



HUMAN RESOURCES IN BANKS OF JORDAN

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ABSTRACT

KEYWORDS:

Human Resource, Marketing, Banking Service, Jordan.

The human resources (elements) is one of the main pillars of the improvement of banking efficiency, despite the efforts made by the banking departments in recent year to develop the banking service, these efforts will remain limited results unless the development of the potential of the staff and their abilities in order to ensure the upgrading of the provision of banking services and achieve the best investment of human resources in Jordanian banks.

This study evaluated and analyzed the most important reforms in human resources that affected the Jordan banking system and identified the strategies that Jordanian banks should follow to improve their efficiency and support their competitiveness during the global changes.

In order to cover various aspects of the subject and answer the problem of research and test the validity of hypothesis, the study use the descriptive approach to present and analysis the various dimensions of the subject and reach the desired results from research.

INTRODUCTION

The global economic environment during the last quarter of the last century witnessed many rapid and successive changes which includes the rapid trend towards the liberalization of international trade in goods and services and increase of economic blocs at the level of countries and companies and the growing role of multinational companies and expand the great progress in information and communication technology, and the high level of competition which has become the predominant feature that dominates the domestic and international markets, thus imposing more challenges on individuals project and countries to increase their competitiveness and increase the efficiency of their performance.

The financial and banking sector is considered one of the most important economic activities in response to and influenced by these changes, the developments in the financial and banking sector have been reflected in most of the banking activities in the world and have become a challenge that must be adapted and matched by the need to find mechanisms and ways to maximize advantages of these developments and minimizing their effects and negative repercussions in order to improve the efficiency of the banking operation and activate its role.

The diversification of banking services and improving its quality is now essential to increase the competitiveness of banks by increased spending in banking technology and training of human resources to adapt to these banking developments, also the interest of adopting the banking marketing to gain customer satisfaction.

LITERATURE REVIEW

Every organization tries to coordinate various factors to achieve organizations goals through improving performance in business and that becomes essential to increase the efficiency of human being through the ability to do work and motivate and maintain the human or workers.

There is some of literature review related to this topic as follows:

Muna Al Ghazawi (2006) the impact of investments in human resources activities on the effectiveness of investments in human capital, the case of commercial banks of Jordan.

The study recommended to empower human resources management with the tools and techniques needed to improve their role on performance of the banks

Mohyi Aldeen Qoteb and sahar fotah (2008) the important of HRM practices on growing employees in Jordanian banks. This study examine the degree of banking

sector in Jordan by applying practices of HR. it recommended to focus on these practices specially training and development and enhance rewards.

Gantasala Venugopal prabhakar (2010) the impact of HR practices on customer satisfaction.

This study examined organizational commitment as a mediator between HR practices and customer satisfaction of 3 jobs groups from 13 banking companies.

The result indicates that HR practices can positively enhance customer satisfaction by improving commitment and involvement in the employees.

Malikeh Beheshtifar and mojtaba safarian (2013) HR maintenance: A vital factor to promote job commitment, the study show HR maintenance have vital role in developing committed employees. It is suggested that manager should take the time to discover the organizational resources that individuals teaches value and take measure to provide such resource where possible .

Ahmad salhi and Kanzah karbosih (2012) the important of HR motivation in improving performance.

This study recommended that human resources need more care and motivation in order to improve the performance of employees in workplace.

CSR watch Jordan (2014) corporate responsibility in the banking sector in Jordan.

This article indicate the important of CSR practice in bank sector.

Abd-Alasis Hani and Kamil Hawajrih (2013) Practices of human resource strategies and their role in strategic flexibility in the Palestine Islamic banks.

This study aimed to measure and analyze the impact of recruitment, training and sustain of HR on strategic flexibility in banks, the study recommended that sustain of HR is most important followed by training and development and finally recruitment and selection and there are an impact of practices of HR in all dimension of strategic flexibility in banks.

ROLE OF HUMAN RESOURCE IN BANK

The role of human resources in improving efficiency of banks is well recognized and the previous studies conducted brought out various dimension of human resources practices in banks of Jordan.

However these studies have not measure the operational efficiency for banks through HR practices, for that and to bridge this gab the present study is undertaken and the result of this study may lead to an effective and optimal efficiency in banks of Jordan.

STUDY METHODOLOGY

The study uses the descriptive approach and analytical approach to present and analyze the various dimensions of the subject and reach the desired results.

The hypothesis of this study is:

- Jordanian banks offer limited and traditional services.
- Jordanian banks don't have capacity to keep pace with the development and characterized by poor performance.

In order to cover various aspect of subject and answer the problem of research and test validity of hypothesis the study use the descriptive approach to assess and evaluate the effectiveness of reforms in banks of Jordan in order to get

efficiency of its operation and identify the strategies that Jordanian banks should follow to improve their efficiency and support their competitiveness in global changes.

FINDINGS & CONCLUSION

The Jordanian banking system face many challenges and global changes imposed in the developments and the expansion of financial transactions and electronics banking with resulted in the increasing in banking risks and incidence of financial crisis which became the main concern for those in charge of banking systems to face these challenges and minimize its consequences and its negative effects and maximize the gains and benefit by adopting strategies of bank and human resources practices to increase the operation efficiency to face intense competition in the banking market.

The diversification of banking services and improving its quality is now essential to increase the competitiveness of banks by increased spending in banking technology and training and rehabilitation of human resources to adapt to these banking developments, also the interest of adopting the banking marketing to gain customer satisfaction.

It can be said that the level of human resources rehabilitation in Jordanian banks is still weak compared with worlds banks and therefore the challenges remains in front of it which must be remedied if it wants to enhance its competitiveness and ensure its survival in the market.

Improving human resources performance requires a number of integrated strategies to reach the effective banking model through:

- 1- Preparation of training programs to train banking staff on the use of banking technology and modern development through use the local and foreign expertise and sending employees for overseas training mission.
- 2- Upgrade management system to become efficient and able to interact with the variables of the banking industry and support it with modern devices.
- 3- To instill some advanced concepts among the staff of banks that relate to the important of innovation, creativity and initiative to win new customers and the ability to negotiate plan and take decisions and get freedom from routine constraints that impediment workflow.
- 4- Encourage employees to make more effort and mobilize their creative potential using a better incentive system and rewards or by upgrading to higher position.
- 5- The need for the participation of employees in the development of performance which ensures their commitment and enthusiasm in work.
- 6- Banking reforms should be continued and deepened in line with developments in the arena of global banking.
- 7- Adaption of the accounting system applied in the banks in accordance with international accounting standards.
- 8- Attention to the human resources through training continuously
- 9- Diversification of banking services and attention to their quality to meet the customers wishes with continuous follow-up of these services to see the satisfaction of customers.
- 10- The importance of further expansion in the transfer of technology to Jordanian banks in order to keep up with the Developments in this field.

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