

# THE ROLE OF CORE COMPETENCIES ON ORGANIZATIONAL PERFORMANCE: AN EMPIRICAL STUDY IN THE IRAQI PRIVATE BANKING SECTOR

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## Abstract

This paper discusses the impact of core competences on organizational performance as a critical issue in Iraqi private banking sector. An organizer questionnaire was developed and self-reported to managers in 10 private banks, a sample of this study are 200 managers in these banks. The hypothesis to test variables of the study was absorbed in a questionnaire with Cronbach's alpha coefficient of 75% and was prepared based on a number of measures related to the subject of study. A range of methods were used to analyses statistical data, and the results were extracted using SPSS. The result shows that there is a significant correlation among core competences and organizational performance. Based on this, we recommend that bank management develop of the core competences for human resource as a strategic tool to enhance organizational performance and expand their empirical knowledge in the context of private banks in Iraq.

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**Keywords:** Core competences, Organizational performance, Bank.

## Introduction

Today's environment challenges have imposed on the improvements organizations not only for competition, but in order to keep going and stay in the market. Numerous researchers agree that higher in performance is a product of the process of formulating a strategy through which the organization seeks to achieve its mission and objectives in the long term for the purpose of obtaining organizational performance. Due to this regard, the successful performance also depends on the existence of the skills and capabilities of each individual organization, suggesting that an appropriate and use of information technology by the organization may be essential in promoting organizational performance (Bharadwaj, 2000; Ray, Muhanna, and Barney, 2005).

Core competence is thought play an important role in the process of creating synergy between the strategic business units. Therefore, the experimental results of the core competence are to obtain confirms the superiority of competitive performance (Besle and Sezerel, 2012). The organizational performances defined is a final result of a work include many factors like: communication, job processes, team, interaction, corporate culture, commitment, climate for innovation, satisfaction, loyalty and business environment (Lia, et al., 2006).

Nowadays, banking sector has gain large importance, especially when compared with other sectors. Because of the diversity and multiplicity of services provided to the public and its contribution to the economic growth of the country. According to report of Central Bank of

Iraq (CBI, 2012), there are 23 private banks licensed to work in Iraq. The private banks of this study are includes Baghdad Bank, Commercial Bank of Iraq, Iraqi Middle East Investment, Investment Bank of Iraq, United Bank for Investment, Dar es Salaam Investment Bank, Mosul Bank for Development & Investment, Babylon Bank, Basrah International Bank for Investment and National Bank of Iraq. Therefore, this study aims to specific the impact role of core competences on organizational performance in Iraqi private banking sector. Empirical studies on the role of core competences and impact of performance in Iraqi private banking sector is still limited, and a gap exists in the Arab studies in this area.

## **Literature review**

### **Organizational performance**

Performance is a continuous and flexible process that involves managers and those whom they manage acting as partners within a framework that sets out how they can best work together to achieve the required results (Armstrong, 2006). The differences in views were mostly upon variations in the criteria and standards adopted in studying the performance, but in spite of these variations, most of the researchers express the performance through the extent of success in which the organization reaches its aims. Despite of the organizational performance includes many specific fields of the organization's results, but each of the (Richard, et al., 2009; Zhang, et al., 2008; Nwokah, 2008) they focused only on two basic dimensions to measure organizational performance are growth and profitability.

The Balanced Scorecard is considered one of the leading instrument in the field of organizational performance as metrics include both financial and non-financial, which can reveal the results of the actions already taken in the organization (Kaplan and Norton, 1992). Kaplan and Norton (1992) presented first the Balanced Scorecard, is a performance management instrument which has been in use for more than a decade. Balanced Scorecard is a basic performance measurement approach which focuses on the internal as well as external performance indicators of the organization. Therefore, the Balanced Scorecard is an important tool for monitoring organizational strategic goals and the feasibility of achieving these goals (Huang, 2009; Kaplan and Norton, 1996).

According to (Horgren, et al., 2000) Financial Perspective reflects financial goals through the organization's ability to achieve the satisfaction of shareholders and stakeholders by achieving satisfactory rates of return for their investment. Where researches has found that many of the traditional financial accounting measures such as return on investment, earnings per share, and return on assets yield limited results with respect to continuous improvement and innovation (Huang, 2009; Kaplan and Norton, 1992).

Ehlers and Lazenby (2004) stated, the value of the customer perspective may never be underestimated. Niven (2006) confirmed, the customer perspective approaching it in three value indicators, operational excellence, product leadership, and customer intimacy. Plewa et al. (2012) pointed out that the measures of the internal business performance allow managers to specific determine how to run the organization. Thus, organizations' must try to identify and measure their core jobs competencies and critical technologies and decide that of those will lead them to excellence in the market (Kaplan and Norton, 1992; 1996).

According to Kaplan and Norton (1996) Competitive business environment needs to continuous learning, so the learning and growth perspective focuses on the intangible aspects of organizational performance. In light of the threats and new opportunities that arise through the changing environment. Hence, organizational innovation integrates the development and application new ideas, products, technology and information systems (Hung, Lien, Yang, Wu and Kuo, 2011). In view of the above differences in the views of the researchers, this is called for the researcher to adopt a more comprehensive measure includes financial metrics and non-financial so chose researcher on a scale of (Kaplan and Norton, 1992).

**Core Competence**

Developed the main ideas of the core competences by the (Prahalad and Hamel) through a series of articles in the Harvard University and followed it for the ability book. The basic ideas is that organizations could develop areas of expertise are clear and important to the long-term growth. In this study, core competence is thought play an important role in the process of creating synergy between the strategic business units. Therefore, the experimental results of the core competence are to obtain confirms the superiority of competitive performance (Besle and Sezerel, 2012).

As well as the turn (Harrison and John, 1998; Macmillan and Tompo; 2000; Johnson and Scholes,1997; Hamel and Heene, 1994; Hitt, et al., 2001) they are describe the core competencies as a specialized skills, qualities and characteristics of knowledge that enable the organization to excel in their performance and achieve the highest possible level of customer satisfaction compared to competitors, through the integration of technology, processes and resources in one or more of the activities and managing the links between these activities.

Mayer et al. (2009) that the core competencies found in the unique resources of the organization, where the dividing these resources to tangible and intangible, and confirm that the core competencies is embodied in the intangible resources specifically, Such as tacit knowledge and learning accumulated over the years with the organization, which have a complex routine, it is difficult to imitate him by others, abilities and trends special.

Coyne, P. and Kevin (2004) core competences can be defined as a set of skills and knowledge that are integrated in the team and that lead to the ability to implement one or more of the critical processes to get to the standards of international specifications. Also, they are the belief held by (Krajwski, et al, 2007; Heizer and Render, 2008) that the core competence include well-trained workforce and flexible to allow organizations to respond to market needs in a timely manner. As well as the existence of the facilities at work sites represented by (offices, warehouses and factories), which represents the main feature. Also, market and financial knowledge through which the organization can attract capital and provide products and services is characterized by what is on the market. In addition, the organizations’ has competitive advantage through their existing systems and expertise in the field of information technology.

**Proposed research model**

Model of the current study was based on classification (Harrison and John, 1998) for the core competences whereby the authors pointed out that the core competences means the use of resources and capabilities in the manner which grant the ability of the organization's strategy includes: organizational resources, human resource and competences. While the organizational performance as the dependent variable includes: financial, customer satisfaction, internal processes, and learning and growth will be depend Balance Score Card for (Kaplan and Norton, 1992).

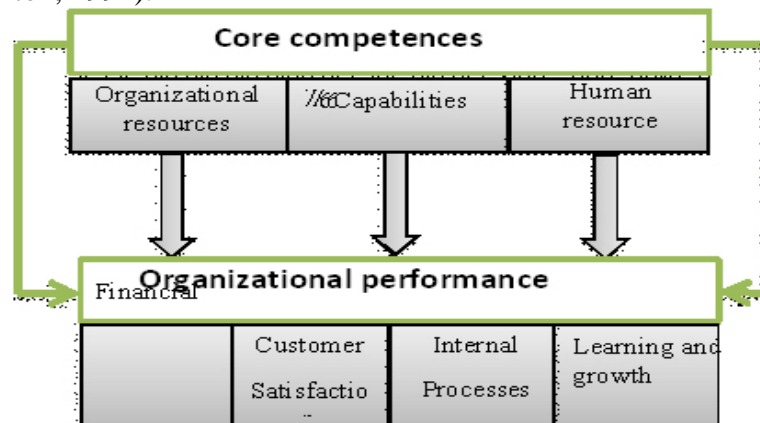


Fig (1) proposed Research Model

## Research methodology

This research is a descriptive-statistical research also, with a practical aim. The number of banks that are subject to search (10) Banks prestigious registered in the Iraqi market financial asset (43) Bank worker in the Iraqi environment. The sample of this research was selected for 200 managers. A questionnaire was used to collect data with options (Likert-type) ranging from completely disagree (1) to completely agree (5). The validity of the research was validated by experts, and the reliability of the questions was approximately calculated as 0.891. SPSS was used to data analysis. T-test, mean, simple regression coefficient, Friedman, coefficient Variation tests and simple linear correlation coefficient were used for data analysis.

## Data Analysis

The results indicated that 44% of the respondents were in the age group of 41 to 50 years, that 79% of the respondents were in the managers of departments, were the education 44% of the sample B.A. degrees, and 39% accumulated at least 21-30 years from personal experience in working in a bank.

Table 1, Demographic characteristics of the respondents

Variable	N	%	Variable	N	%	Variable	N	%	Variable	N	%
AGE (years)			Years of Service			JOB TITLE			Education Level		
20–30	22	11	5–10	16	8	Executive Director	10	5	Doctorate	46	23
31–40	57	28	11–20	45	23	Director	12	6	Master	49	24
41–50	88	44	21–30	78	39	Commissioner			Bachelor	87	44
51 and above	33	17	31 and above	61	30	Head of Department	158	79	Diploma	18	9
Total	200	100		200	100	Adviser	20	10			
							200	100		200	100

Description and analysis of the dimensions of core competences as an independent variable:

Table 2 shows the dimensions of core competences in the surveyed banks. Based on the perceptions of respondents, dimensions of core competences received a percentage of 76%, in which its Median (3.83) was higher than the Mean of the scale of (3). Basic dimensions of core competences variables were measured by the coefficient of variation, in which the dimensions were arranged in the following order: organizational resources (first place), human resource (second place), capabilities (third place).

Table 2, Descriptive answers on the dimensions of the study sample (IV.) of core competences

Dimensions of core competences	Median	Ratio	Standard Deviation	Coefficient of variation	Sort by important
Organizational Resources	3.70	.74	.344	9.297	First
Capabilities	3.92	.78	.365	9.311	third
Human Resource	3.88	.77	.361	9.304	second
Total of core competences	3.83	.76	.356	9.304	

The dimensions were measured of core competences were Median with organizational resources [(3.70)] higher than the Mean to [(0.70)], In spite of this, observed irregularity some software which adds a burden to the managers in order to accomplish the tasks assigned of them. Capabilities [(3.92)] are higher than the Mean [(0.92)]. This means, there is great interest in the importance of capabilities where the percentage (78%). Human resource [(3.88)] higher than the Mean [(0.88)], this indicates that there is an interest among the surveyed banks in the availability of human resource to complete the work, where the

percentage (77%). The standard deviation for the Organizational Resources, Capabilities and Human Resource were indicates [(0.344), (0.365), (0.361)] that means the dispersion of a low answers in the study sample, in this area.

Description and analysis of the dimensions of organizational performance as a dependent variable:

Organizational performance was measured through the following dimensions: financial, growth and learning, customer satisfaction, and efficient internal processes. These activities were measured using 17 questions that were distributed depending on the four variables according to the measure (Kaplan and Norton, 1992). Table 3 shows the summary of respondents' awareness on the importance and role of each dimension to achieve organizational performance. Data showed that organizational performance received intermediate attention (66%) from the respondents, with a median of 3.34 that was higher than the mean of the scale of (3).

Table 3, Description and analysis of the dimensions of organizational performance as a dependent variable

Dimensions of OP	median	Ratio	SD.	Coefficient variation	of	Sort important	by
financial	3.31	.67	.308	9.155		first	
efficient internal processes	3.01	.60	.279	9.265		Second	
growth and learning	3.37	.67	.313	9.287		Fourth	
Customer satisfaction	3.61	.71	.335	9.278		third	
Total of OP dimensions	3.34	.66	.312	9.312			

Financial: This dimension were measured through six questions which its Median (3.31), it was higher than the Mean (0.31).This indicates that there is a desire and a moderate tendency among individuals in the surveyed banks to strengthen the financial side in the organizational performance, where the percentage (66%).The standard deviation was (0.308). Refers that the dispersion of a low answers in the study sample, in this area. Efficient internal processes, this dimension were measured through seven questions which it's Median (3.01), it was equal to a Mean (0.31). As well as, some members of the study sample showed complained of the inefficiency of training methods, dissatisfaction with the justice training opportunities and limited to sections and units without the other. The standard deviation was (0.278). Refers that the dispersion of a low answers in the study sample, in this area.

Customer satisfaction, this dimension were measured through eight questions which its Median (3.61), it was higher than the Mean (0.61).This indicates that there is a desire and a moderate tendency among individuals in the surveyed banks to gain the customer satisfaction and then to promoting organizational performance, where the percentage (72%). Growth and learning, this dimension were measured through eight questions which its Median (3.37), it was higher than the Mean (0.37).This indicates that there is a desire and a moderate tendency among individuals in the surveyed banks to gain the customer satisfaction and then to promoting organizational performance. The standard deviation was (0.313). Refers that the dispersion of a low answers in the study sample, in this area.

## Hypothesis Test

Analysis of the correlation among dimensions of core competences and dimensions of organizational performance:

Table 4 shows the correlation among core competences dimensions and organizational performance dimensions. As can be seen, there was a significant relationship between dimensions of information technology and with dimensions of organizational performance. The value of (t) at 2.537 was the largest of all tabulated values under the 0.5 level of significance. Meanwhile, the value correlation (0.826) indicated a strong positive correlation

among the dimensions, thus proving the validity and providing support for the first main hypothesis, which states that there is significant correlation between dimensions of core competences and organizational performance. In all, This finding indicate the weak organizational performance of the surveyed banks, which were due to the lack of special training programs that guide managers on how to develop and improve performance by maximizing the benefits of core competences.

Table 4, Correlation between the total core competences and organizational performance dimensions

Independent variable	Dependent variable	Correlation of coefficient	t-test	Significance of Hypothesis
Organizational Resources X <sub>1</sub>	Dimensions of organizational performance	0.876	3.008	Accepted
Capabilities X <sub>2</sub>		0.769	2.086	Accepted
Human Resource X <sub>3</sub>		0.854	2.846	Accepted
Total of core competences X	Y	0.833	2.647	Accepted

### Sub-hypotheses based on the first main hypothesis

Results show that dimensions of organizational performance were strongly and significantly correlated with Organizational Resources [(t) =3.008)], Capabilities [(t) = (2.086)], and Human Resource [(t) =2.846)]. The calculated value of (t) for the three dimensions (1.659) showed greater tabular values under the 0.05 level of significance and degree of freedom with a value of 73. The correlation values of the three variables were 0.876, 0.769 and 0.854 respectively. These prove the positive correlation and validate the sub-hypotheses (1, 2, and 3), thereby indicating the strong relationship among performance and use of core competences variables, which can improve organizational performance.

Analysis of the effect of core competences dimensions on organizational performance:

Results of regression analysis showed the significant influence of overall core competences on organizational performance dimensions. The value of (F) was calculated as 6.44, which was the biggest of its tabulated value under the 0.05 level of significance amounting to 3.96. The value of beta ( $\beta$ ) =0.374 also confirmed that the change in a unit one in IT infrastructure is accompanied by a change of 0.374 in organizational performance dimensions. This finding indicates that employing an IT infrastructure is important in enhancing organizational performance. The coefficient of determination (R<sup>2</sup>) amounted to a high percentage value of 0.68, which represents the total variance in quotient of organizational performance dimensions. Perception of managers involved in the study determined the importance of IT infrastructure and how it affects their organizational performance. The value of the constant term of regression curve ( $\alpha$ ) was also obtained. This means that if the value of independent variable is equal to zero, there is a good relationship between IT infrastructure and organizational performance. This finding is obtained even though the managers of the surveyed banks ignored the importance of an IT infrastructure. The result proves the validity of the second main hypothesis, which states that IT infrastructure dimensions have a significant moral effect on the dimensions of organizational performance.

Table 5, Analysis of the effects of core competences dimensions on the organizational performance dimensions

independent variable IV	dependent variable DV	R <sup>2</sup>	regression curve $\alpha$	$\beta$	F	Quality of significance
organizational resources X <sub>1</sub>		0.750	7.555	0.496	9.05	Moral
Capabilities X <sub>2</sub>		0.592	9.334	0.377	4.35	Moral
Human resource X <sub>3</sub>		0.730	7.189	0.520	8.11	Moral
Total of core competences X	Y	0.69	8.026	0.464	7.17	Moral

### Sub-hypotheses based on the second main hypothesis

Oorganizational resources [(F) = 9.05], Capabilities [(F) = 4.35], and Human resource [(F) = 8.11] all had a significant moral influence on the dimensions of organizational performance (Table 5). All values were the largest of the respective tabulated values with a 0.05 level of significance and degree of freedom of 73, which amounts to 7.17. Beta ( $\beta$ ) amounted to 0.496, which indicated that the change in one unit in Oorganizational resources was accompanied by change of 0.496 in the dimensions of organizational performance. The value of coefficient of determination (R<sup>2</sup>) amounted to 0.750.

The beta coefficient ( $\beta$ ), which amounted to (0.377), indicated that the change in one unit in Capabilities was accompanied by a change of 0.377 in the dimensions of organizational performance. This demonstrates that the use of Capabilities increases the effectiveness of organizational performance. Coefficient of determination (R<sup>2</sup>) amounted to (0.592). This high percentage indicates that the amount of 0.592 of the total variance quotient in the dimensions of organizational performance. Observation of ( $\beta$ ), which amounted to (0.520), indicated that the change in one unit in Human resource was accompanied by change of 0.520 in the dimensions of organizational performance. This demonstrates that Human resource increases the effectiveness of organizational performance. Coefficient of determination (R<sup>2</sup>) amounted to 0.730, which is a high percentage. This indicates that the amount of 0.730 of the total variance quotient in the dimensions of organizational performance.

The value of the constant term to curve regression ( $\alpha$ ) refers to the value of the independent variable if the latter is equal to zero. This means that there is a good relationship among organizational resources, Capabilities and human resource with the dimensions of organizational performance. It also denotes that there is a great interest (7.555) in the dimensions of organizational performance in the surveyed banks. This result confirms the hypothesis and proves the validity of the first sub-hypothesis based on the second main hypothesis (i.e., the use of organizational resources has a significant moral influence on the dimensions of organizational performance).

It also indicates that there is a great interest (9.334) in the dimensions of organizational performance in the surveyed banks. This result confirms the validity of the second sub-hypothesis (i.e., the use of Capabilities and has a significant moral influence of on the dimensions of organizational performance). Also, the result proves the validity of the third sub-hypothesis based on the second main hypothesis (i.e., Human resource has a significant moral influence on the dimensions of organizational performance).

### Conclusion

Today, core competences are widely used in organizations to improve their performance and augment customer satisfaction. The aim of this study is to explore the influence of core competences on the effectiveness of organizational performance in a number of private banks in Iraq, using managers of management as a sample. Results indicated that the core competences were relevant in improving organizational performance. Chen and Tsou (2012) found that there the interaction among the capabilities of human resources and technology can influence the ability of IT to effectively improve performance. AL-Najar and Kalaf (2012) reported that more research and investigation on banks in Iraq should be done, especially with regards to enhance the organizational performance. The findings of the current study also prove that core competence can be help to improve the effectiveness of organizational performance of various banks. The management of surveyed banks also realized the importance of core competence and human resources as an intangible resource to gain the competitive advantage.

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### Appendix A. Demographic

Please answer the following questions by either filling in the spaces provided or ticking the

Age (Years)	<input type="checkbox"/> 20–30 years old	<input type="checkbox"/> 31–40 years old	<input type="checkbox"/> 41–50 years old	<input type="checkbox"/> 51 and above
Marital Status	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Divorces	<input type="checkbox"/> Widowed
Years of Service	<input type="checkbox"/> 5–10 years	<input type="checkbox"/> 11-20 years	<input type="checkbox"/> 21-30 years	<input type="checkbox"/> 31 years and above
Job title	<input type="checkbox"/> Executive Director	<input type="checkbox"/> Director Commission	<input type="checkbox"/> Adviser	<input type="checkbox"/> Head of Department

### Appendix B: core competences: Component Question:

Code	components	Question
<b>1 - organizational resources</b>		
Our bank is seeking to organize its ability to achieve: -		
ccor1		Best meet the needs of the customer.
ccor2		High efficiency in the performance of employees.
ccor3		Comprehensive audit capability compared to future demand.
ccor4		The use of work teams in organizational structure.
Ccor5		Formation of a measure of skills development services.
Ccor6		Follow the trends of research and development at competitors.
<b>Human Resources 2 -</b>		
Our bank seeks by investing human resources skills to achieve: -		
Cchr7		Our employees have high skills and knowledge in the field of information technology.
Cchr8		Maintain competent human resources.
Cchr9		Teamwork.
cchr10		The application of various techniques to provide good services.
cchr11		Polarization of different skills to achieve a competitive advantage.
cchr12		Benefit from the creative ideas of employees.
<b>3 - Capabilities</b>		
Our bank has the ability to: -		
Ccc13		With a view to identifying opportunities to invest.
Ccc14		Polarization of skilled distinctive.
Ccc15		Possess unique capabilities that ensure the achievement of superior performance.
Ccc16		Innovation and entering new areas.
Ccc17		Use a variety of communication channels
Ccc18		Reduce the cost of service

**Appendix c: Organizational performance: Component Question:**

Code	Components	Question
Internal Processes		
Our bank		
OP19		Is keen on upgrading the capacity of workers through keeping up with technological developments as a necessity for the survival d growth.
OP20		uses innovative means in communication to enhance cooperation among departments and branches
OP21		Is keen on staff acquisition experience of dealing with the beneficiary and the work culture of pleasing the customer.
Financial		
Our bank achieves		
OP22		an increase in total assets.
OP23		an increase in the overall growth of the annual returns
OP24		is more cash flow and profitable than the our competitors
OP25		success in increasing annual Customizations
OP26		the Return on Investment (ROI) is higher than the of our competitors
Customer		
Our bank is		
OP27		to gain of the customer satisfaction through the implementation of new activities.
OP28		management has skills and abilities that help acquire a new clients
OP29		keen on pleasing customers and employees.
OP30		responds to the requirements of customers
OP31		seeks to meet its customers services and stay in the market
Learning and Growth		
Management of the bank is keen		
OP32		on having an appropriate number of employees who have practical experience in the banking.
OP33		to raise the rate of employees that constitutes presence in the bank as added value
OP34		to enhance market share and thereby achieve growth
OP35		to attract owners of academic and professional certificates who have the creativity.
OP36		to support sections of informatics and research and development (R&D).