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The Strategic Role of Innovation in Unleashing Human Capital for Competitive Advantage in Jordanian Banks

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Abstract. This research paper empirically investigated the mediating effect of the innovation on the relationship between human capital and sustainable competitive advantage in Jordan's rapidly developing banking industry. Survey data was collected from 370 bank employees and analyzed using PLS-SEM methodology. The statistical analysis confirms human capital, comprised of perceived capabilities, skills, and knowledge, positively influences competitive advantage. Additionally, innovation partially mediates this relationship, suggesting an underlying mechanism of how human capital drives competition. For practitioners, the findings signal that fostering cultures, capacities, and climates conducive to innovation allows banks to fully leverage human assets into market dominance. By illuminating innovation's role, the study addresses unexplored research gaps and makes both theoretical and practical contributions within an understudied context.

Keywords: innovation, human capital, competitive advantage, bank, Jordan.

1. Introduction

Due to the developments taking place in the business environment and the intensification of competition, the attention has moved from the conflict over tangible assets to the intangible assets, as human capital is one of the main important components of intellectual capital (Banmairuroy et al., 2022; AlQershi et al., 2020). The human capital relies on knowledge because the success depends on the employees who have a high level create additional value in the economy based on work-related competencies, training and skills (Wongsansukcharoen & Thaweepaiboonwong, 2023). For this reason, the human element has become a valuable asset in all organizations regardless their industry which was considered merely a production resource. In includes mental and physical abilities, and the realistic assets depend greatly on the human resource, which makes optimal use of them in an effective manner that creates a competitive advantage (Guo & Chen, 2022; Wang, 2022). The importance of human capital and its role in creating competition is prompted the organizations to move towards attracting human capital and work to develop and retain it (Mubarik & Bontis, 2022).

In the recent years, the studies have begun to show interest in human capital, as the success of organizations performance in general, whether industrial or service, has depended on human thought to a greater extent than on financial resources (Samson & Bhanugopan, 2022; Marchiori et al., 2022). Accordingly, the urgent need for human capital emerged led to an increase in the intensity of competition between businesses, and human capital in light of competitiveness and the information age has become the real capital of enterprises and plays the main role in innovation (Farida & Setiawan, 2022; Arsawan et al., 2022). Therefore, it is capable of transforming knowledge into value, and then into competitive advantage, so the human capital is one of the most important components of intellectual assets and is a means of production (Alkhatib & Valeri, 2024). Moreover, the human capital increases the productivity of the people in the organization through the cognitive and technical skills they acquire, also, it is one of the requirements of the current work environment and the intense competition that is focusing on how to develop its human assets to achieve excel over its competitors (Anis, 2022; Hitka et al., 2019).

The private sector is considered one of the sectors that seeks to achieve its goals, whether to achieve profits, to obtain the necessary financing for its operations and activities and thus develop human capital (Kryscynski et al., 2021). Achieving excellence in the performance of contemporary businesses is not based solely on their possession of natural, financial and technological resources, but rather it is based primarily on providing human competencies with the ability to maximize the benefit from those resources (Cahyani & Agusria, 2023). Banking industry has taken concerns much among scholarly works, as the banking services have witnessed fierce competition for growth and accelerate the changes by identify and exploit new success paths (Zhang et al., 2024). The need for innovation in this industry require from banks in Jordan a need to be ahead of the curve. The fintech start-ups lure the clients away with the digital payment and services, thereby the banks need to remain innovative and attractive. That means the banks should offer compelling outstanding products and positive customer experience (Zouari-Hadiji, 2023). Accordingly, the little studies address the innovation's role in enhancing competitive advantage in Jordanian banking industry. Resulting of the innovation advancements in banking industry, the banks for meeting the changing needs and customers' expectations leverage new technologies for real-time update (Alaassar et al., 2023). Thus, the current study aims to examine the mediating role of innovation through the influential effect of the human capital on the competitive advantage.

2. Literature Review

Reliance on technology has begun to decline due to the intensity of its change, and competition and excellence have become difficult. In a world where information, resources, and technology move at breakneck speed, the human capital and competencies qualified for innovation remains a source of strength for the organizations (Shela et al., 2023). Likewise, the continuous decline in the cost of operating information in light of the information economy has led to being a commodity available for purchase and sale, and thus it has become a non-essential determinant of the competitive advantage (Bonner et al., 2023). Thus, in light of the transformations in the competitive environment, the organizations have confirmed that the only factor that provides them with a sustainable advantage is human capital with high skills in innovation (Serenko, 2023).

The external environment is the group of forces, factors and variables that lie outside the organization's framework and affect its strategies and behavior, without the latter having the ability to control and direct them (Liu et al., 2023). Rather, it works to adapt to it by seizing the opportunities and confronting expected threats by investing in strengths and addressing weaknesses, which leads to the success of the strategy and possessing a competitive advantage (Vithana et al., 2023). Since the value of human capital is not linked to the type of value to be obtained, but rather to the context of the competitive environment surrounding the organization, it can be expressed through the organization's vision and the parameters of its strategies, and it is in a position that allows it to determine the nature of the roles of human capital to make a value (Rehman et al., 2023).

Human capital in the organizations, it contributes in creating innovations and differentiation, unlike the organizations whose added value is in the integration and assembly of components, in which the capital focuses on integrating other innovations (Jordão et al., 2023). Lin et al (2023) identified the human resource as an important element, and investing in it achieves intellectual performance that leads to competitive superiority, and the new competitive environment is rapidly changing, especially with the change in customer tastes and the diversity of their needs, which is a strong reason that pushes the organization to improve performance by encouraging innovation (Du et al., 2022). The arguments added the effective management of human capital as a main determinant of the performance. Therefore, the investment in human capital is considered the main determinant of competitive superiority, especially if the organization is able to attract distinguished talents (Arokiasamy et al., 2023). Therefore, the present study formulates the following hypothesis H1: human capital (perceived capabilities, skills, and knowledge) has a significant positive influence on the competitive advantage.

The resource-based view RBV associated with the strategic management discipline is considered within the industry settings and support the converse gaps in this view that are also expected to fill the gaps in RBV application. The view as a popular theoretical perspective is used to explain the aspects related to the organizational performance (Tarekegn et al., 2024), and many practitioners and scholars have been generally influenced by the debates and key arguments of this theory. RBV theory assumes that the organizations possess and control pool of several capabilities and resources (Hussain et al., 2024), which these capabilities are also different within the organization to create their own competitive edge (Lubis, 2022). Hence, the relations between these theoretical factors like organisational performance, competitive advantage and capabilities still debatable within recent studies concerns. The theoretical approach outlined the capabilities as the most appropriate way to explain the performance outcomes. The controversies in this relationship have motivated the future studies based on the literature review of theoretical variables. Also the capabilities trigger the scholar works due to the further need to conduct more empirical evidences for better understand this relationship for academic community especially within the developing context of services industry to explore the factors related to the competitive advantage (Bari et al., 2022). Therefore, the present study formulates the following hypothesis H1.1: perceived capabilities have a significant positive influence on the competitive advantage.

The entry into the era of technology and knowledge has increased the interest of economic institutions in searching for sources of competitive advantages that allow them to get ahead of the competitors, especially since the today's customers desire to obtain more benefits that achieve maximum satisfaction for them (Zhang et al., 2023). Recently, many studies have appeared on the intangible assets that organizations possess, represented by the human resource and the skills they possess through which they can make the difference between one organization and another (Mohammad

Shafiee et al., 2024). Thus, a new approach has emerged that is based on the skills that the organization possesses as the criterion. The main thing in prolonging the survival of any successful organization is the individuals with knowledge, intelligence, and skills are the driving force of the organization as very important source in achieving competitive advantage (Alkhatib & Valeri, 2024). The skills have become a basic pillar of the new competitiveness and a source of excellence because they provide the organization with speed of reaction, flexibility, creativity, and being ahead of changes (Tee, 2021). All important elements that come within the requirements of the new competitiveness as skills increase an urgent need to obtain and develop them to work on manage it in a way that allows optimal exploitation to achieve competitive advantage for the organizations. Therefore, the present study formulates the following hypothesis H1.2: skills have a significant positive influence on the competitive advantage.

Knowledge in organizations leads to achieving competitive advantage, by enabling the organizations to design and prepare an appropriate competitive strategy, which is based on care and attention to strategic knowledge fields, in which the knowledge becomes a strategic issue and the direct support to achieve competitive strategy (Azeem et al., 2021). The literature indicated the knowledge is the issue that indicates that competitiveness and knowledge come together in a parallel line, and from the concept of the true strategic nature of knowledge itself (Alfawaire & Atan, 2021). As others point out, the link between knowledge and competitive advantage bears in the reality that there are important strategic benefits, and that the good and appropriate application of the link between knowledge and competitive strategy will lead to achieving competitive advantage (Dimitrakaki, 2022). Knowledge as an entity increases through use, participation, and the exchange of ideas, and experiences between people, so it grows and increases for each person (Malik et al., 2023). Therefore, the organizations sought to encourage the distribution, sharing, flow, or value of knowledge. A belief that the knowledge can help spread internal expertise, experiences and knowledge which will lead to providing workers with unlimited capacity for decisions, providing them with education and enabling them to respond to environmental changing factors (Aldosari, 2023), thus, the organizations benefit from their distinguished and competitive advantage. Therefore, the present study formulates the following hypothesis H1.3: knowledge has a significant positive influence on the competitive advantage.

What distinguishes the current business environment for most organizations is one constant principle which is change, where the only rule for growth and development is competition. And in this environment in which the organizations are increasing in an unprecedented way, where the management is transforming, technology is developing, and products are advancing, it is difficult for organizations to achieve their most important goals, survival and continuity without innovation (Gao et al., 2023). However, the competitive advantage has several sources, and the innovation is considered one of the most important sources of competitive advantage, as it allows the organizations, in light of these changes, to improve their competitive edges that enable them to face challenges (Distanont & Khongmalai, 2020). And they are dictated by the conditions of the current business environment, since there are many areas of competitive advantage which the innovation has many faces and entrances. In other words, innovation can occur in the field of products, in the field of pricing, or in any other field of marketing and management practices (Posen et al., 2023; Ávila, 2022). The innovation represents an important structural foundation for long-term competitive advantage. The competition can also be viewed as an innovation-oriented process, although not all innovations are successful, those that are successful can provide a major source of the competitive advantage because they give the organization’s unique products that its competitors lack (Omidvar & Palazzo, 2023). Therefore, the present study formulates the following hypotheses H2: innovation has a significant positive influence on the competitive advantage. And H3: innovation mediates the influence of human capital on the competitive advantage.

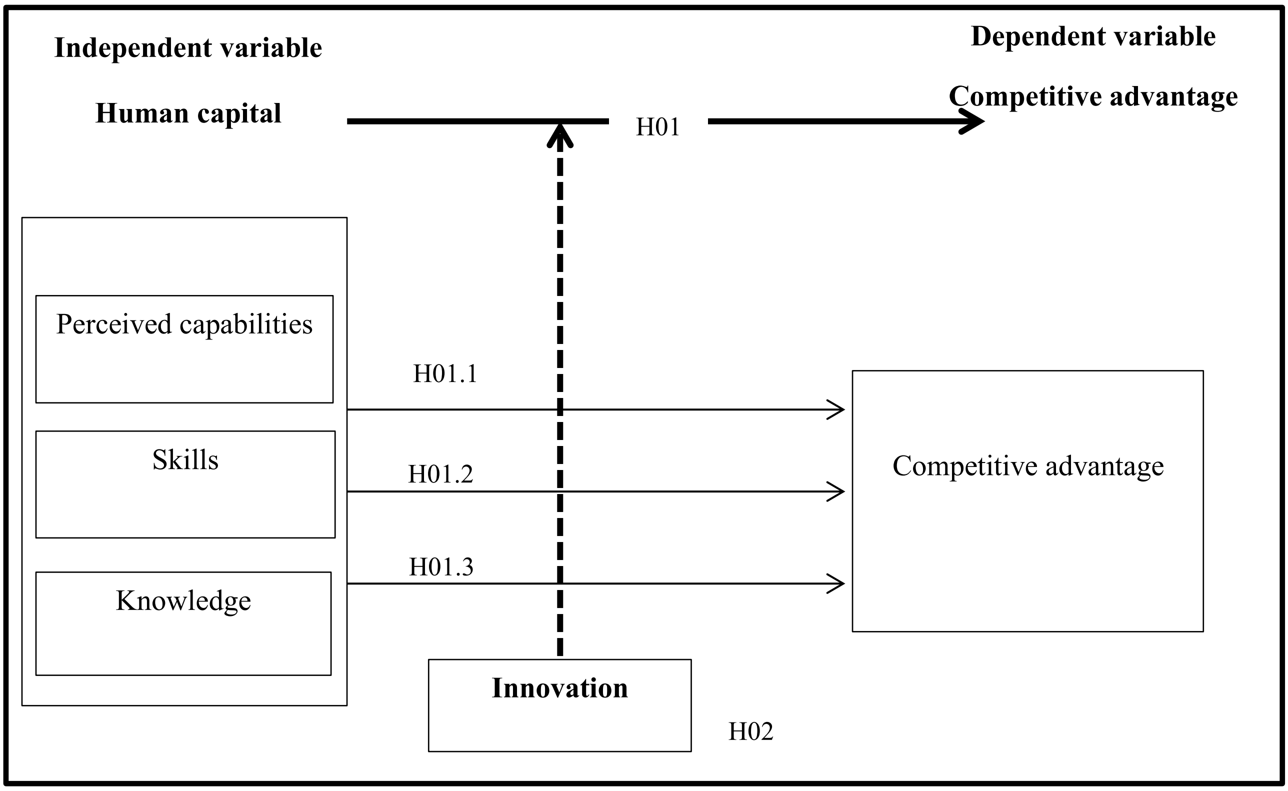

Fig.1: Research Framework

3. Method

The present research outlined the methodological design to conducted a quantitative research approach through a cross-sectional study that most appropriately for this nature of this study. This research design is generally based on gathering the data from the sample using a developed instrument of questionnaire with running the key analysis procedures for e key findings. Moreover, the study targeted the population of banking employees with a total of 370 that were conveniently selected from different management positions, experience and educational levels. The research items were scaled from previous studies that similarly investigated the same research variables (e.g Udriyah et al., 2019; Omidvar & Palazzo, 2023; Zhang et al., 2023). The instrument also was validated through wordings and the content validity that considered and checked to ensure the measures are not ambiguous without also misunderstanding or confusion. The study made some changes and amendments as suggested by the arbitrary members to improve the research measurements with a valid draft of the indicators prior the process of final distribution. On other hand, the study edited an Arabic draft that distributed to the sample which mostly they are familiar with their mother tongue. The research instrument includes several sections such as demographics and variables measures.

The research used the approach of structural equation modeling SEM that general conducted in this study to run the key analysis. Determining the minimum sample size with more than 200 participants confirmed the adequate size to conduct this research according to the approach of maximum likelihood. As the research concerns with data analysis using the software of SmartPLS3 to offer the most key statistics. Further, the procedures of data analysis regarding this approach ultimately are given with the constructs which drawn with the indicators and the relationship among the variables outcomes to represent the shape of the effects within the study constructs. The approach analysis was selected in this paper due to the multi-procedural process that should be followed in order to assess the structural model in PLS-SEM method including steps of evaluating the issues of multicollinearity between the predictors or independent constructs of the structural model; as well test the statistical significance of the path coefficients and prediction (Guenther et al., 2023).

The approach of SEM generally concerns with analyzing the association between the functional constructs. However, there are two main types of models considered in this analysis namely measurement and structural model. They mostly used to achieve different analysis aims and they have unique analysis that used to conduct different forms of validity and testing the hypotheses. The indicators were ranked by using five Likert scale (strongly disagree to strongly agree). The conceptual model was illustrated the respective interested causal effect of constructs which they indicate the model paths with the direction of this causal effect drawn to give clear view about the directions among the research variables.

4. Results

A total of 370 valid responses involved in the analysis procedures with a response rate (75%) of the overall distributed questionnaire (490). The results of the demographics revealed the majority of the participants were male 67.5% but the female participants around 32.4%. The age group was for those of aged between 46-55 years old (32.4%), and the results related to the educational level showed the most of the participants hold a bachelor degree 80.8% (299), normally the positions results revealed the majority of the participants were normal employee (326) with a percentage of 88.1%. The results indicated the importance of hiring workforces with various background and characteristics which this reflect insightful perceptions about the issue being searched in this study.

Table 1: Sample Demographic

Variable	Frequency	Percentage
Gender		
Male	250	67.5
Female	120	32.4
Age		
25-35 years	66	17.8
36-45 years	105	28.3
46-55 years	120	32.4
Above 55	79	21.3
Educational level		
Diploma and less	38	10.2
Bachelor degree	299	80.8
Graduates	33	0.9
Positions		
Managers	11	0.3
Mangers assistant	13	0.3
Head of department	20	0.5
Employee	326	88.1

4.1. Measurement Model

The study has checked through some key analysis processes model reliability and validity using some common tests such as composite reliability CR and Cronbach's Alpha. The analysis begins with measurement model analysis and results which given through the required run procedures of this analysis such as confirmatory factor analysis that mainly used in order to assess the measures reliability and validity. The given findings showed valid and reliable indicators according to the values of reliability analysis (>0.7) (Hair et al., 2017). The indicators were ranged at the scale of five-point Likert, and the study concerned with check an important validity called discriminant validity of the model through determine the values of average variance extracted AVE that illustrate the constructs correlations, the threshold of this validity should not be less than 0.85. Furthermore, the results of AVE should be greater than 0.5. Accordingly, the findings confirmed the significance of the model running which this also supported the validity of the measures while measuring the respective research constructs.

Table 2. Constructs' Validity

Indicators	Loadings	CR	AVE	Alpha
Perceived capabilities		0.85	0.60	0.78
PC1	0.776			
PC2	0.790			
PC3	0.781			
PC4	0.757			
Skills		0.80	0.71	0.50
SK1	0.709			
SK2	0.672			
SK3	0.756			
SK4	0.700			
Knowledge		0.82	0.70	0.53
KN1	0.786			
KN2	0.743			
KN3	0.733			
KN4	0.656			
Competitive advantage		0.70	0.51	0.80
CA1	0.668			
CA2	0.736			
CA3	0.655			
CA4	0.661			
CA5	0.655			
Innovation		0.76	0.76	0.52
INN1	0.753			
INN2	0.730			
INN3	0.725			
INN4	0.699			
INN5	0.693			

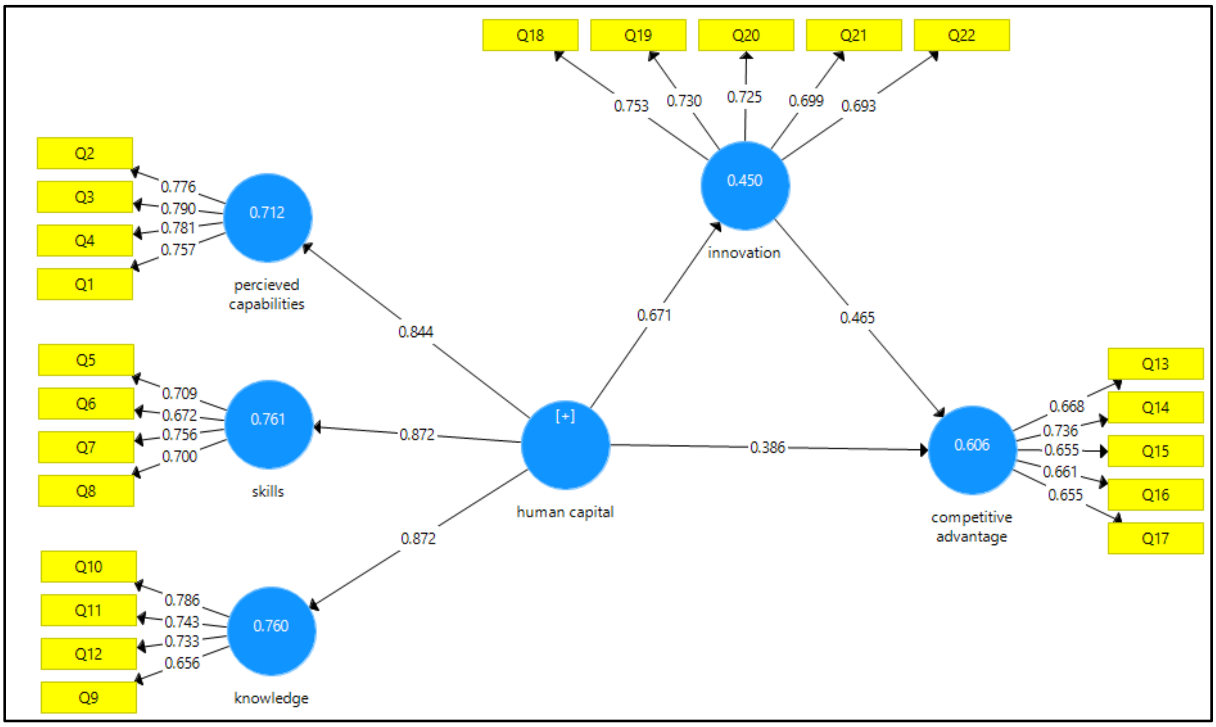

Fig.2: Measurement Model

4.2. Structural Model

An important analysis step related to the structural model analysis and it is a prerequisite procedure that should be check prior run the path analysis and test research hypotheses is the multicollinearity issue. This analysis importantly conducted in the present study in order to check that the conceptual model data didn't violate the regression requirement analysis. The research carried out this type of analysis through the common criterion known with Variance Inflation Factor VIF associated with the values of Tolerance of the constructs. The results revealed the acceptable values of this analysis that less than (5.0) which mean no higher correlation amongst the model constructs, therefore it could conclude no problematic issue with the issue of multicollinearity of the study constructs which ranged (3.452 - 3.790). Based on this result, the study consistent with the arguments that require meet the minimum cut-offs to accept valid reliable model findings and strengthen the evidences while compare with the similar studies. For example, the multicollinearity not found and this indicate non similar concepts being analyzed in this paper.

Table 3. Multicollinearity Test

Variable	VIF	Tolerance	Skewness	Kurtosis
Perceived capabilities	4.305	0.232	0.716	0.655
Skills	3.112	0.321	0.705	0.549
Knowledge	3.289	0.304	0.643	0.498

In addition, the study assessed the second type of model namely structural model through PLS-SEM analysis that generally used in order to evaluate the interested model paths and the relations between the model constructs as well test the hypotheses. The study through the conceptual model (Figure 1) is tested by using SEM analysis and maximum likelihood estimates approach. The key interested results include the standardized regression weight (β) and significance level (p-value). The given results (Table 4 and Figure 3) showed the values of standardized coefficients that explain and interpret the direct effects between the research constructs, thus this asserted the hypothesized model and paths. Accordingly, the findings supported the stated hypothesis of human capital is significantly influence the competitive advantage ($\beta = 0.38$, $t = 7.675$, $p = 0.000$), and this support H1. Perceived capabilities significantly influence the competitive advantage ($\beta = 0.23$, $t = 2.765$, $p = 0.000$), hence H1.1 supported. Skills significantly influence the competitive advantage ($\beta = 0.28$, $t = 4.803$, $p = 0.000$), thus H1.2 supported. Knowledge also significantly influence the competitive advantage ($\beta = 0.49$, $t = 10.220$, $p = 0.000$), thus H1.3 supported. Further, the results also confirmed the influence of the innovation on competitive advantage $\beta = 0.39$, $t = 3.761$, $p = 0.000$), and H2 supported. Further, the results also confirmed the mediation effect of the innovation in the relationship between human capital and competitive advantage $\beta = 0.31$, $t = 7.908$, $p = 0.000$), and H3 supported. However, the given results supported the hypothesized model and consistent with the literature review and empirical studies and in line with them as discussed in the next section.

Table 4. Testing Hypotheses

Paths	Estimates (β)	t-statistic	P-value	Decision
human capital → competitive advantage	0.386	7.675	0.000	Supported
Perceived capabilities → competitive advantage	0.238	2.765	0.000	Supported
Skills → competitive advantage	0.280	4.803	0.000	Supported
Knowledge → competitive advantage	0.492	10.220	0.000	Supported
Innovation → competitive advantage	0.399	3.761	0.000	Supported
human capital → innovation → competitive advantage	0.312	7.908	0.000	Supported

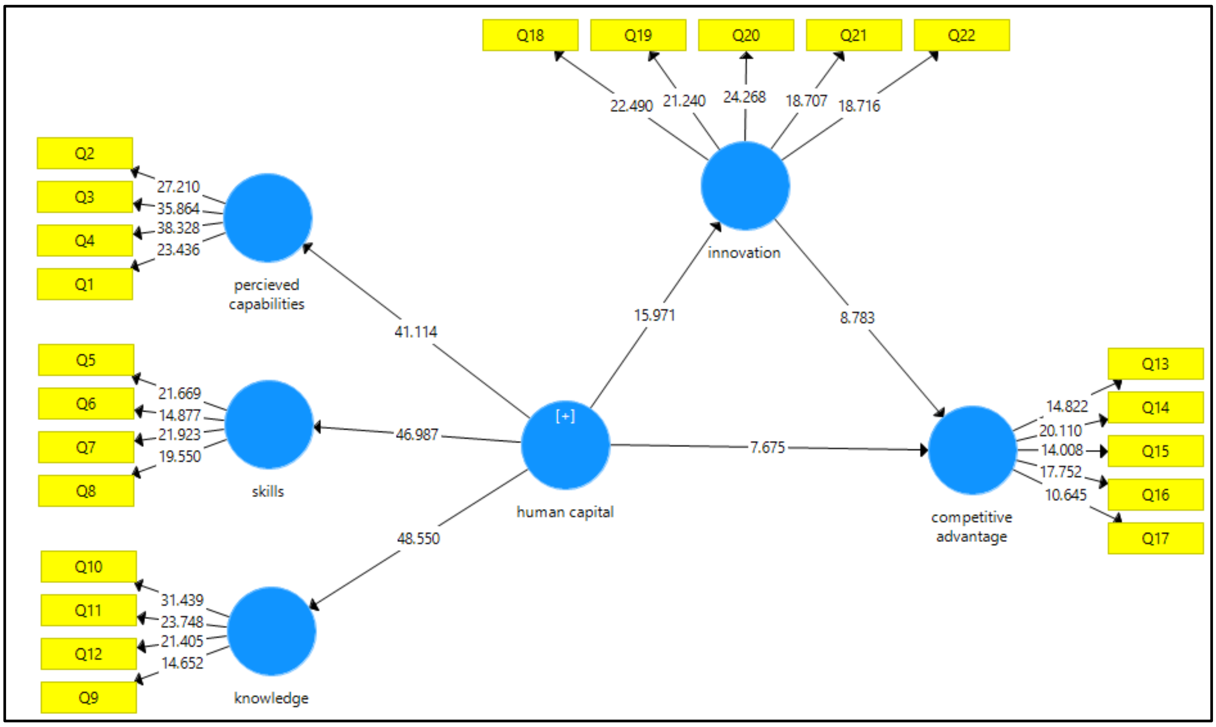

Fig.3: Structural Model

5. Discussion

Banking sector is seeking to improve their competitiveness and market positioning through developing the responsiveness senses and aspects into the market changes as well the competitors. Therefore, it is important to ensure their daily operations and key activities are designed to meet and respond the changing needs of the customers. Significantly, the human capital factors form the heart of skills, knowledge, practical experiences, technology and customers relations within the organization. As the professional specific skills could furnish the important competitive advantage. Further, the core of the today's organizations in improving a market niche, thus the present study may contribute empirically studying a mediating effect. Generally, the mediating role of the innovation through the relationship between human capital and competitive advantage in Jordanian banking sector is the study's research contribution to the existing literature. Moreover, the research corroborated for the first time the influence of human capital and innovation on competitive advantage.

The study findings have some implications for banks executives in line with the results that discussed in the literature. The most important finding of this study is the significant positive influence of the human capital and innovation on banks' competitive advantage, which this consistent with another studies (Obeidat et al., 2021; Mubarik & Bontis, 2022). The results showed that if banks successfully invest in increasing and enhancing the innovation practices they definitely can reach out a better performance with competitive related outcomes in the market. Also, the findings are in line with Guo and Chen (2022) who discussed the dimensions of human capital with their relationship with the innovation which the companies are struggling to be responsive and proactive while acquiring and implementing the innovative methods and tools. Furthermore, the human capital through the knowledge and skills contribute in gaining a good market share, increase profit margin and competitive advantage.

In other words, the role of the innovation improves the chances and capabilities of being a competitive organization with the required skills and knowledge of the workforces that could lead to positive businesses outcomes. The findings generally agreed with what Wang (2010) found the positive effect of the green innovation on companies' competitive advantage in the hospitality industry. And the green intellectual capital had a positive mediating effect in the relations between green innovation and competitive advantage. Given these results in the relevant is unsurprised and interesting in the field of human capital which becomes the wealth source for the organizations, thus it is not surprising the organizational innovation could influence positively the competitive advantage.

The findings also supported all hypothesized paths and found statistically positive and significant coefficients between human capital and competitive advantage. The real capital of banks includes intellectual capital, which is primarily represented in the knowledge that can be converted into added value through successful investment in human energies and competencies. Additionally, the human capital is the source of competitive superiority and competitive advantage for banks, and it is the difference between the nominal value of the company and its book value. So that, banks should deal with human capital as the most important strategic resource acquired by them, and it must be constantly preserved because it is the effective element in the business success, and the importance of its role in the success of the competing business should be emphasized. But the results contradict with Hili's et al (2017) findings that found no effect of human capital on competitive advantage.

The banks resort to innovation because it allows the competition to be changed from competition in its degree to monopoly in its forms. The banks' adoption of the innovation option as a competitive strategy means working to increase research, development, improvement, innovation, and advancement of these activities. This result stand with Eriksson's (2023) findings about the source of human capital for innovation growth. This is required to activate research and development activities, invest in knowledge, human resources and technology, and strengthen cooperation with external parties. The banks management must rehabilitate and support the innovativeness to become innovative business with a high competitive ability. In light of this context, banks today face a real challenge, which is the need to raise their innovative capacity if they want to raise their innovative capacity in the near future. The increasing interest in innovation enrich theoretical and applied knowledge that lead to innovation with the aim of raising the competitive capabilities of the organizations, as the production of new products/services, improvement of existing ones, or development of processes are all based on the skills and knowledge base to reduce costs and improve quality. The research objectives were achieved with little difference with the recent literature, also asserted the evidence that stated a significant effect between study variables. Thus, the opposing effect of the human capital on innovation and the accumulated competitive advantage was not indicated in this study and recent literature.

6. Conclusion

The paper demonstrates human capital's positive association with competitive edge and reveals innovation as a complementary mechanism that unlocks the potential of human assets into business performance. This has strategic implications for how banks manage and motivate knowledgeable employees to create game-changing products, services and processes. Further academic examination can build on these conclusions through expanded samples, industries, and geographies. Practical inquiry is also warranted into exactly how informal or formal policies and cultures spur the types of creativity, collaboration and exploration that breed innovation. With digital disruption and financial technology rapidly changing financial services, understanding and actively fostering the human capabilities to adapt through innovation will only grow in imperative.

6.1. Theoretical Implication

The study framework was outlined and derived from extant literature and theories addressed the similar concepts and variables of the present paper. The theories of resource based view RBV and innovation illustrated succinct views for better understand the influence of innovation on human capital of banks' on the competitive advantage. The results corroborated the previous empirical studies and contribute the attempts of fulfilling the research existing gaps by outlining that the human capital factors are essential in achieving competitive advantage. There was also a direct influence in the relationship between human capital and competitive advantage through the innovation. The study findings also indicated that innovation has significant influence on banks' competitive advantage. Another theoretical implications related to the both direct and indirect of the human association with the competitive advantage with mediation role of the innovation in this relationship. Thus, human capital is critical aspect and factor among the practices aim of creating a great competitive advantage.

6.2. Managerial Implication

The present study may contribute to the general literature and knowledge body by integrating the role of innovation as well human capital of banking industry performance in a single research to investigate this effect and show how the interested variables could contribute in developing not only Jordanian banks but also the national economy. Moreover, no previous scholarly works and research have integrated within a developed framework these effects. Thus, the present developed study conceptual framework can benefit the banks management to assess their competitive advantage aspect associated with the innovation. Considering the situations analyses of the banks operations and activities and their strategic vision and missions, the key measures of human capital, innovation and competitive advantage were identified with indicators validated previously. Therefore, the innovation measure indicated the balance of banks, selection of human capital practices and the competitive advantage. The framework also could enable the banks management with a focus on particular procedures that highly required to advance and take some actions like identify the banks, strategies and practices related to the innovation and human capital factors which can support in improving their competitive edge.

6.3. Limitation and Future Research Directions

The current research work has some limitations. It discussed the human capital and innovation by adopting a scale developed previously within a limited contextual setting. The scale concentrated on some dimensions in developed contexts which this differ from those of developing. However, the innovation practices might include another different measures or dimensions, and the indicators used in this study were valid and appropriate. The future studies on other hand could expand the measures of these variables with number of dimensions to investigate newly developed measurements that may significantly contribute to this topic. Another research limitation of the present study is related to the sample that was limited to only banks. Other sample of Jordanian industries could be examined such as manufacturing or healthcare services. The results similarly can't be generalized to different sectors like food manufacturing since their structures surely not similar with the banks. As this study result may appropriate for banks in the emerging context, the research thoughts it may not appropriate in the developed context with different employee management structures and culture. Although the findings were more specific to Jordanians, it acts as a base to sharpen the understanding of the relations between human capital, innovation and competitive advantage.

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