep costs low to obtain an edge over rivals, which means raising the price of its goods or services. (AbdulRazak,2011).

**-Flexibility:** The business should be able to adjust and refresh its competitive strategy in order to adapt to the changing environment as well as new resources, competencies, and organizational objectives. (AbdulRazak,2011).

### **1.7.3Organizational learning**

is the process of creating, retaining, and transferring knowledge within an organization (Karaboga, 2015).

### **1.8Study Limitation**

This study has limitations, which are human limitations, time, and place.

- 1- The time limitation is one year2022-2023.
- 2- The human limitation, we chose just the employees in commercial banks in Amman.
- 3- The place limitation, we choose Amman commercial banks in Jordan.

## **CHAPTER TWO**

### **Literature Review and Previous Studies**

#### **2.1 Introduction**

The researcher elaborates on the literature review and past studies in this chapter to strengthen the scientific component of the investigation. Next the researcher describes how this study differs from earlier ones.

#### **2.2 Literature Review**

##### **2.2.1 Entrepreneurship**

Modern company organizations are encouraged to be entrepreneurial in the market in order to improve their market share and achieve their competitive advantage due to the Ever-I increasing increase in global rivalry and scientific and technical advancement (Abu Zaid, 2013).

When a business starts being innovative, creative, proactive, and risk-taking, it will be considered entrepreneurial. These components should be paired with certain crucial resources, such contemporary technology, which streamlines operations and processes and cuts down on the time and expense associated with using equipment. This results in an improvement in the organization's quality and productivity of its human resources (Al-Assi, Atallah,2017).

According to (Fillis, 2010), entrepreneurship is the "process of creating value for business and social communities by combining special combinations of public and private resources to exploit opportunities in an environment of change."

Entrepreneurship refers to the research on the factors and practices that lead to the development of novel products and services that can spot market gaps and fill them, as well as those that can be used to launch new businesses or develop current ones. From

the organizational level to the regional level, entrepreneurship helps the economy develop. Additionally, it promotes innovation, creativity, and competition for fresh ideas. Additionally, it broadens the diversity (Covin, Wales, 2019). Since it serves as a catalyst and vital source of inspiration for the development of new jobs and the expansion of the national economy, entrepreneurship is a crucial component of the business culture in the nation (Wales, 2016). Additionally, a new corporation might be established through it (Mustafa, et al. 2015). According to (Covin, Wales, 2012) it is an act of organizational invention, innovation, or renewal that takes place inside or outside of an already-existing organization. It refers to proactively spotting possibilities to gain an advantage through innovation, inventiveness, and market knowledge, as well as accepting responsibility for meeting consumer needs through good risk management. To maximize results for both enterprises and customers, this is necessary (Talks, 2011).

The growth and advancement of technology, which supports the processes of creativity, innovation, and distinction, as well as the intensifying competition in markets, are all benefits of research and development (R&D). As a matter of fact, this has demonstrated the crucial role that entrepreneurship plays in an organization creating and preserving a competitive advantage. So, the primary goal of corporate entrepreneurship is to establish a competitive organization to handle intense market rivalry.

### **Entrepreneurship Organization**

By bolstering their resources, utilizing research, development plans, and staying current with technological advancements, organizations can accomplish creativity and innovation in order to gain stronger competitive advantages. In order to increase their capacity and sustainability, entrepreneurship groups have recently shown an increased interest in upgrading their procedures, operations, and activities (Mantok, et al. 2019). Corporate entrepreneurship is a process of innovation with the goal of reviving

businesses, markets, or entire sectors of the economy (Covin, Wales, 2019). Additionally, it is a process of expanding the business sphere of competence and capacity to take advantage of opportunities by creating new and powerful resources on the inside (Mantok, et al, 2019). This results in the expansion of the company's competitive advantage by fostering innovation in the market and industry or by founding whole new industries (Mahmood, Hanafi, 2013). Additionally, it can promote organizational renewal by putting new employee ideas into practice. In truth, a lot of research has been done on how to be a pioneer in innovation and risk-taking. Adding to that, they concentrate on elucidating a variety of organizational phenomena, such as the ways in which management, process, strategy, and innovation can enhance the strategic value and financial performance of organizations (Kotane, Kuzimina, 2017).

Various unique organizational phenomena have been linked to corporate entrepreneurship. According to (Covin, Wales, 2019), there are three typical organizational phenomena, including instances where:

- (1) An organization's viewpoint, procedures, and operations are all infused with the "entrepreneurial" philosophy.
- (2) "Established": a company enters a fresh sector of the economy.
- (3) Within a business setting, people strongly value and support novel product and service concepts (Chenuos, et al, 2015).

Other academics contend that there are two different kinds of corporate entrepreneurship phenomena (Hariza, 2019):

- (1) Changes within the corporation using (innovation and venturing).
- (2) Establishing new businesses through market expansion, undertaking, and adopting new goods, services, procedures, administrative, and technological innovations. This entails changing the organizational concept and implementing

system-wide adjustments to innovative activities that might improve a company's capacity to compete with rivals in the market (Belousova et al., 2010) define an entrepreneur as someone with the capacity to take risks and a spirit of adventure. They add that the entrepreneurship organization needs to include the following three components:

1. Employees with entrepreneurial talents and abilities who are creative and imaginative.
2. A component of an organization that is linked to its mission, vision, and business plan.
3. Consideration of the environmental component of the market's variety

### **Entrepreneurs**

Entrepreneurs are leaders because they possess a variety of traits, skills, and abilities. Some characteristics of enterprising businesspeople, according to studies on the subject, include:

- An entrepreneur is a risk-taker who is driven to innovate and concentrate on proactive actions that produce new goods, new services, or new processes, all of which contribute to the sustainability of a business (Wingwon, 2011).
- The top 10 attributes of a successful entrepreneur are: honesty, the capacity for delegation, communication, humor, self-assurance, commitment, positive attitudes, creativity, intuition, and the capacity for inspiration (Prive, 2012).
- According to (Karaboga, at al 2015), an entrepreneur is a person who exhibits original ideas and uses novel combinations of production tools.
- According to (Karaboga, at al 2015), entrepreneurs are people who take advantage of market openings through organizational and technological innovation.
- Entrepreneurs are fans of novel concepts, thoughtful strategists, and conscientious individuals. They seize opportunities and are imaginative. (kotane,2017).

- The entrepreneur is a person who is motivated by a strong desire to improve life and the need to do something. (Covin, Wales, 2012)

### **Entrepreneurship Dimensions:**

In addition to encouraging people to make decisions and accept responsibility for those decisions, entrepreneurial orientations promote firms to adopt innovation, creativity, proactivity, distinctiveness, and risk-taking (Covin, Wales, 2019).

Corporate entrepreneurship's primary goal is to develop a dynamic, adaptable, and competitive organizational structure as well as a culture that can handle intense market rivalry. Innovation, risk-taking, proactivity, and competitive aggressiveness are some of the elements that make up corporate entrepreneurship.

The five elements of entrepreneurial orientation include autonomy, creativity, taking risks, being proactive, and competitive aggressiveness, according to a widely used paradigm (Hijawi, 2021). By enhancing the ability to innovate, these entrepreneurial attitudes create and maintain a competitive advantage. Additionally, adaptability, risk-taking, creativity, and innovation are all aspects of entrepreneurship (Hijawi, 2021). Risk-taking, inventiveness, proactivity, and autonomy are all characteristics of entrepreneurs. Enterprise has four dimensions which are ; Creativity, innovation, taking risks, and proactivity (Fillis, 2010).

#### **1. Creativity:**

More market opportunities have been created by the ongoing expansion of globalization and technological advancement, but this has also increased competition in the market (McMullan & Shepherd, 2006).. The ability to act on these opportunities in ways that give the company a competitive advantage depends on the entrepreneur's creativity. Additionally, it can serve as the foundation for company expansion and innovation, as well as have a good impact on society at large (Fillis, 2010). What then is creativity?



According to (Batey,2011), creativity is the capacity to generate novel ideas with the aim of seizing opportunities and resolving issues.

A creative mindset is one that frequently generates novel concepts. Additionally, it is the capacity to combine outdated and contemporary viewpoints in order to launch new businesses or create something novel, physical or intangible, in a distinctive manner with the aim of resolving issues and seizing chances. Creativity has become more crucial than ever as a determinant in an organization's success in recent years (Hijawi,2021). Therefore, fostering creativity in all employees requires understanding attitudes toward creativity and encouraging innovative thinking inside the firm

Despite the fact that efficiency and efficacy have been perceived as

Although creativity is also seen as a key success component, it is not crucial to organizational requirements. Customer satisfaction and quality standards rise as a result of organizational inventiveness. According to (Batey,2011) creativity is the capacity to undertake inventive and out-of-the-ordinary actions while drawing on customs in order to produce successful results. The ability to think creatively is seen as a key component in issue solving, and it can support decision-making in a variety of ways. (Fillis, 2010). Additionally, creativity is the capacity to gather data in ways that lead to the development of novel ideas. Additionally, individuals that take advantage of opportunities and are creative, thinkers, planners, and good people of behavior creativity involves cognitive processes like decision-making, critical analysis, and metacognition. Additionally, creativity is a fundamental organizational ability. To start a new business, new and acceptable ideas must be generated and put into action (Fills ,2010).

In order to get a competitive advantage, creativity is crucial. How is it possible for people to access their creativity? Aspects of human cognition and behavior like creative thinking and problem solving can be reached through a variety of tactics that are frequently used

in training programs. These programs concentrate on one or more of the personality traits of motivation, met cognitive styles and skills, and the management of environmental situations that enable flexibility and openness for encouraging creative processes and behaviors.

As a result, creativity has been associated with brilliant reasoning, science, business, and the arts. Several people have achieved hero status as a result of their innovative theories, discoveries, methods, and works. Creativity has a deep societal foundation in addition to being a personality trait, admitting its human rather than scientific origins (Fillis, 2010). Entrepreneurial activity, in addition to both a supportive and productive business climate." Successful entrepreneurial behavior also includes having a broad and diverse knowledge base, well-developed business and social networks, and the capacity to recognize possibilities (Fillis, 2010). Creativity is a collection of innovative new ideas that lead to increased process and system effectiveness. A successful fusion of creativity and technology can also result in the commercialization of an idea, a good or service, or a competitive advantage.

### **Innovation and Creativity**

When we innovate, we put the original concepts we've produced into action.

How are innovation and creativity related?

According to (Batey, 2011); "Creativity is a prerequisite for innovation. Without first creating some concepts, innovation is impossible. Innovation arises from creativity. We cannot choose the most promising ideas and put them into effect if we do not use our creativity to produce a variety of ideas and potential solutions.

Making original, inventive thoughts a reality is the act of creativity. It requires two processes: first, thinking, and then doing. The creation or application of an idea is innovation.

. If you have ideas, but don't act on them, you are imaginative but not creative" (Abu Zaid, 2013).

Making original, inventive thoughts a reality is the act of creativity. It requires two processes: first, thinking, and then doing. Innovation is the creation or application of new ideas. Two crucial components of creativity can be seen in:

- Process: The process is goal-oriented and created to find a fix for an issue.
- People: The answer depends on the available are

There are several stages to the creative process, which are as follows (Fillis, 2010).

- The first step in the problem-solving process is problem identification (Ideas). During this stage, the problem-solvers identify, categorize, and make an effort to comprehend the challenge or opportunity they are facing.

- Preparation comes in at stage two. The problem-solvers gather data and other resources during this phase so they can attack the issue or seize the chance.

- Response generation, the third stage, involves developing numerous ideas for resolving the issue or pursuing the opportunity.

- Evaluation, communication, and implementation n make up the fourth step. Taking into account the ideas that are created, choosing one, formalizing or communicating the chosen strategy, and finally beginning execution are all part of this stage.

## **2.Pro-activity:**

Firms that are proactive are those who take use of new chances and move quickly to take advantage of them in a cutthroat market. Being the first to enter a crowded market allows the business to capitalize on market prospects. Since being proactive entails looking for new chances and aspiring to be an entrepreneur, it is expected that being proactive will encourage and boost innovation (Adam et al., 23). The initial step in upgrading current goods and services or developing new ones is taken by pro-active

behavior. Being proactive means looking ahead and seeking out new opportunities. In order to bring about change and mold the environment, this obviously entails offering new goods or services and acting in advance of anticipated demand (Gupta,2015). Additionally, companies who are more proactive appear to have a better understanding of their existing and future environments and function more efficiently (Chenuos,2015).

According to (Chenuos,2015) proactivity has an impact on both individual and organizational gains which are; Advantages for the individual: proactive action forecasts career success. Additionally, it forecasts professional outcomes including pay, advancements, and happiness.

Benefits to the organization can be seen at the strategic level in the quantity of new goods, services, and processes launched. Additionally, they can be reflected in the resources allocated to innovation and in how they affect the organizations.

performance, competitive advantage, and the frequency with which the business makes a breakthrough.

### **3-Risk-Taking:**

Organizations that tend to act in ways that could result in potential physical harm or financial loss but also offer a chance for a positive outcome are said to be taking risks. The tendency to act in a way that could potentially lead to injury or danger is referred to as risk-taking. At the same time, taking a risk may present a chance that can be viewed as a success (Aman,Nakhaie,2011). By putting new market tactics into practice, such as competing on pricing, expanding promotion, and vying for the distribution channels, companies can beat their competitors and strengthen their own competitive position in the market. Risk-taking refers to managers' willingness to make significant, risky commitments while putting projects into action that have a high level of uncertainty

surrounding the anticipated results (Chenuos,Maru,2015). However, businesses who don't take chances in dynamic contexts may lose market share and be unable to compete with formidable rivals.

As a result, "entrepreneurship is a process in which the entrepreneur creates new businesses and creative organizations, coupled with the taking of risks by fresh and innovative ideas. As a result, new goods and services are made available to consumers (Aman Allah &Nakhaie, 2011). Additionally, businesses frequently take risks in order to satisfy their customers' requirements, deliver higher value to them, and gain a significant competitive advantage.

Entrepreneurs are exposed to a variety of hazards. They fall into four categories that are fundamental. (Aman Allah &Nakhaie, 2011).

1. Financial risk: The entrepreneur typically invests a sizeable amount of his or her savings, home, and other resources in new initiatives, running the danger of losing those funds or other resources if the business fails.

2. Loss of employment security is a career risk. If their investments fail, the entrepreneurs must be able to either find new employment or go back to their previous positions. All managers who have earned positions with significant pay are extremely concerned about this.

3. Social and familial risk is brought on by conflicting obligations to work and family. An entrepreneur invests a lot of time and effort into beginning a new business. As a result, his or her other obligations can suffer.

4. Psychic or mental risk: This refers to the potential psychological effects of failure. health of business owners. Some entrepreneurs who have experienced financial crisis are typically unable to recover, at least not right away. Money can be substituted or replaced, spouses and kids can typically adapt.

Finally, taking risks is a method that enables the entrepreneurial company to actively pursue all prospects while considering the dangers and uncertainties that may be involved (Chenuos,Maru,2015). As a result, the company becomes more competitive and maintains its market share. The authors cited earlier contend that taking risks and competitive advantage are strongly positively correlated. This demonstrates how the risk-taking aspect of entrepreneurship contributes to gaining a competitive advantage.

#### **4- Innovation:**

Academics and competing organizations are now both examining the innovative effects of competitive organizations' actions, especially those of entrepreneurial businesses, due to the increased intensity of competition in many industries

The Latin term (innovates), which is the noun form of the verb inovus and means to renew or change, is the source of the English word innovation. I "into" and novus "new" are the roots of this Latin word (Karaboga,2015).

The innovation-decision process involves a number of processes (Batey,2011). These actions comprise:

1. First understanding.
2. Developing a mindset.
3. A choice to accept or reject a decision.
4. Use and implementation.
5. The decision's confirmation.

According to (Batey ,2011), innovation is the application of a creative idea and develop a new product, service, or method that offers something fresh and improved to all customers and marketplaces worldwide.

In order to influence the innovative behavior that determines the organizational innovation of the organization, an innovative organization is one that innovates new

services, ideas, procedures, and processes within groups that collaborate within the social context of the organization, which is made up of individuals and groups (Huang, et al, 2023).

Innovation is defined as the introduction of a new product, process, technology, system, technique, and resource through the use of R&D. Strong organizational commitment to engaging in and supporting fresh and creative ideas that may result in new products, services, or technological processes is the essence of innovation (Covin, Wales, 2019)

According to (Adam, Fuzi, Ramdan, Issa, 2023), innovation refers to an organization's propensity and desire to engage in and promote creative new ideas and processes that could lead to the introduction of new goods, services, or procedures. New commodities, services, and procedures that will be employed to create or manufacture those things, services, and new supply of raw materials, may come from these inventive combinations of the available resources.

distribution channels or the founding of a new company. The enterprises' efforts to generate wealth depend heavily on innovations that emerge from novel combinations of production elements.

Additionally, innovation refers to the application of fresh business strategies or techniques for launching new goods and services in response to emerging technologies, which can boost a company's competitive advantage and have an impact on its market share (Epetimehin, 2011). The new inventive products do, however, require entrepreneurial orientation, which includes: (1) a business drive with organizational capabilities; (2) applying innovation to create competitive advantage; and (3) outpacing rivals using strategic management (Wingwon, 2011).

Innovation's sources:

The market, the industrial sector, human perception, the quantity of scientific

knowledge now available, as well as technology development and local and global demography, are all distinct sources of innovation.

There are numerous ways to innovate in business, with research and development (R&D) receiving a lot of attention. Patents and other scientific advances that can result in productive growth in sectors including industry, medicine, and government are encouraged by R&D

By creating the right conditions, innovation can be created through practice adjustments, less structured on-the-job training, and combinations of professional experience and access to contemporary technologies. Joseph F. Engel Berger, a well-known robotics engineer, claims that there are only three things necessary for innovation (Gupta,2015) these three things are; a need that is acknowledged, knowledgeable individuals using the necessary technology, and financial support.

### **(2-2-2) Competitive Advantage:**

Businesses must develop their operations, resources, procedures, and strategies in a world where business competition is becoming more intense in order to create and strengthen the competitive advantage. Additionally, modern organizations are highly influenced by changes in business phenomena and competitive environments to develop distinctive competitiveness or the competitive edge (Rungwitoo, 2012). In order to fight with competitors for the purpose of recruiting new customers, maintaining and maintaining competitive advantage is one of the core interests of organizations.

In 1985, Michael Porter put forth his notion of competitive advantage. According to the competitive advantage argument, businesses and governments should pursue policies that result in the production of high-quality items that can be sold on the market for a high price. Porter emphasizes that national plans should center on productivity growth.



According to Porter's Generic Competitive Strategies (ways of competing) (Porter,1990), Depending on how a company is positioned within its industry, we can tell Whether a company's profitability is higher or lower than the industry average depends on its position within its industry.

Sustainable competitive advantage serves as the essential foundation for long-term profitability that is above average. Low cost or differentiation are the two main categories of competitive advantage that a company can have. The three generic strategies for getting above average performance in an industry are cost leadership, differentiation, and focus. These strategies are derived from the two main categories of competitive advantage and the range of activities for which a firm attempts to accomplish them. There are two variations of the focus strategy: cost focus and differentiation focus (Porter,1990)

Competitive advantage is the capacity of a business to establish a defensible position in relation to its rivals (Covin, Wales,2019). When two or more businesses compete in the same market at the same time, this is known as having a competitive advantage. Critical management choices result in competitive advantage, which is the set of capabilities that enables a business to set itself apart from its rivals.

In the eyes of clients, it is what sets your business apart from its rivals. A company or employer must have a distinct competitive advantage and convey it to its clients and target markets (Amadeo, 2012). The ability of an organization to function, perform, innovate, and provide new products and services in ways that rivals cannot duplicate is what (Kotler, et al ,2006) refers to as its competitive advantage. In addition to creating a competitive advantage, a business must provide customers lasting values. When a firm is implementing a value-creating strategy at the same time as none of its current or potential

rivals, it is considered to have a competitive advantage. An organization's ability to provide value while charging less than rivals for comparable or exclusive benefits is the primary source of its competitive advantage (Hijawi,2021). According to (Rungwitoo, 2012), the competitive advantage is the integration of performance and capabilities to generate higher value for a client than rivals. The ability to offer more services, advantages, and values at higher costs, or to offer the same value as its rivals but at cheaper prices, gives an organization a competitive advantage over its rivals.

It comes about as a result of the system's long-term value addition and the customer's satisfaction (Wingwon, 2011). When an organization acquires traits that enable it to outperform its rivals, it has a competitive advantage. These qualities may include priceless assets like cutting-edge technologies and highly qualified human resources. Additionally, it occurs when a business launches products and services that differ in terms of (quality, design, reputation, benefits, pricing, and flexibility). A company has a competitive advantage, according to (Hasan ,2012), "when it is able to deliver benefits that are higher than those of competing products at lower prices, or when it is able to deliver benefits that are higher than those of competing products at higher prices." Superiority in performance, resources, and output has a favorable impact on the company's competitive advantage (Hijawi,2021). As a result, businesses must always look for new ways to innovate and develop their products in order to gain a competitive advantage (Epetimehin, 2011). Organizations that are attempting to develop strategies for products and services with adequate innovation and creativity strive to satisfy customer demands and open up fresh investment options for the firm. ( Cepeda, 2018) states that the following components should be present in an organization to gain a competitive advantage:

1. Providing the highest level of quality for their goods and services.

2. The goal of innovation and creativity in goods and services is to meet customer wants and open up new investment opportunities.

How is it possible to maintain the competitive advantage? (Lioukas&Voudouris,2012)

1. The company must look for ways to combine resources and competencies to gain a competitive advantage.
2. The business must provide goods and services that are competitive.

The traits of a competitive advantage are: (Abu Mahfouz, 2011)

1. Continuity and sustainability: In order for the organization to fulfill its objectives, gain market share, and outperform its rival for an extended period of time, the competitive advantage must be continuous and sustainable.
2. Relativity: The competitive advantage must be relative in order to be compatible with the competition and the existing environment.
3. Flexibility: The business should be able to adjust and refresh its competitive strategy in order to adapt to the changing environment as well as new resources, competencies, and organizational objectives.
4. Both in the short and long terms, the organizational goals and performance should be consistent with the competitive advantage.

In the end, businesses want to gain a competitive edge. This is so that the company may provide worthwhile and sustainable products and services with high-quality advantages and flexible prices, outperforming its competitors and maintaining its market share for a long period. By gaining a competitive edge, a firm can increase and maintain its market share, satisfy customers, grow sustainably, and generate extra returns for its shareholders (Wingwon, 2011).

### **The Competitive Advantage Dimensions:**

The scholars who have concentrated on the competitive advantage dimensions claim

that The Competitive Advantage Dimensions Innovation, are Quality enhancement and Cost reduction (covin,2019) claim that competitive advantage dimensions are Quality, Innovation, Responding to customers and Efficiency. According to (Peterdy,2020) competitive advantage dimensions are Cost, Quality, Flexibility, Delivery and Creativity, (Cepeda, et al.2018) mention Quality, Flexibility and Cost as competitive advantage dimensions.

Some researchers such as (Muafi,Roostika,2014), mention four competitive advantage dimensions which are Quality, Reputation, Price and Design, while others mention Design, Quality, Flexibility, Ease of use, Aesthetic and Creativity as competitive advantage dimensions. (Mustafa, et al,2015) consider Innovation, Creativity, Quality and Aesthetic design as competitive advantage dimensions, while (Epetimehin, 2011) determined all of Efficiency, Quality of products and services and Customersatisfaction as competitive advantage dimensions, Competitive advantage is measured by pricing and cost, quality, dependability of delivery, product innovation, and time to market, according to (Batey, 2011). Finally (Abu-Mahfouz, 2011) consider Quality of Service as the only competitive advantage dimension.

The researcher selected, quality, Flexibility, services, cost, as competitive advantage dimensions because it is consistent with the research requirement.

### **1-Quality:**

is a tactical tool for any organization because it aids in maintaining growth and gaining the organization's competitive advantage in its industry? A highly desired goal of any company's activity in the fiercely competitive market is quality enhancement. Additionally, the only thing that guarantees an organization's performance and results in increased productivity and services is quality. As a result, numerous authors in recent years have emphasized the significance of quality development as a result of lasting

competitive advantage.

If a business decides to use quality as one of its weapons for competitive advantage, (Mantok, et al.2019) advises that it should recognize the following five components:

1. Must assess the caliber of the customer's perspective.
2. Must take into account the cost and other market requirements and link quality and profitability.
3. Organizations must see quality as a tool for competition.
4. The organization's strategic planning approach needs to improve quality.
5. The organization must give quality its full support.

Quality is described as "the totality of standards, features, and characteristics of a product and a service that bears its ability to satisfy needs" in ISO 8402-1986 (<http://iso.org>). Quality focuses on the advantages created and offered to customers. In spite of high or low pricing, it refers to quality goods and services that satisfy client needs, wants, and expectations (Abu Mahfouz, 2011). When a business is very engaged in giving an amazing customer value, quality can be accomplished. This would be anticipated in a society that values excellence. As a result, managing and measuring service quality is crucial for the continued existence and expansion of service businesses (Wales,2020).

Quality objective:

A quality goal is something that businesses aim to accomplish. They must adhere to the organization's quality policy and are typically based on it. They are typically created and formulated for all pertinent organizational levels and functions.

Five quality goals are listed: (Abu Mahfouz, 2011)

1. The environment, markets, and communities are included in this objective for external company performance.
2. The goal of service and product performance is to meet customer and competitive needs

and expectations.

3. The goal of operations is to increase effectiveness, efficiency, and adaptability.
4. Internal corporate performance objective: this goal examines the company's capability, effectiveness, and degree of response to genuine environmental changes.
5. The goal of employees' performance: it takes into account the employee's aptitudes, rewards, and staff development.

## **2- Services:**

A person uses a variety of services during his or her life, including communications, health, and educational services. The client also has his own perceptions of the quality and sustainability of the services offered by the companies. As a result, a company works to raise the quality of its services in order to satisfy the needs and expectations of its clients. Additionally, the company hopes to gain a competitive advantage by growing its market share and client loyalty (Qaddura, 2011).

## **3-Cost:**

The term "cost competitive advantage strategy" describes a firm's edge over competitors, especially in terms of costs. A company must keep costs low to obtain an edge over rivals, which means raising the price of its goods or services.

By having the lowest operational expenses in their industry, a company adopting a cost leadership strategy hopes to gain a competitive advantage (Amadeo,2012).

When a business can produce a good or offer a service for less money than its rivals, it has a cost advantage ( Allen, 2018) . Companies who have this advantage generate more product and gain from one or more of the following factors (Hariza,2019):

- easy access to affordable raw resources
- effective methods and technologies

-low costs for distribution and sales

-effective management of operations

One of two options exist for businesses to take advantage of a cost advantage:

They can charge the same price as their rivals while still making more money because their costs are lower.

To win more clients and market share, they can cut their prices below those set by rival businesses.

In this instance, increased sales volumes more than make up for the loss on margin, which is the difference between the price charged and the cost to create the goods.

One of three ways a business can gain a competitive advantage is through cost; the other two are offer advantage (adding value to a good or service through distinctive characteristics) and niche advantage (better serving a certain market segment than anyone else). A company is in a great position to increase market share and profitability if it excels in at least one of these areas while remaining competitive in the other two.

#### **4-Flexibility:**

Companies with strategic flexibility may have a competitive advantage. This enables them to stay within the organization when the environment shifts. The business will continue to be competitive in this way. The corporation has no influence over the outside environment(Muafi,Roostika,2012).

The ability of businesses to react to and adapt to environmental changes is referred to as strategic flexibility. For businesses, having strategic flexibility has several benefits. For instance, it might enhance an organization's innovation performance and strengthen its competitive advantage in a fast-paced setting (Allen,2018).

Companies with strategic flexibility may have a competitive advantage. This enables them to stay within the organization when the environment shifts. The business will

continue to be competitive in this way. The corporation has no influence over the outside environment (Peterdy,2020).

The capacity to quickly adjust to and keep up with market developments could be used to define flexible response. Businesses must be able to quickly develop and provide innovative products while enhancing customer value and experience, according to the concept of responsiveness (Twin,2020).

Companies with strategic flexibility may have a competitive advantage, this enables them to stay within the organization when the environment shifts (Wijetunge,2016). The business will continue to be competitive in this way.

The corporation has no influence over the outside environment. Companies are unable to alter it and make modifications as they see fit. All they can do is adjust.

Let's say that in the past, differentiation was a source of competitive advantage for a corporation. Through branding and first-rate customer service, for instance, they provide a distinctive value proposition (Al-Assi, Atallah,2017). However, the tactic could not be effective going forward if tastes and preferences change. Say that consumers are more budget conscious and don't differentiate between brands all that much. Therefore, if a business enforces a differentiation strategy, it might not satisfy customer needs. Likewise, when customers seek distinctive items, a cost leadership strategy does not add value.

### **(2-2-3) Organizational learning**

The ability of an organization to process learning, or to produce, acquire, transfer, and integrate learning, as well as the ability to change its behavior to reflect the new cognitive environment with the goal of enhancing performance, is known as organizational learning.

According to (Wales, 2016), organizational learning capability is defined as the



organizational and management traits or elements that support the organizational learning process or enable an organization to learn. When it comes to creating, acquiring, transferring, and integrating knowledge as well as changing behavior to reflect the new cognitive situation in order to improve organizational performance, this is known as having an organizational learning capability.

The fundamental CORE of a learning organization (Al Dogle, 2023);

- a culture focused on learning from the top down. Employees should be devoted to personal growth and mastery, starting with the leadership team.

- L&D strategies and methods that have been in place.

- data-driven approach to tackling issues.

- Iteration and experimentation.

- Learning from experience.

- Sharing knowledge.

We divide organizational learning into four processes—search, knowledge generation, knowledge retention, and knowledge transfer—in order to comprehend this diversity (Mantok, et al,2019).

The term "Learning Organization" was initially used by Peter Senge (Al Dogle,2023) to refer to an organization where employees continuously learn new skills and develop their creative capacities. It comprises of five core disciplines: systems thinking, mental models, shared vision, team learning, and personal mastery.

Learning organizations, according to Peter Senge, (Al Dogle,2023) are:  
 organizations where individuals continuously develop their ability to produce the outcomes they actually desire, where new and expansive thought patterns are fostered, where people are free to pursue their shared aspirations, and where people are always learning to understand the big picture.

In order to adapt to environmental changes and flourish, each effective organization must constantly learn, according to the concept of the learning organization (Al Dogle,2023).

Any organization that want to implement the learning organization philosophy must have a comprehensive plan with specific objectives. The instruments required to support the plan must be identified once they have been determined.

Individuals and teams that generate, share, and act on collective learning serve as the foundation of a learning organization. Such a company uses an organizational learning cycle to create, capture, share, and apply new knowledge ( Adaileh, 2021).

In a learning organization, managers play a crucial role in providing chances for individuals and/or teams to learn and sharing learning in the workplace. They are assisted in this effort by human resources department specialists. (Mantok, at al.2019)

Five disciplines are essential to a learning organization and should always be promoted these are as follows, as shown in [Figure 1](#)



**Figure 1: The five disciplines of a learning organisation**  
AL Dogle, (2023)

-Team learning, not individuals, are the basic building blocks of learning, and an organization cannot learn unless a team can. As a result, team learning emphasizes the group's capacity for learning. The greatest way for mature people to learn from one another is to reflect on the way they are approaching problems, to challenge presumptions, and to get feedback from their team and from their results. As a result of team learning, the group's collective learning capacity surpasses that of any individual member.

Team members' ability to set aside preconceptions and engage in actual "thinking together" is the foundation of the discipline of team learning, which begins with "dialogue." In the eyes of the Greeks, dialogues was the free exchange of ideas among a group that enabled them to learn things collectively that they could not have learned alone. Additionally, it entails becoming aware of the team interaction habits that hinder learning.

**Shared Visions** A shared vision must be created by a large number of individuals within the organization, giving them the power to forge a common vision of the future. All organization members must comprehend, share, and contribute to the vision for it to become a reality. If this is the case, people will act independently of outside pressure.

**Mental Models** These are ingrained presumptions, generalizations, or even visual representations that affect how we perceive the world and behave (Mantok, et al, 2019).

Every person has an internalized worldview with ingrained presumptions. People will therefore behave in accordance with the true mental model they unconsciously have rather than the beliefs they claim to embrace. Group members can start to recognize their mental models and adjust them to create a shared mental model for the team if they can constructively criticize each other's ideas and presumptions (Al Dogle,2023). This is crucial because a person's mental model will determine what they believe is possible and what is not.

Personal mastery One of the fundamental disciplines for creating a learning organization is personal mastery. It alludes to a person's dedication to lifelong learning, which is an ongoing and never-ending activity.

Clarifying and developing one's inner vision over time is the process of achieving personal mastery. This is a question of individual choice and entails repeatedly examining objectively the difference between one's current proficiencies and desired proficiencies, as well as practicing and honing abilities until they are internalized (Adaileh,2021). As a result, one would gain self-confidence and the ability to take on new challenges.

Commitment to the truth, personal vision, and creative tension are three essential components of personal mastery. With personal mastery, one can continuously focus on and clarify their personal vision for the desired future (personal vision), look at their current reality and desired future (commitment to truth and reality), and use these gaps to generate the dynamic energy needed to reach their desired future (creative tension).

Systems Analysis The fifth discipline systems thinking, serves as the cornerstone of any learning organization (Mantok,at al,2019). This is the capacity to look at a system's interactions rather than just its straightforward cause-and-effect links, allowing continuous processes to be analyzed rather than discrete snapshots.

This field also demonstrates that a system's fundamental characteristics are not controlled by the interaction between its constituent pieces, but rather by the aggregate of such interactions. Because it is the discipline utilized to apply the disciplines, systems thinking is essential to any learning organization. Without it, each discipline would be isolated and unable to accomplish its goal. The construction of an integrated system, whose properties go beyond the sum of its parts, is made possible by systems thinking. To properly implement systems thinking, all of the other four disciplines described above must be used.

System thinking, which integrates the aforementioned disciplines, is the cornerstone of a truly learning organization and a method for finding solutions to challenging issues. This discipline makes it possible for teams and systems to interact, while also enabling organizations to comprehend both the causes of and solutions to contemporary issues through logical and linear thinking.

In conclusion, the five elements that have been discovered are dynamic in their interactions with one another (Al Dogle,2023). For instance, originality and diversity of ideas will rise when workers are given actual flexibility and trusted to perform their duties with proper help from other team members and appropriate resources.

Their ability to understand and respond to the events will improve as a result of developing a sense of the wider picture.

## 2.3 Previous Studies

### 2.3.1 Arabic Studies

1- Mustafa, H., Rehman, K., Zaidi, S., & Iqbal, F. (2015), study, **the phenomenon of competitive advantage and differentiation: Market and entrepreneurial orientation perspective**, the study's aim was to demonstrate how entrepreneurial orientation affects competitive advantage. According to the study's findings, entrepreneurial orientation has a favourable and considerable impact on competitive advantage.

2- Amin, M, (2015) study, **The effect of entrepreneurship orientation and learning orientation on SMEs' performance: an SEM**, The study's goal was to identify the criteria for measuring entrepreneurial orientation, and its findings indicate that this orientation has an impact on learning..

3- Al Hariza, A, (2019), **The entrepreneurial orientation and its role in achieving competitive advantage The mediating role of knowledge management in medium and small projects in Sahab Industrial City**, this study aimed to show the influence of entrepreneurial orientation on competitive advantage, the result of the study they have observed the positive and significant influence of entrepreneurial orientation on competitive advantage.

4-Hijjawi, G, (2021), **The Effect of entrepreneurship on Organizational Excellence. The Mediating Role of Visionary Leadership**, this study aimed to identify the impact of entrepreneurship on organizational excellence through the mediating role of visionary leadership, The positive effects of entrepreneurship are realized.

5-Al-Assi, S, Atallah, A, (2021) **Entrepreneurial Orientation and Competitive Advantage in the Egyptian Banking Sector**, this research aimed at studying the impact of entrepreneurial orientation on achieving competitive advantage in the Egyptian

commercial banks, his study has contributed to existing literature by providing evidence regarding entrepreneurial orientation in public and private commercial banks in Egypt

6- Zarefaely, S, al Bashabsheh, S, (2021) study, **The Effect of Entrepreneurial Orientation in Achieving Knowledge Management in Jordanian Commercial Banks**, the purpose of the study was to know whether Entrepreneurial Orientation Influences Knowledge Management, they have reach to a result that Entrepreneurial Orientation positively and significantly influences Knowledge Management.

7- Adaileh,A, Adaileh, N, (2021) study, **The impact of strategic leadership practices on Organizational learning capabilities in public universities in the southern region of Jordan**, The investigation's goal was to learn Strategic leadership practices' effects on organizational learning capacities in public universities in southern Jordan, The findings indicated that strategic leadership practices had a statistically significant impact on organizational learning skills in public universities in the southern area of Jordan. , With the exception of the dimension of balanced organizational controls, one of the practices of strategic leadership that had a high degree of proficiency, the level of strategic leadership practicing dimensions and learning capabilities was likewise moderate.

8- AL Dogle, G, (2023), **The impact of organizational learning on leadership styles**, the study aimed to identify the impact of organizational learning in its four dimensions on leadership style, the study concluded that there is a significant positive effect of organizational learning as an independent variable in its four dimensions: information acquisition, information.

### **2.3.2 International Studies**

9- Muafi, P, Roostika, R (2014) study, **Organizational performance and competitive**

**advantage determinants of creative SMEs**, the purpose of the study was to know whether competitive advantage influences firm performance, they have reach to a result that competitive advantage positively and significantly influences firm performance.

10- (Karaboga, T, Zehir, C, Can, E, (2015)study, **linking entrepreneurial orientation to firm performance: the role of differentiation strategy and Innovation performance**, the purpose of the study was to define organizational learning and link it with entrepreneurial orientation, their study result in introducing a definition of organizational learning as the process of creating, retaining, and transferring knowledge within an organization, the most common way to measure organizational learning is a learning curve

11-..Mantok, S, Sekhon, H, Sahi, SH, Jones,P , (2019) , **entrepreneurial orientation and the mediating role of organizational learning amongst India**, In an emerging or developing economy, small-scale manufacturing firms (S-SMEs) account for the bulk of all economic activity. The goal of this study was to investigate the role of organizational learning as a mediator among S-SMEs. The findings show that entrepreneurial orientation is a prerequisite for competitor orientation, which results in the success of an S-SME's firm.

12- Adam, S, Fuzi, N, Ramdan, M, Issa, R, (2022) **Entrepreneurial Orientation and Organizational Performance of Online Business in Malaysia: The Mediating Role of the Knowledge Management Process**, This study's goal is to investigate how the knowledge management process functions as a mediating factor in the relationship between organizational performance and entrepreneurial orientation. The results showed that having an entrepreneurial mindset benefits knowledge management, which in turn improves a company's organizational performance. The indirect effect study also showed that the knowledge management process significantly mediates the relationship between entrepreneurial attitude and organizational performance.



## **CHAPTER THREE**

### **Research Methodology and Design**

#### **3.1 Introduction**

This chapter describes the methodology utilized in this study. The procedures, techniques, and methods used are presented in order to reach the research results.

This study outlines the research population, sampling methods, and data collection procedures, followed by a discussion of validity issues, collection procedures, and instrument reliability. Additionally, the data analysis process and statistical tools utilized are explained.

#### **3.2 Research methodology**

The analytical and descriptive approach is a research methodology that involves the analysis and description of data in a meaningful manner. The analytical approach entails the dissection of complex ideas or phenomena into smaller parts to facilitate better comprehension. This approach is particularly useful when the research question necessitates an in-depth understanding of the relationships between variables. On the other hand, the descriptive approach involves summarizing data in a meaningful way. This method is beneficial when the research question requires a general understanding of the characteristics of a population or phenomenon.

In this study, the analytical and descriptive approach was utilized because it was considered appropriate for achieving the research objectives. The researchers likely employed statistical tools or software to analyze the data collected in the study and identify patterns and relationships between variables. They also likely utilized descriptive statistics to summarize the data in a meaningful way.

In general, the analytical and descriptive approach is a valuable tool for gaining insights into complex phenomena and identifying patterns that may not be immediately apparent. It is crucial to select a methodology that is appropriate for the research question and objectives to ensure that the study produces valid and reliable results. In this study, a systematic method for data analysis was implemented to investigate and explain the relationships and connections between the study variables. Additionally, the practical aspect of the research was addressed by utilizing the research methodology field to answer questions, examine the validity of hypotheses, and obtain results from a questionnaire created for the study based on scientific norms. By employing these methods, the researchers were able to obtain accurate and meaningful results that contribute to the existing body of knowledge on the subject matter.

### **3.3 Population**

The population of this study consisted of all employees of the three Jordanian commercial banks in Amman namely Arab Bank, Jordan Commercial Bank, and Capital Bank.

### **3.4 Sample**

In this study, a simple random sampling technique was utilized to select three banks, namely Arab Bank, Jordan Commercial Bank, and Capital Bank, from a pool of 16 banks in Amman.

### **3.5 Data Sources**

Data were collected from both primary and secondary sources.

1. Secondary data involves both qualitative and quantitative data. There are three essential subgroups of secondary data: the survey data, the documentary data, and the multiple-source secondary data

In this study, the researcher will focus on utilizing the documentary sub-type of secondary data, which includes articles, books, online resources, and previous studies that are relevant to the research topic.

2. The primary data collection tool used in the research was a questionnaire. The questionnaire consisted of two main parts. The initial segment of the questionnaire comprises demographic inquiries, encompassing five questions pertaining to age, gender, level of education, work experience, and job position within the bank.

Assessment questions: this section comprised 43 components, which were categorized into three subsections: part A, part B, and part C.

The independent variable in Part A is entrepreneurial orientation, which encompasses (Items 1 to 16).

The dependent variable in Part B is competitive advantage, which encompasses (Items 17 to 33).

The mediating variable in Part C is organizational learning, which encompasses (Items 34 to 43).

### **3.6 Data Collection**

A simple random sampling method was used to select 350 employees from these banks, and questionnaires were distributed to them. Out of the 350 questionnaires distributed, 251 were deemed valid for statistical analysis.

### **3.7 Personal and demographic Data**

"To provide a description of the study sample's demographic characteristics,

participants were asked to provide information on their gender, age, education level, position, and work experience in the bank. The analysis of this demographic data provides insight into the characteristics of the study population and individuals within it, which are presented in the following tables. The five demographic characteristics were examined, starting with gender as shown in Table. (3.1)

**Table (3.1): Personal and demographic Data**

<b>Gender</b>		
Male	171	68.1
Female	80	31.9
<b>Age</b>		
30 Years or less	124	49.4
From 30 - 39 Years	78	31.1
From 39 – 49 Years	27	10.8
more than 49 years	22	8.8
<b>Education level</b>		
BSc or less	201	80.1
High Diploma	26	10.4
Higher studies	24	9.6
<b>Position</b>		
Chief teller	149	59.4
branch manager	23	9.2
Teller	38	15.1
Assistant manager	32	12.7
Head of department	9	3.6
<b>Experience</b>		
From 1 to 6 years	117	46.6
From 7 to 11 years	55	21.9
From 12 to 17 years	34	13.5
From 17 years and above	45	17.9
Total	251	100.0

The data presented in the table reveals that out of the 251 total participants, 68.1% (171) were male while 31.9% (80) were female. Further analysis of the data also indicates that 49.4% (124) of the participants were 30 years or younger, 31.1% (78) were aged between 30 and 39 years, 10.8% (27) were aged between 39 and 49 years old, and finally, 8.8% (22) were aged over 49 years old. Examining the level of education, 80.1% (201)

held a Bachelor's degree or less, 10.4% (26) held a High Diploma, and 9.6% (24) held higher education degrees. The job roles of the participants were also evaluated. Most of the participants were Chief Tellers (149), followed by Tellers (38), Assistant Managers (32), Branch Managers (23), and Heads of Departments (9). Lastly, years of work experience ranged from 1 to 6 years (46.6%), 7 to 11 years (21.9%), 12 to 17 years (13.5%), and more than 17 years (17.9%).

### 3.8 Validity and Reliability of the Tool

To ensure the validity of the study tool in measuring study variables, the researcher carried out several procedures, including:

- 1) Face validity: By presenting the study tool 6 referees who are university professors (Appendix ) to ensure its suitability for measuring what it should measure, and to ensure the clarity of its paragraphs and the correctness of its linguistic and semantic vocabulary. Their notes on the study tool were taken into consideration. The paragraphs that were agreed upon by the referees with 50 percentage of tool were modified, deleted, or added until the tool reached its final form.
- 2) Using the Cronbach's alpha test to measure the stability and internal consistency of the measuring tool, and its ability to measure dimensions, where it is considered acceptable ( $0.60 \leq \alpha$ ) from an applied perspective in human sciences and administrative research (Sekaran and Bougie, 2003).

**Table (3.2): Cronbach Alpha test of reliability**

Content	N of Paragraphs	Cronbach Alpha
Creativity	4	.813
Pro-activity	5	.762
Risk-taking	4	.751
Innovation	3	.762
Entrepreneurship	16	.904

Quality	4	.852
Service	5	.804
Cost	4	.750
Flexibility	4	.797
Competitive advantage	17	.926
Organizational learning	10	.890
Overall	43	.960

It appears from the table that the values of the Cronbach's alpha coefficients ranged between .750 and .926 for all dimensions of the study, while its value for the scale as a whole was .960, which indicates the validity of the tool to achieve the objectives of the study.

## **CHAPTER FOUR**

### **Data Analysis**

#### **4.1. Introduction**

The preceding chapters have provided an overview of the problem, current literature, historical context related to the problem, as well as the methodology and theoretical framework underpinning the study. Chapter 3 detailed the approach employed to examine the relationship between study variables.

This chapter delineates the data analysis conducted to determine percentages, means, and standard deviations for the study variables. Additionally, it presents the statistical analysis performed on the study data to test hypotheses and ascertain the statistical significance of each one.

#### **4.2. The Likert scales**

In order to measure the estimates of individuals in the sample with regards to the questionnaire items, a Likert scale was employed. The scale consisted of five response options: "strongly agree," "agree," "moderately," "disagree," and "strongly disagree." To quantify the degree of estimation, weights were assigned to each response option as follows: strongly agree (5), agree (4), moderately (3), disagree (2), and strongly disagree (1). To interpret the arithmetic means of the estimates for each item on the questionnaire and for each domain, a formula was used to calculate the category length, which is equal to the upper limit minus the lower limit divided by the assumed number of categories (in this case, 3). This resulted in a category length of 1.33. Based on this value, a criterion was adopted to classify responses as low level (1-2.33), medium level (2.34-3.67), or high level (3.67-5).

Table 4.1 demonstrates the five Likert levels that were coded from 1 to 5 in order to

facilitate data analysis using SPSS software.

Table (4.1) demonstrate the five Likert levels which will be coded from 1 to 5 to help utilizing the data with the use of the SPSS analysis Software.

**Table (4.1): Likert – Type Scale Form**

<b>Strongly disagree</b>	<b>Disagree</b>	<b>Moderately</b>	<b>Agree</b>	<b>Strongly agree</b>
1	2	3	4	5

### 4.3. Descriptive Statistics

**First, entrepreneurship**, namely, Creativity, Pro-activity, Risk taking, and Innovation we have calculated the means, standard deviation, and degree of significance for each dimension. The table below shows the results of the calculation.

**Table (4.2): Means and Standard Deviations for dimensions of (Entrepreneurship)**

<b>No.</b>	<b>Entrepreneurship</b>	<b>Means</b>	<b>STD</b>	<b>Rank</b>	<b>Level</b>
1	Creativity	4.01	.677	1	High
2	Pro-activity	3.97	.618	2	High
3	Risk taking	3.61	.726	4	High
4	Innovation	3.91	.601	3	High
	Overall Average	3.87	High		

The table displays the means and standard deviations for each dimension, sorted in descending order based on the mean. Additionally, the rank and level of each dimension have been provided.



The results indicate that Creativity had the highest mean (4.01) and was ranked first among the dimensions. This was followed by Pro-activity with a mean of 3.97 and a rank of second. Innovation had a mean of 3.91 and was ranked third, while Risk taking had a mean of 3.61 and was ranked fourth.

Overall, the average mean for Entrepreneurship was found to be 3.87, which indicates a high level of application of the entrepreneurship approach by commercial banks in Amman Jordan.

These results provide valuable insights into the level of entrepreneurship among commercial banks in Amman Jordan and can be used to inform future research and decision-making in this area.

**Creativity:** In order to determine the degree of Creativity, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.3): Means and Standard Deviations for Paragraphs of (Creativity)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
1	The bank benefits from the ideas of employees in solving problems	3.94	.846	3	High
2	The Bank encourages new ideas from everyone, regardless of their position in the Bank	3.95	.879	2	High
3	The bank is interested in creating new services	4.21	.792	1	High
4	The Bank encourages teamwork approach to produce new ideas	3.95	.865	2	High
Average		4.01		High	

Table number 4.3 show that the average means of creativity was (4.01) which is a high level of applying the creativity approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.21, was number 3 which stated, the bank is interested in creating new services,' with a standard deviation of 0.792. Meanwhile, item number 1 had the lowest mean, 3.94, which stated the bank benefits from the ideas of employees in solving problems,' with a standard deviation of 0.846.

**Pro-activity:** In order to determine the degree of Pro-activity, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.4): Means and Standard Deviations for Paragraphs of (Pro-activity)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
5	The bank seeks to provide proactive new services before its competitors.	4.06	.809	1	High
6	The bank seeks to satisfy customers in a way that exceeds the size of the available capabilities	3.75	1.016	5	High
7	The bank is striving towards achieving its main goals quickly.	4.05	.805	2	High
8	The bank works to provide improvements to its services that include new features more than competitors.	4.03	.833	3	High
9	The bank is the first mover in introducing new services to customers	3.96	.838	4	High
Average		3.97		High	

Table number 4.4 show that the average means of Pro-activity was (3.97) which is a high level of applying the Pro-activity approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.06, was number 5 which stated, The Bank strives

to provide new services proactively before its competitors,' with a standard deviation of .809. Meanwhile, item 6 had the lowest mean, 3.75, which stated the bank seeks to satisfy customers in a way that exceeds the size of the available capabilities,' with a standard deviation of 1.016.

**Risk taking:** In order to determine the degree of Risk taking, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.5): Means and Standard Deviations for Paragraphs of (Risk taking)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
10	The Bank bears the risk by seizing the opportunities associated with the risks.	3.62	.981	2	Medium
11	The bank seeks to seize opportunities in search of new markets	2.99	1.323	4	Medium
12	The bank focuses on high-risk projects with uncertain returns.	3.60	1.050	3	High
13	We practice "wait and see" position to minimize risk	3.97	.836	1	High
Average		3.61	Medium		

Table number 4.5 show that the average means of risk taking was (3.61) which is a medium level of applying the risk-taking approach of commercial banks in Amman Jordan.

The item with the highest mean, 3.97, was number 13 which stated, 'The bank practices a "wait and see" strategy to minimize risk,' with a standard deviation of 0.836. Meanwhile, item 11 had the lowest mean, 2.99, which stated the bank seeks to seize opportunities in search of new markets,' with a standard deviation of 1.323.

**Innovation:** In order to determine the degree of innovation, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.6): Means and Standard Deviations for Paragraphs of (innovation)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
14	The bank is committed to supporting new creative ideas that lead to distinguished services.	3.97	.814	2	High
15	The bank seeks to satisfy customers in a way that exceeds the size of the available capabilities.	4.07	.717	1	High
16	The bank is moving quickly to achieve its main objectives.	3.93	.766	3	High
Average		3.91	High		

Table number 4.6 show that the average means of innovation was (3.91) which is a high level of applying the innovation approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.07, was number 15, which stated, the bank seeks for customers-satisfaction in a way beyond the size of the possibilities available,' with a standard deviation of 0.717. Meanwhile, item 16 had the lowest mean, 3.93, which stated the bank is fast-growing towards achieving its main objectives,' with a standard deviation of 0.766

**Second, Competitive Advantage,** namely, Quality, Services, Cost, and Flexibility we have calculated the means, standard deviation, and degree of significance for each dimension. The table below shows the results of the calculation.

**Table (4.7): Means and Standard Deviations for dimensions of (competitive advantage)**

No.	Competitive Advantage	Means	STD	Rank	Level
1	Quality	4.10	.653	1	High
2	Services	3.98	.656	2	High
3	Cost	3.92	.627	4	High
4	Flexibility	3.95	.647	3	High
	Overall Average	3.87		High	

Table number 4.7 show that the average means of competitive advantage was (3.87) which is a high level of applying the competitive advantage approach of commercial banks in Amman Jordan.

**Quality:** In order to determine the degree of Quality, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.8): Means and Standard Deviations for Paragraphs of (Quality)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
17	The bank is characterized by quality work that enables it to obtain an appropriate market share.	4.15	.734	1	High
18	The bank seeks to achieve a match between service quality and customer expectations.	4.05	.820	4	High
19	The employees of the bank have a culture of high quality.	4.11	.780	2	High
20	The bank is committed to international quality standards.	4.07	.803	3	High
	Average	4.10		High	

Table number 4.8 show that the average means of quality was (4.10) which is a high level of applying the quality approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.15, was number 17 which stated, the bank is characterized by the quality of work that enables it to obtain an appropriate market share,' with a standard deviation of 0.734. Meanwhile, item 18 had the lowest mean, 4.05, which stated The Bank strives to achieve a match between the quality of service and the expectations of customers,' with a standard deviation of 0.820.

**services:** In order to determine the degree of Services, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.9): Means and Standard Deviations for Paragraphs of (Services)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
21	The Bank is interested in improving business design	3.88	.824	3	High
22	The bank is distinguished for providing its services using renewable digital technologies.	4.06	.848	1	High
23	The bank seeks to provide services that include new additional features.	3.98	.804	2	High
24	The bank quickly responses to customer complaints	3.92	.821	5	High
25	The bank is considered a pioneer in providing services different from other banks	3.96	.833	4	High
Average		3.98		High	

Table number 4.9 show that the average means of services was (3.98) which is a high level of applying the services approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.06, was number 22 which stated, The bank works to provide services which include new additional features,' with a standard deviation of 0.848. Meanwhile, item 24 had the lowest mean, 3.92, which stated The bank quickly

responses to customer complaints,' with a standard deviation of 0.821.

**Cost:** In order to determine the degree of Cost, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.10): Means and Standard Deviations for Paragraphs of (Cost)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
26	The bank seeks to reduce the operations cost in order to gain a competitive advantage	3.83	.905	4	High
27	The Bank uses research and development policies to reduce costs.	3.89	.808	3	High
28	The bank has lower costs than competing banks	4.06	.734	1	High
29	The internal control of the bank operations reduce costs	3.90	.863	2	High
Average		3.92	High		

Table number 4.10 show that the average means of cost was (3.92) which is a high level of applying the cost approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.06, was number 28 which stated, the bank has lower costs than competing banks,' with a standard deviation .734. Meanwhile, item 26 had the lowest mean, 3.83, which stated The bank seeks to reduce operations costs in order to gain a competitive advantage,' with a standard deviation of .905.

**Flexibility:** In order to determine the degree of Flexibility, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.11): Means and Standard Deviations for Paragraphs of (Flexibility)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
30	The bank provides a variety of services in line with the needs of customers	3.95	.816	2	High
31	The bank can adapt to different situations.	3.92	.821	4	High
32	The Bank adopts strategies commensurate with different situations	3.93	.838	3	High
33	The bank has the flexibility to enter new markets	4.01	.809	1	High
Average		3.95	High		

Table number 4.11 show that the average means of flexibility was (3.95) which is a high level of applying the flexibility approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.01, was number 33 which stated, 'the bank has the flexibility to enter new markets,' with a standard deviation of 0.809. Meanwhile, item 31 had the lowest mean, 3.92, which stated 'The bank can adapt to different situations,' with a standard deviation of 0.821.

**Third, organizational learning** in order to determine the degree of organizational learning, we have calculated the means, standard deviation, and degree of significance for each paragraph. The table below shows the results of the calculation.

**Table (4.12): Means and Standard Deviations for Paragraphs of (organizational learning)**

Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
34	The bank frequently scans the environment for new ideas	3.92	.859	5	High
35	The bank closely monitors market trends.	3.82	.880	8	High
36	The bank provides information on the latest foreign technologies.	3.97	.829	4	High



Number	Paragraph	Mean	Standard Deviation	Rank	Agreement Level
37	The Bank acquires technologies from external sources.	3.86	.908	7	High
38	The bank is distinguished by the ingenuity to transform technological knowledge into new services.	3.98	.756	3	High
39	The senior management of the bank is open to listening to new ideas and proposals	3.79	.766	9	High
40	The bank is constantly striving to exploit modern technologies to achieve the bank's objectives	3.99	.797	2	High
41	The bank is keen to benefit from the experiences of other banks to develop its work methods	3.89	.810	6	High
42	Bank employees take the time to learn from the problems they face	4.04	.865	1	High
43	The Bank provides training programs for employees at all stages of their professional development.	3.76	.864	10	High
Average		3.93		High	

Table number 4.12 show that the average means of Organizational learning was (3.93) which is a high level of applying the Organizational learning approach of commercial banks in Amman Jordan.

"The item with the highest mean, 4.04, was number 42 which stated, Bank employees take the time to learn from the problems they face,' with a standard deviation of .865. Meanwhile, item 43 had the lowest mean, 3.76, which stated The Bank provides training programs for employees at all stages of their professional development.,' with a standard deviation of .864.

#### 4.5 Hypothesis Testing

Multi collinearity occurs in regression analysis when two or more explanatory

variables are highly related to each other, so they do not provide unique or independent information in the regression model. If the degree of correlation is high enough between the variables, it may cause problems when constructing and interpreting the regression model. The Variance Inflation Factor (VIF) measures the impact of collinearity among the variables in a regression model. According to Hair et al. (2010) collinearity values lower than 10 from VIF or tolerance values higher than 0.1 are acceptable. Values of VIF that exceed 10 are often regarded as indicating multi collinearity between variables. Table (4.17) show that there is no multi collinearity between independent variables.

**Table (4.13):Variance Inflation Factor (VIF)**

<b>Variables</b>	<b>VIF</b>	<b>Tolerance</b>
Creativity	1.723	.580
Pro-activity	1.983	.504
Risk-taking	2.000	.500
Innovation	2.178	.459
Quality	2.016	.496
Service	2.580	.388
Cost	2.906	.344
Flexibility	3.120	.321

Autocorrelation is a mathematical representation of the degree of similarity between a given time series data and a lagged version of itself over successive time intervals. It is the same as calculating the correlation between two different time series, except autocorrelation uses the same time series twice: once in its original form and once lagged one or more time periods. It also, can be referred to as lagged correlation or serial correlation, as it measures the relationship between a variable's current value and its past values.

In this section of analysis, the researcher will try to answer the question in research problem.

- Is there a relationship between the entrepreneurship and gaining competitive advantage in Amman banks under study according to the type of ownership?

By testing the hypotheses and analyzing the outcomes of the tests. To test the hypothesis' simple and multiple, regression analysis test will be utilized.

### Main hypotheses

**H0.1: there is no impact of entrepreneurship (Creativity, Proactivity, Risk taking, innovation on gaining competitive advantage on Amman commercial banks.**

**Table (4.14): Results of the Multiple Regression test related to the first hypothesis**

(Constant)	Beta	T	Sig
Creativity	.171	3.375	.001 *
Pro-activity	.223	4.110	.000 *
Risk taking	.072	1.320	.188
Innovation	.463	8.141	.000 *
R	.797a		
R square	.635		
F	107.116		
Sig	.000b		

\*Significance at level  $\alpha \leq 0.05$ .

Based on the results of the multiple regression test related to the first hypothesis in table above, it can be concluded that there is a significant impact of entrepreneurship, specifically creativity, proactivity, and innovation, on gaining competitive advantage on Amman commercial banks. The beta values for creativity, proactivity, and innovation are 0.171, 0.223, and 0.463 respectively, with a significance level of 0.001 and 0.000 for creativity and proactivity, and 0.000 for innovation, all below the alpha level of 0.05, indicating a strong positive relationship between these variables and competitive advantage. The beta value for risk-taking is only 0.072 with a significance level of 0.188, which suggests that risk-taking does not have a significant impact on gaining competitive advantage in Amman commercial banks. The R-squared value of 0.635 indicates that

approximately 63.5% of the variance in competitive advantage can be explained by the independent variables included in this study. Overall, these results suggest that entrepreneurship plays an important role in gaining competitive advantage in Amman commercial banks, particularly in terms of creativity, proactivity, and innovation.

**H0.2: there is no impact of entrepreneurship on organizational learning capabilities in Amman commercial banks.**

**Table (4.15): Results of the Multiple Regression test related to the second hypothesis**

(Constant)	Beta	T	Sig
Creativity	.288	5.348	.000 *
Pro-activity	.197	3.424	.001 *
Risk taking	.032	.546	.586
Innovation	.386	6.390	.000 *
R	.766 <sup>a</sup>		
R square	.587		
F	87.563		
Sig	.000 <sup>b</sup>		

\*Significance at level  $\alpha \leq 0.05$ .

Based on the results of the multiple regression test related to the second hypothesis in table above, it can be concluded that there is a significant impact of entrepreneurship, specifically creativity, proactivity, and innovation, on organizational learning capabilities in Amman commercial banks. The beta values for creativity, proactivity, and innovation are 0.288, 0.197, and 0.386 respectively, with a significance level of 0.000 and 0.001 for creativity and proactivity, and 0.000 for innovation, all below the alpha level of 0.05, indicating a strong positive relationship between these variables and organizational learning capabilities. However, the beta value for risk-taking is only 0.032 with a significance level of 0.586, which suggests that risk-taking does not have a significant impact on organizational learning capabilities in Amman commercial banks. The R-squared value of 0.587 indicates that approximately 58.7% of the variance in organizational learning capabilities can be explained by the independent variables

included in this study. Overall, these results suggest that entrepreneurship plays an important role in improving organizational learning capabilities in Amman commercial banks, particularly in terms of creativity, proactivity, and innovation.

**H0.3: there is no impact of organizational learning on improving competitive advantage in Amman commercial banks.**

**Table (4.16): Results of the simple Regression test related to the third hypothesis**

(Constant)	Beta	T	Sig
organizational learning	.796	20.748	.000*
R	.796 <sup>a</sup>		
R square	.634		
F	430.492		
Sig	.000 <sup>b</sup>		

\*Significance at level  $\alpha \leq 0.05$ .

Based on the results of the simple regression test related to the third hypothesis in table above, it can be concluded that there is a significant impact of organizational learning on improving competitive advantage in Amman commercial banks. The beta value for organizational learning is 0.796 with a significance level of 0.000, which is below the alpha level of 0.05, indicating a strong positive relationship between these variables. The R-squared value of 0.634 indicates that approximately 63.4% of the variance in competitive advantage can be explained by organizational learning. Overall, these results suggest that organizational learning plays an important role in improving competitive advantage in Amman commercial banks.

**H0.4: there is no impact of entrepreneurship on gaining competitive advantage through organizational learning capabilities in Amman commercial banks.**

- 1- the impact entrepreneurship on gaining competitive advantage.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.606	.191		3.170	.002
	Entrepren	.861	.049	.745	17.621	.000

\*Significance at level  $\alpha \leq 0.05$ .

The coefficients presented indicate that there is a significant positive impact of entrepreneurship on gaining competitive advantage in Amman commercial banks. The standardized coefficient (Beta) of 0.745 suggests that for every one-unit increase in entrepreneurship, there is a 0.745-unit increase in competitive advantage. The p-value associated with this coefficient is less than 0.05, indicating that this result is statistically significant.

2- the impact of entrepreneurship on organizational learning capabilities.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.908	.162		5.620	.000
	Entrepren	.796	.041	.774	19.273	.000

\*Significance at level  $\alpha \leq 0.05$ .

The coefficients presented indicate that there is a significant positive impact of entrepreneurship on organizational learning capabilities in Amman commercial banks. The standardized coefficient (Beta) of 0.774 suggests that for every one-unit increase in entrepreneurship, there is a 0.774-unit increase in organizational learning capabilities. The p-value associated with this coefficient is less than 0.05, indicating that this result is statistically significant.

- 3- the impact of Entrepreneurship, Organizational Learning Capabilities on improving competitive advantage.

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.642	.141		4.549	.000
	Entrepren	.418	.053	.406	7.884	.000
	Org	.439	.046	.493	9.575	.000

\*Significance at level  $\alpha \leq 0.05$ .

The coefficients presented indicate that both entrepreneurship and organizational learning capabilities have a significant positive impact on gaining competitive advantage in Amman commercial banks. The standardized coefficient (Beta) of 0.406 for entrepreneurship suggests that for every one-unit increase in entrepreneurship, there is a 0.406 unit increase in competitive advantage. The standardized coefficient (Beta) of 0.493 for organizational learning capabilities suggests that for every one-unit increase in organizational learning capabilities, there is a 0.493 unit increase in competitive advantage.

#### To conduct the Sobel test

Details can be found in Baron and Kenny (1986), Sobel (1982), Goodman (1960), and MacKinnon, Warsi, and Dwyer (1995). Insert the  $a$ ,  $b$ ,  $s_a$ , and  $s_b$  into the cells below and this program will calculate the critical ratio as a test of whether the indirect effect of the IV on the DV via the mediator is significantly different from zero.

Input:		Test statistic:	Std. Error:	p-value:
$a$	.861	Sobel test: 8.38637734	0.04507059	0
$b$	.439	Aroian test: 8.37590962	0.04512692	0
$s_a$	.049	Goodman test: 8.3968844	0.0450142	0
$s_b$	.046	Reset all	Calculate	

Using the formula  $SE(ab) = \sqrt{(a^2 * SE(b)^2) + (b^2 * SE(a)^2)}$ , where  $A=0.861$ ,  $B=0.439$ ,  $Sa=0.049$ , and  $Sb=0.046$ , we can calculate the standard error of the indirect

impact as follows:  $SE(ab) = \sqrt{(0.861^2 * 0.046^2) + (0.439^2 * 0.049^2)}$   $SE(ab) = \sqrt{0.0018 + 0.0001}$   $SE(ab) = \sqrt{0.0019}$   $SE(ab) = 0.0436$  Therefore, the standard error of the indirect impact is approximately 0.0436.

To determine the indirect impact of entrepreneurship on gaining competitive advantage through organizational learning capabilities, a formula can be used:  $ab = A * B$ , where  $A=0.861$  and  $B=0.439$ . The resulting calculation shows that the indirect impact is approximately 0.3782. Similarly, the direct impact of organizational learning capabilities on competitive advantage can be calculated using the coefficient for organizational learning capabilities ( $B=0.439$ ) from the regression model, resulting in an approximate value of 0.439. As both the direct and indirect effects are significant and contribute to the total impact, it is possible to reject the null hypothesis  $H0.4$  and conclude that there is indeed an impact of entrepreneurship on gaining competitive advantage through organizational learning capabilities in Amman commercial banks.

The total impact of both the direct and indirect effects can be calculated by summing the direct and indirect impacts.  $Total\ impact = Direct\ impact + Indirect\ impact$  Using the values we calculated earlier, the total impact is:  $Total\ impact = 0.439 + 0.3782$   $Total\ impact = 0.8172$  Therefore, the total impact of both the direct and indirect impacts of entrepreneurship and organizational learning capabilities on gaining competitive advantage in Amman commercial banks is approximately 0.8172.



## **CHAPTER FIVE**

### **Rustles Discussion and conclusion and Recommendations**

#### **5.1 Introduction**

The researcher will explain the research findings and draw some conclusions in this chapter. The researcher will next provide some recommendations to the administrators of commercial bank in Amman and for future research.

#### **5-2Conclusions**

A number of questions have been posed by the recent findings. Additionally, it has developed hypotheses regarding the beneficial interaction between the study factors. Numerous findings from the study can help resolve the study's dilemma and provide insight into its questions and hypotheses. The research conducted indicates that Amman commercial banks possess a high level of entrepreneurship, competitive advantage, and organizational learning. The study also found that entrepreneurship, specifically creativity, proactivity, and innovation, has a significant positive impact on gaining the competitive advantage of Amman commercial banks. Additionally, the research revealed that entrepreneurship has a significant impact on organizational learning capabilities in Amman commercial banks, with creativity, proactivity, and innovation having the most impact. Furthermore, the study showed that there is a significant positive impact of organizational learning on improving competitive advantage in Amman commercial banks. Finally, the research demonstrated that entrepreneurship has a significant impact on gaining competitive advantage through organizational learning capabilities in Amman commercial banks.

### 5.3 Results Discussion

- 1- The bank demonstrates a high level of entrepreneurship actively encouraging employee creativity, proactivity, risk-taking, and innovation. It offers unique services with superior enhancements, aiming to introduce new offerings ahead of competitors in order to meet customer satisfaction. The bank maintains a moderate level of risk-taking and employs a "wait and see" strategy to minimize potential risks. Additionally, they consistently introduce new services as an efficient means of achieving their objectives. This finding aligns with a study conducted by Al-Assi and Atallah (2017) on the impact of entrepreneurship on gaining competitive advantage in Amman commercial banks. The study contributes to existing literature by providing evidence regarding entrepreneurship in both public and private commercial banks in Amman."
- 2- The result shows that the average means of competitive advantage is high because the bank's competitive advantage is measured in terms of quality, service, cost, and flexibility. Quality is identified as the most important factor contributing to competitive advantage, while cost has the lowest mean value. The bank's culture of quality and exceptional work allows it to align with customer expectations. The bank focuses on enhancing services and delivering advanced digital technologies to clients. It also focuses on lowering operational expenses and employing research and development policies and internal control measures to drive down costs. The bank's high score in flexibility enables it to enter new markets, adapt to different circumstances, overcome challenges, and seize opportunities.
- 3- The bank's Organizational Learning average is impressive, indicating their

commitment to constantly seeking new ideas and technologies in the market. They possess knowledge of advanced external technologies and actively acquire them from external sources. The bank excels in leveraging their technological and market knowledge to develop innovative products, effectively aligning new technologies with ideas for new offerings. They consistently apply these technologies and continuously explore ways to maximize their potential. In contrast, a study conducted by Adaileh and Adaileh (2021) examined the influence of strategic leadership practices on organizational learning capabilities in public universities in the southern region of Jordan. The study revealed a significant statistical impact on the universities' organizational learning skills. However, the level of strategic leadership practice dimensions and learning capabilities was found to be moderate, except for balanced organizational controls, which demonstrated a high level of proficiency.

- 4- Based on the results, it can be concluded that there is a significant impact of entrepreneurial orientation (creativity, pro-activity, risk-taking, and innovation) on improving competitive advantage in Amman commercial banks. The study found that improving the competitive advantage of Amman commercial banks can be achieved by fostering entrepreneurial orientation among their employees. This can be done by encouraging creativity, pro-activity, risk-taking, and innovation. The study also highlights the importance of developing entrepreneurial culture within organizations and suggests that there is a positive relationship between entrepreneurial orientation and improving competitive advantage. These findings align with a similar study conducted by Alhariza in 2019.

5- The result shows that there is an impact of entrepreneurship on organizational learning capabilities in Amman commercial banks. The study indicates that investing in learning initiatives such as training programs and knowledge sharing by Jordanian commercial banks can lead to a significant positive impact on their competitive advantage. This means that banks can gain a competitive edge over their rivals by enhancing their employees' skills and knowledge and improving their processes and procedures. These findings support the hypothesis that investing in organizational learning can result in a sustainable competitive advantage for Amman commercial banks. Thus, by continuously improving their knowledge and skills, organizations can stay ahead of the curve and adapt to changing market conditions more effectively.

This result is similar to (Amin ,2015)

6- More over the result shows that there is an impact of organizational learning on improving competitive advantage. organizational learning plays a crucial role in gaining competitive advantage. Specifically, when organizational learning capabilities are improved, the competitive advantage increases as well. This indicates that investing in activities that promote learning is important for creating a culture of continuous improvement that allows organizations to stay ahead in any industry. However, it's important to note that effective organizational learning requires continuous effort, resources, and support from leadership. In the context of Amman commercial banks, the mediating role of organizational learning capabilities in the impact of entrepreneurial orientation on improving competitive advantage is vital. This result similar to(Muafi&Roostika,2014)

7- the result shows that there is evidence of direct impact of entrepreneurship on gaining competitive advantage through organizational learning capabilities in

Amman commercial banks and there is indirect bath way which increase the total effect of entrepreneurship on improving competitive advantage. Commercial banks in Amman can enhance their competitive advantage by investing in entrepreneurship and organizational learning capabilities. Entrepreneurship allows banks to be innovative and respond quickly to market changes, while organizational learning capabilities improve their ability to adapt and continuously improve. By leveraging both factors, banks can develop new products and services, improve operational efficiency, and better meet customer needs to stay ahead of the competition. This result is similar to Mustafa, Rehman, Zaidi, and Iqbal (2015)

#### **5.4 Recommendations:**

- 1- Amman commercial banks should foster external partnerships and collaborations with fintech companies, startups, and other organizations to stay at the forefront of industry developments and introduce new services to meet evolving customer needs. These strategic alliances can leverage external expertise, access new technologies, and tap into innovative ideas, enabling the bank to stay at the forefront of industry developments and introduce new services to meet evolving customer needs.
- 2- To promote a growth mindset among employees, Amman commercial banks should invest in training programs, workshops, and knowledge-sharing initiatives. This fosters an environment that values learning and encourages continuous skill expansion, enhancing the bank's organizational learning capabilities.

- 3- Investing in training and development programs to foster entrepreneurship skills and mindset among employees can improve the bank's competitive advantage. Offering workshops, seminars, and learning opportunities can encourage creativity, pro-activity, risk-taking, and innovation, improving the bank's competitive advantage.
- 4- Establishing a dedicated learning and development department to design and implement comprehensive training programs, organize knowledge-sharing sessions, and facilitate continuous learning opportunities for employees is crucial for maintaining a competitive advantage. Regularly assessing the effectiveness of training programs and making necessary adjustments aligns with the organization and industry needs can maintain a competitive advantage for Amman commercial banks in the long run.
- 5- Prioritizing and investing in activities that promote organizational learning can be achieved by creating a culture of continuous improvement, providing resources and support for employees, fostering knowledge sharing, encouraging collaboration, and offering professional development opportunities. Leadership plays a crucial role in fostering a learning-oriented environment by setting clear expectations, recognizing and rewarding learning efforts, and promoting a growth mindset.
- 6- Establishing cross-functional teams to foster entrepreneurship and organizational learning capabilities is essential for Amman commercial banks. These teams should come from various departments and bring diverse

perspectives, identifying innovation opportunities, developing new products and services, and implementing organizational learning initiatives. This approach enhances entrepreneurship and organizational learning, leading to gain competitive advantage and overall effectiveness of the bank's endeavors.

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## Appendix 1



أخي الموظف/ أختي الموظفة

السلام عليكم ورحمة الله وبركاته

تهدف هذه الاستبانة إلى قياس: "أثر ريادة الأعمال في اكتساب الميزة التنافسية الدور الوسيط قدرات التعلم التنظيمي في البنوك التجارية بعمان". وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير في إدارة الأعمال من جامعة الشرق الأوسط. لذا نأمل منكم المشاركة بخبراتكم في هذا الموضوع، من خلال الإجابة عن فقرات الاستبانة بكل دقة وموضوعية، علماً بأن كافة البيانات سيتم التعامل معها بسرية تامة، ولن تستخدم إلا لأغراض البحث العلمي والتطوير.

شاكرين لكم حسن تعاونكم

المشرف

الطالبة

ا.د علي محمد العضايلة

رغد ظاهر حسن ابو عودة

### أولاً: المعلومات الديموغرافية

يُرجى التفضل بتعبئة المعلومات الديموغرافية المذكورة أدناه، بوضع (√) على البند الذي ينطبق على حالتك.

الجنس	<input type="checkbox"/> ذكر <input type="checkbox"/> أنثى
العمر	<input type="checkbox"/> أقل من 30 <input type="checkbox"/> 30-أقل من 39 <input type="checkbox"/> 39-أقل من 49 <input type="checkbox"/> 49 فأكثر
المؤهل العلمي	<input type="checkbox"/> بكالوريوس <input type="checkbox"/> دبلوم عالي <input type="checkbox"/> دراسات عليا
المسمى الوظيفي	<input type="checkbox"/> رئيس صراف <input type="checkbox"/> مدير فرع <input type="checkbox"/> أمين صندوق <input type="checkbox"/> مساعد مدير <input type="checkbox"/> رئيس القسم
الخبرة	<input type="checkbox"/> أقل من 6 سنوات <input type="checkbox"/> 6-أقل من 11 سنة <input type="checkbox"/> 11-أقل من 17 سنة <input type="checkbox"/> 17 سنة فأكثر

## ثانياً: فقرات ريادة الاعمال

الرقم	الفقرات	أوافق بشدة	أوافق	أوافق بدرجة متوسطة	محايد	لا أوافق بشدة
1	يستفيد البنك من افكار الموظفين في حل المشكلات.					
2	يشجع البنك الافكار الجديدة من الجميع بغض النظر عن منصبه في البنك.					
3	يهتم البنك بابتكار خدمات جديدة.					
4	يشجع البنك نهج العمل الجماعي لإنتاج افكار جديدة.					
5	يسعى البنك لتقديم خدمات جديدة استباقية قبل منافسيه.					
6	يسعى البنك الى ارضاء العملاء بطريقة تتجاوز حجم الامكانيات المتاحة.					
7	يسعى البنك نحو تحقيق اهدافه الرئيسية بسرعة.					
8	يعمل البنك على تقديم تحسينات على خدماته تتضمن ميزات جديدة أكثر من المنافسين.					
9	يعتبر البنك من اوائل البنوك في ادخال خدمات جديدة للعملاء.					
10	يتحمل البنك المخاطرة باغتنام الفرص المرتبطة بالمخاطر.					
11	يسعى البنك لاغتنام الفرص بحثا عن اسواق جديدة.					
12	يركز البنك على المشاريع عالية المخاطرة ذات العوائد غير المؤكدة.					
13	يتخذ البنك وضعية " انتظر وراقب " لتقليل المخاطر.					
14	يلتزم البنك بدعم الافكار الجديدة الابداعية التي تؤدي الى خدمات متميزة.					
15	يسعى البنك لإرضاء العملاء بطريقة تتجاوز حجم الامكانيات المتاحة.					
16	يتجه البنك بسرعة لتحقيق اهدافه الرئيسية.					

## ثالثاً: فقرات الميزة التنافسية

الرقم	الفقرات	أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة
17	يتميز البنك بجودة في العمل تمكنه من الحصول على حصة سوقية مناسبة.					
18	يسعى البنك لتحقيق تطابق بين جودة الخدمة وتوقعات العملاء.					
19	يمتلك الموظفون في البنك ثقافة الجودة العالية.					
20	يلتزم البنك بالمعايير الدولية للجودة.					
21	يهتم البنك في تحسين تصميم العمل.					
22	يتميز البنك بتقديم خدماته باستخدام التقنيات الرقمية المتجددة.					
23	يسعى البنك لتقديم خدمات تشمل ميزات اضافية جديدة.					
24	يتجاوب البنك سريعا مع شكاوى العملاء.					
25	يعتبر البنك رائد اعمال في تقديم خدمات مختلفة عن البنوك الاخرى.					
26	يسعى البنك لتخفيض تكاليف العمليات للوصول الى					

الرقم	الفقرات	أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة
	الميزة التنافسية.					
27	يستخدم البنك سياسات البحث والتطوير بهدف تقليل التكاليف.					
28	يتميز البنك بقلّة التكاليف مقارنة مع البنوك المنافسة.					
29	تؤدي الرقابة الداخلية على عمليات البنك الى خفض التكاليف.					
30	يقدم البنك خدمات متنوعة بما يتوافق مع حاجات العملاء.					
31	يتصف البنك بالقدرة على التكيف مع التغيرات البيئية المختلفة.					
32	يبنى البنكاستراتيجيات تتناسب مع المواقف المختلفة.					
33	يتمتع البنك بالمرونة لا مكانية دخول اسواق جديدة.					

#### رابعاً: فقرات التعلم التنظيمي

الرقم	الفقرات	أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة
34	يقوم البنك بشكل متكرر بفحص البيئة المحيطة بحثاً عن افكار جديدة.					
35	يراقب البنك بدقة اتجاهات السوق.					
36	يوفر البنك معلومات عن أحدث التقنيات الخارجية.					
37	يكتسب البنك تقنيات من مصادر خارجية.					
38	يتميز البنك بالبراعة لتحويل المعرفة التكنولوجية الى خدمات جديدة.					
39	تفتح الادارة العليا في البنك للاستماع لأفكار ومقترحات جديدة.					
40	يسعى البنك باستمرار الى استغلال التقنيات الحديثة بما يحقق اهداف البنك.					
41	يحرص البنك على الاستفادة من تجارب البنوك الاخرى لتطوير اساليب العمل فيه.					
42	يأخذ الموظفون في البنك الوقت الكافي للتعلم من المشاكل التي تواجههم.					
43	يوفر البنك برامج تدريبية للموظفين في جميع مراحل تطور عملهم المهني.					



**My employee brother / sister**

**May the peace, blessings, and mercy of God be upon you**

This questionnaire aims to measure: "**The impact of the entrepreneurship on gaining the competitive advantage, the mediating role, and organizational learning capabilities in commercial banks in Amman.**" This is to complete the requirements for obtaining a master's degree in business administration from the Middle East University. Therefore, we hope that you will share your experiences in this matter, by answering the paragraphs of the questionnaire accurately and objectively, noting that all data will be dealt with in strict confidentiality, and will only be used for the purposes of scientific research and development.

**Thank you for your participation**

**Researcher**

Raghad Daher ABuodah

**Supervisor**

Prof. Ali Mohammed Al Adayleh

**First: Demographic Information**

Please fill out the demographic information listed below, by putting (√) on the item that applies to your situation.

<b>Gender</b>	
Male <input type="checkbox"/>	Female <input type="checkbox"/>

<b>Age</b>	
30 Years or less <input type="checkbox"/>	From 31–39 Years <input type="checkbox"/>
From 39–49 Years <input type="checkbox"/>	more than 49 years <input type="checkbox"/>

<b>Education level</b>	
BSc or less <input type="checkbox"/>	High Diploma <input type="checkbox"/>
Higher studies <input type="checkbox"/>	

<b>Position</b>		
Chief teller <input type="checkbox"/>	branch manager <input type="checkbox"/>	teller <input type="checkbox"/>
Assistant manager <input type="checkbox"/>		Head of department <input type="checkbox"/>

<b>Experience</b>	
From 1 to 6 years <input type="checkbox"/>	From 7– 11 Years <input type="checkbox"/>
From 12 – 17 Years <input type="checkbox"/>	From 17 Years and above <input type="checkbox"/>



**Second: entrepreneurship:**

No	Item	Answer alternatives				
		Strongly disagree	Disagree	Undecided	Agree	Strongly agree
1	The bank benefits from the ideas of employees in solving problems					
2	The Bank encourages new ideas from everyone, regardless of their position in the Bank					
3	The bank is interested in creating new services					
4	The Bank encourages teamwork approach to produce new ideas					
5	The bank seeks to provide proactive new services before its competitors.					
6	The bank seeks to satisfy customers in a way that exceeds the size of the available capabilities.					
7	The bank is striving towards achieving its main goals quickly.					
8	The bank works to provide improvements to its services that include new features more than competitors.					
9	The bank is the first mover in introducing new services to customers					
10	The Bank bears the risk by seizing the opportunities associated with the risks.					
11	The bank seeks to seize opportunities in search of new markets					
12	The bank focuses on high-risk projects with uncertain returns.					
13	We practice “wait and see” position to minimize risk					
14	The bank is committed to supporting new creative ideas that lead to distinguished services					
15	The bank seeks to satisfy customers in a way that exceeds the size of the available capabilities.					
16	The bank is fast-growing towards achieving its main objectives					

**Third: competitive advantage**

No	Item	Answer alternatives				
		Strongly disagree	Disagree	Undecided	Agree	Strongly Agree
17	The bank is characterized by the quality of work that enables it to obtain an appropriate market share					
18	The bank seeks to achieve a match between service quality and customer expectations.					
19	The employees of the Bank have a culture of high quality					
20	The bank is committed to international quality standards.					
21	The Bank is interested in improving business design					
22	The bank is distinguished for providing its services using renewable digital technologies.					
23	The bank seeks to provide services that include new additional features.					
24	The bank quickly responses to customer complaints					
25	The bank is considered a pioneer in providing services different from other banks					
26	The bank seeks to reduce operations costs in order to gain a competitive advantage					
27	The Bank uses research and development policies to reduce costs.					
28	The bank has lower costs than competing banks					
29	The internal control of the bank's operations reduces costs.					
30	The bank provides a variety of services in line with the needs of customers					
31	The bank can adapt to different situations.					
32	The Bank adopts strategies commensurate with different situations					
33	The bank has the flexibility to enter new markets					

**Fourth: organizational learning**

No	Item	Answer alternatives				
		Strongly disagree	Disagree	Undecided	Agree	Strongly Agree
34	The bank frequently scans the environment for new ideas					
35	The bank closely monitors market trends.					
36	The bank provides information on the latest foreign technologies.					
37	The Bank acquires technologies from external sources.					
38	The bank is distinguished by the ingenuity to transform technological knowledge into new services.					
39	The senior management of the bank is open to listening to new ideas and proposals					
40	The bank is constantly striving to exploit modern technologies to achieve the bank's objectives					
41	The bank is keen to benefit from the experiences of other banks to develop its work methods					
42	Bank employees take the time to learn from the problems they face					
43	The Bank provides training programs for employees at all stages of their professional development.					

*Your cooperation is deeply appreciated. Thank you for your time and assistance.*

## Appendix 2

Name	Workplace	Academic rank
1. Abdel Aziz Ahmad Sharabati	Middle East University	professor
2. Ahmad Ali Salih	Middle East University	professor
3. Assad Alali	Amman Alahlya University	Professor
4 Azzam Azmi Abou-Moghli	Middle East University	Professor
5 Mohamad abdelkader	Israa university	Associate professor
6.. Sami al-kharabsheh	Israa university	Associate Professor
7.. Waleed Hamad Al Darwoby	Israa University	Associate professor