


**IMPROVE THE COMPETITIVE ADVANTAGE THROUGH HUMAN RESOURCES
MANAGEMENT PRACTICES IN THE IRAQI BANKING SECTOR**

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 04 October 2022</p> <p>Accepted 20 December 2022</p>	<p>Purpose: This study's objective is to assess this relationship in the context of the banking industry in Iraq. The human resources management practices (HRMPs)</p> <p>Theoretical framework: in this study included recruiting and selection, training and development, performance appraisal, compensation and reward to testing relationship HRMPs.</p>
<p>Keywords:</p> <p>CAs; HRMPs; Iraqi Banking Sector.</p> <div data-bbox="172 891 480 1137" style="text-align: center;">  </div>	<p>Design/methodology/approach: in this study; We analysed by used a quantitative approach, and 246 employees were selected as a sample and given a questionnaire. The SPSS software was used to examine the data that were obtained from the questionnaire.</p> <p>Findings: The study's findings revealed a variety of hypotheses and conclusions, including the following: competitive advantage (CA) is positively impacted by recruitment and selection. CA is considerably and significantly influenced by compensation and reward. Similar to how performance appraisal do, they significantly boost CA. However, it is important to note that training and development have a significant negative effect on CA.</p> <p>Research, Practical & Social implications: Overall, it was shown that the Iraqi banking sector is benefiting from increased interest in HRMPs by enabling CA.</p> <p>Originality/value: The Previous studies indicate that the number of publications in the HRMPs area is growing, Our current study attempts to bridge the research gap in this field, and that the originality in the research comes from the application of these variables in the Iraqi banking sector.</p> <p>Doi: https://doi.org/10.26668/businessreview/2022.v7i6.e891</p>

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MELHORAR A VANTAGEM COMPETITIVA ATRAVÉS DE PRÁTICAS DE GESTÃO DE RECURSOS HUMANOS NO SETOR BANCÁRIO DO IRAQI

RESUMO

Finalidade: O objetivo deste estudo é avaliar esta relação no contexto da indústria bancária no Iraque. As práticas de gestão de recursos humanos (HRMPs)

Estrutura teórica: neste estudo incluíram o recrutamento e seleção, treinamento e desenvolvimento, avaliação de desempenho, remuneração e recompensa para testar a relação HRMPs.

Design/metodologia/abordagem: neste estudo, analisamos através de uma abordagem quantitativa, e 246 funcionários foram selecionados como amostra e receberam um questionário. O software SPSS foi utilizado para examinar os dados que foram obtidos a partir do questionário.

Conclusões: Os resultados do estudo revelaram uma variedade de hipóteses e conclusões, incluindo as seguintes: a vantagem competitiva (CA) é positivamente impactada pelo recrutamento e seleção. O CA é consideravelmente e significativamente influenciado pela remuneração e recompensa. De forma similar à avaliação de desempenho, elas impulsionam significativamente a CA. Entretanto, é importante notar que o treinamento e o desenvolvimento têm um efeito negativo significativo sobre a AC.

Pesquisa, implicações práticas e sociais: Em geral, foi demonstrado que o setor bancário iraquiano está se beneficiando do aumento do interesse em HRMPs ao possibilitar o CA.

Originalidade/valor: Os estudos anteriores indicam que o número de publicações na área de HRMPs está crescendo, nosso estudo atual tenta preencher a lacuna da pesquisa neste campo, e que a originalidade na pesquisa vem da aplicação destas variáveis no setor bancário iraquiano.

Palavras-chave: CAs, HRMPs, Setor Bancário Iraquiano.

MEJORAR LA VENTAJA COMPETITIVA MEDIANTE PRÁCTICAS DE GESTIÓN DE RECURSOS HUMANOS EN EL SECTOR BANCARIO IRAQUÍ

RESUMEN

Objetivo: El objetivo de este estudio es evaluar esta relación en el contexto del sector bancario de Irak. Las prácticas de gestión de recursos humanos (HRMP)

Marco teórico: en este estudio se incluyen el reclutamiento y la selección, la formación y el desarrollo, la evaluación del rendimiento, la compensación y la recompensa para probar la relación entre las HRMP.

Diseño/metodología/enfoque: en este estudio se utilizó un enfoque cuantitativo para el análisis. Se seleccionó una muestra de 246 empleados y se les entregó un cuestionario. Se utilizó el programa SPSS para examinar los datos obtenidos del cuestionario.

Conclusiones: Los resultados del estudio revelaron diversas hipótesis y conclusiones, entre ellas las siguientes: la ventaja competitiva (AC) se ve influida positivamente por el reclutamiento y la selección. La compensación y la recompensa influyen considerablemente en la ventaja competitiva. Al igual que la evaluación del rendimiento, impulsan significativamente la AC. Sin embargo, es importante señalar que la formación y el desarrollo tienen un efecto negativo significativo en la AC.

Investigación, implicaciones prácticas y sociales: En general, se demostró que el sector bancario iraquí se beneficia de un mayor interés por los HRMP al permitir la AC.

Originalidad/valor: Los estudios anteriores indican que el número de publicaciones en el ámbito de los HRMP es cada vez mayor, Nuestro estudio actual intenta colmar la laguna de investigación en este campo, y que la originalidad de la investigación proviene de la aplicación de estas variables en el sector bancario iraquí.

Palabras clave: ACs, HRMPs, Sector bancario Iraquí.

INTROUDUCTION

The current banking industry is characterized by intensive competition and is undergoing rapid changes in terms of client expectations, needs for improvement in regulatory standards, innovation in technology, and growth in competition. This present literature review investigated the relevant studies on HRMPs and its role in boosting CA. The theoretical

framework was based on the hypothesis of the resource-based view (RBV). We will explore why HRMPs has a significant impact on the performance of private Iraqi banks. We will attempt to analyze the ability of a HRMP to assist or obstruct the development and usage of private banks capabilities, relying on the relevant theories of the resource-based view approach of management. To accomplish our objectives, we first established a resource-based view method to analyze the conditions in which HRMPs might be a source of long-term CA for the private banks. Second, empirical research was created to examine connections between HRMPs and the performance of private Iraqi Banks according to the method of (Schuler & MacMillan, 1984).

The resource-based view (RBV) is built on the central assumption that HRMP is greatly associated with the concept of CA. An essential component of any business, nation, or territory's socioeconomic development is its human resource management. According to Hamadamin & Atan (2019), human resources are defined in the business context as human capital that is under the control of an enterprise, has a direct relationship with employment, and involves human resource management (HRM) activities that manage the human capital of an organization and make sure that it is used to further organizational goals. Contrary to other resources used by the business (physical capital and organizational capital), however, human capital is priceless, uncommon, unique, and irreplaceable.

RBV supporters, see for example (Penrose, 1959) and (Wernerfelt, 1984), contend that an organization's distinctiveness and long-term CA are caused by how resources, particularly human resources, are managed. RBV promoters in strategic HRM contend that it often aids in understanding the circumstances that could also cause human resources to become rare, valuable, independent organization, or challenging to duplicate. Alternatively put, crucial strategic elements (Barney & Wright, 1998; Alzabari et al., 2019).

Therefore, Paul & Mitlacher (2008) asserted that human resources have the ability to give a company a CA based on the resource-based paradigm. Wright et al. (2006), for instance, offered practice-oriented insights and illustrated how they thought human resource practice could support CA. Numerous empirical studies have also shown that gaining a CA requires the adoption of HRMPs (HRMPs) that place a greater emphasis on the utility of HRM than on the quality of the HR. On this grounds, it can also be clarified why, despite the fact that most businesses emphasize the importance of HR, so few are actually successful in managing it and using it as a source of CA. While job-related factors like training, selection, and pay based on knowledge have been successful in some businesses, it is not the case for all businesses (Duc, 2020).

Moreover, Meesala and Paul (2016) have accorded that today's world is the one where "knowledge and intellectual capital" is required (Rasool et al., 2019), instead of "physical capital." Thus, in the business world where people can be competitive as well as productive in making creative products and services, the study believes that it is becoming necessary. Thus, on this matter, previous scholars have attempted to understand the specific factors that may cause an entity to obtain a CA. For instance, Barney (1991) examined the relationship between CA and organizational capital and found that each organization works with tacit awareness and can change, thereby gaining a CA. Studies on HRM have evolved over the last few decades, as HRM researchers are realizing that workers view and address HRMPs differently. HRM practices have been established (Lee et al., 2019). The creativity of workers is becoming increasingly crucial to the success of a business and its long-term sustainability. When businesses use employees' ideas and plans, their innovation becomes a deciding factor in the success of companies. One of the most significant and largest economic sectors in Iraq is the banking industry, which accounts for one-third of all businesses operating in the country and registered on the Iraqi Stock Exchange. This study is the first one to address the current research issue in Iraq, in particular, the improvement of CA through HRMP in the Iraqi banking sector. Our motivation for undertaking this work originates from a desire to narrow the research gap by advocating HRMPs of private banks in terms of RBV theory. The rest of the paper will be structured as follows. In Section 2, we outline the theoretical framework and assumptions that have been developed, as well as the concepts of CA, human resource management techniques, and their connections. The research methodology, which includes more information regarding demographic and sample selection, measuring tools, and mathematical models, is included in Section 3. The research's results are presented in Section 4, and the conclusions are presented in Section 5.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

HRMPs

Recruiting, staff development, performance management, compensation management, and encouraging staff participation in decision-making are just a few examples of everyday tasks that fall under the purview of human resource management (HRM) (Kareem, 2017; Thijeel et al., 2018). Rasool et al. (2019) list the following causes: first, delegating tasks to individuals and teams; second, creating and promoting incentives for knowledge sharing, individual success, and the sharing of advantages; third, as a way to communicate information about practices like work rotation and knowledge sharing within the organization; and fourth,

creating intern and outside training opportunities. The first three of these responsibilities are more contemporary HRM roles, whilst the latter two are considered to be a component of conventional HRM practice (Tan & Peng, 2003). HRM practices are regarded as crucial to an organization's ability to achieve its goals and maintain its CA.

While many factors contribute to the success of every business, RBV sees employees as the most important resource. Entire lying the benefits of good HRM practices and innovation in routine business processes can achieve CA for companies (Guest, 2004). Past research has explored these practices with regard to resources of the VRIN ("valuable, rare, inadequate and non-substitutional") that contribute to the CA of these human resources qualities. This makes it critical for organizations to implement HRM. The management staff is deeply interested in their organization's ability to practice HRM in order to shape and make full use of their capabilities to deliver innovative business processes, help achieving corporate goals, and eventually achieve a CA (Al-Taie et al., 2017; Rasool et al., 2019). The autor, therefore, believes that the CAs of HRM are twofold. HRM policies and practices are used, on the one hand, to manage and organize the work, integrating the basic structure of the organization. MDR practices and policies can serve for managing and employing people in consultation with or in communication with individuals and teams in the organization, by incorporating individual management tasks and developing new procedures (Paul & Mitlacher, 2008). Diverse HRM deployments can also be seen as important for supporting and stimulating creativity, mainly by empowering workers' sovereignty and thus by creating new procedures. (Kareem, 2017). With this dual role in the practice of HRM in mind, the management of work and the representation of company structures is not simply a matter, but also the possibility for HRM to release personal imagination. HRM practices and policies are therefore conceivable in order to bring innovation and thus create a CA based on innovation (Gill, 2018). In Korea Bae and Lawler (2000) Concluded that HRMPs affect organizational performance considerably. Mudor and Tooksoon (2011) the organization, co-operation, development and development of the workforce, pay and motivation, executive review and the security of representatives, are significant HRM measures that affect profitability, the quality and the performance of businesses.

Recruitment and Selection Interior recruitment sources include current officials and employee references; outside sources of recruitment include competent affiliations, promotions in magazines, random applicants, the management consultancies and the web (Paul & Mitlacher, 2008). Some selection processes may involve methods of testing while others may highlight meetings and reference controls (Tyndall, 2012). The selection process thus contrasts

with each association, but the process is usually comparable as a whole and involves the following procedures: rounding out of application frameworks, initial reviews, critical meetings, business tests, composing evaluations, detailed meetings, benchmarks and last but not least an employer offer.

Training is considered the most important element in the division due to the different advantages of preparation. Training provides the skills to promote individual and organizational growth, such as specialized, human, theoretical and administrative skills (Kareem, 2017). According to Chadwick and Dabu (2009) the training and development phase requires five phases. The first phase involves testing for the basic skills needed for the job; this progression assesses the skills of the learners. The following progress is a training framework that refers to how the contents of the preparation program are resolved, selected and prepared. There may be a third approval stage by adding an open agent to identify and expel the imperfections from a planning programme. The fourth step is to carry out the program through the planning of the representative meeting. Finally, the final fifth phase is an appraisal that measures the success or disappointment of the program by the administration.

Bombiak and Marciniuk-Kluska (2018) Identified Performance Appraisal as a method for evaluating the work environment exhibition of members. It involves quantitative as well as subjective parts of the representative work. It is a mechanism for transmitting to a delegate and for designing plans. In addition, execution exams are regarded as the process that affects the status of the worker, for instance the maintenance, termination, promotion, relocation, pay increase or decrease or inclusion in a program of preparation (Becker & Smidt, 2015). According to Paul and Mitlacher (2008), Performance Appraisal is a standardized approach for assessing work performance annually based on the pre-established parameters and organizational objectives.

Abujudeh (2019) Described compensation as a mix of employee benefits and services in exchange for their work, which has a positive effect on staff retention and motivation. Compensation to Werner as “packages entail some basic features that tend to make employees satisfy on their job amongst which includes salaries, bonuses, incentives, allowances, promotion, recognition”. Furthermore, Tambe et al. (2019) The salary was considered to be the employee's reward for his contribution to the organization, which is an integral part of the HR, the managing bodies Gateway using financial and non-fiscal advantages to attract employees and boost association sustainability. Compensation provides certain benefits, such as the ability to perform and retain the workers and improve the organization's execution (Adam, 2018).

Competitive Advantage (CA)

One of the topics that gained a great interest in recent studies is the CA due to its importance in developing and raising the level of performance and the ability of banks to participate strategically in achieving visions and goals of profitability, survival, and durability in the business world through excellence in providing high-quality services, competitive cost and appropriate delivery time (Hasan & Kawan, 2017). The researchers differed in determining the concept of the agreed CA and the reason behind this difference is due to the dimensions and elements that interact with multiple and various CAs. Abdelkader and Abed (2016) define CA as "the search for something unique and different from competitors. CA by continuously responding to shifts in external conditions and activities, in-house capacities and capabilities as well as successful policy development, execution and assessment of techniques (David & David, 2017; Al-Tamimi & Flayyih, 2013). Important resources may allow a company either to minimize vulnerabilities or to surpass its rivals in a value-creation strategy (Falih et al., 2020).

By way of explanation, the exclusive resources a company might have are mostly prosperous, unidentifiable to rivals, incomprehensible, simply produced again, and transferable with strict ownership and management (Proof et al., 2015). The competitive benefit can be enhanced with a large number of payments, including expense, productivity, dependability, reliability, time on the Field and new products, manufacturing scope, order/order frequency information, freight, transportation, client service improvement, reliable delivery and flexibility (Kwak et al., 2018). It requires identifying factors that may place the organization in a superior situation regarding its opponents in the marketplace.

Ghosh and Jublee (2016) describe flexibility as an immediate reaction to changing manufacturing levels, altering product combinations, product specialization (i.e., supplying each consumer with what they want), new product launches and new technologies embraced.

Delivery: delivery is regarded as a competitive challenge because consumers aspire to meet their needs and to meet the right amount at times that are suitable for them. In the same Rajesh Kumar and Kumar (2004) claim that "Delivery of the required function means ensuring that the right product (meeting the requirements of quality, reliability and maintainability) is delivered in the right quantity, at the right time, in the right place, from the right source (a vendor who is reliable and will meet commitments in a timely fashion), with the right service (both before and after the sale), and, finally, at the right price".

Relationship between HRMPs and CA

HRM practices factors and functions can be grouped to provide the representatives with the necessary qualifications and practices to support and promote HRM performance assessment, compensation, selection practice, safety at employment, job descriptions (Ahmed & Siddiqui, 2020). If very likely, HR can be a realistic source of advantage and affect main objectives, including efficiency, benefits and customer loyalty (Hitka et al., 2019). Furthermore, if HRM practices are used to strengthen company-specific competencies and build organizational awareness, there is a likelihood of maintaining a CA (Hasan & Al-Ramadan, 2021). According to (Chadwick & Dabu, 2009; Naila & Hasan, 2021), HRMPs can be a major resource through cost control and the separation of products.

The upper hand of practices accepted by HRM can be more rational than different methods. As a result, we suggest the following main hypothesis:

H1: There is a relationship between HRMPs (All dimensions) and CA.

METHODOLOGY

The study offers insight into how Iraqi banks are currently managing their human resources management practices to gain a CA. As a result, the study responds to the following research inquiries:

1. How do HRMPs help a firm establish a CA?
2. Does implementing HRMPs within a corporation give it a source of CA?

This paper aims to investigate the interaction between (HRMPs) and (CA) in the Iraqi banking industry. The questionnaire was prepared in accordance with the predetermined hypothetical study questions, taking into account the business strategy, the authority structure, the organization characteristics, and the government documents and procedures of Iraqi Banks.

Population and sample selection

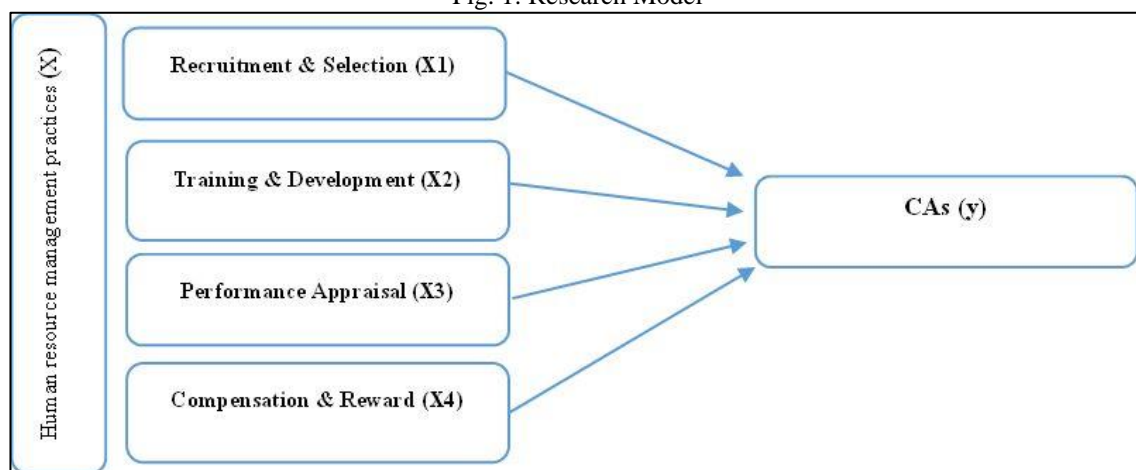
The development of every country's economy is significantly influenced by the banking sector. One of the primary sources of funding for various initiatives and investment opportunities is thought to be banking services, particularly those provided to businesses and individuals (Alalie et al., 2019). The sector of Iraqi banks offers a range of services to its clients, including deposits, loans, and funding for various businesses. Al Rafidain Bank, which was founded in 1941, the Iraqi government controlled all the Iraqi banks over history. The federal government of Baghdad currently controls this financial institution. Then, the Iraqi Government gave permission to the private banking establishment during the late nineties of the last century.

In this context and in accordance with the US State Department, 96 percent of assets are controlled by government-owned financial institutions (Alalie, 2018; MHAIBES & Mahmood, 2020). Elements of CA were adopted from a study conducted by (Zhao et al., 2019; Naqshbandi & Idris, 2012). The sample of (246) employees from the Iraqi banking sector. To evaluate the data gathered using SPSS, the respondents were asked to rate their agreement or disagreement on a Likert scale (1–5) ranging from "Extreme Disagreement" to "High Agreement."

Measurement instrument and Mathematical Model

A questionnaire is used to divide the data into two portions as part of a quantitative technique. Age group, occupation, academic achievement, and career are just a few of the variables that are highlighted in the first section to enhance the subjects' general characteristics. In the second section, we were interested in measuring the elements of human resource management and CA. Questions based on the variable for "human resource management methods" (Kerdpitak & Jernsittiparsert, 2020; Al-khoury et al., 2022). While the conceptual framework (Yaseen et al., 2020; Alhasan et al., 2020) has an important role in research to characterize the methodologies used for the study. Consequently, in order to direct this research toward its objective, a research model is needed. The author has developed a unique research model for this paper, as shown in "Fig. 1."

Fig. 1: Research Model



Source: Prepared by the authors (2022).

Based on the above variables; the model for measuring variables is designed according to the following equation (Schuler & MacMillan, 1984 Albrecht et al., 2015; Abass et al., 2022) as follows:

$$CA = \alpha + \beta_1RSi + \beta_2TDi + \beta_3PAi + \beta_4CRi \dots n$$

The research variables are summarized in Table 1.

Table 1. a summary of the 10ittle106 variables

CA	The ability of the organization to develop and implement strategies that put it in a better position than other organizations engaged in the same activity. This is accomplished by making the best use of organizational, technical, material, financial, and human resources. It also includes other organizational capabilities such as knowledge, skills, and other competencies that allow the organization to develop and implement competitive strategies.	(Al-Atoum, 2009)
Recruitment	The method of locating and employing personnel to carry out particular activities as required by the organization.	(Al-Omari, 2020)
Selection	A procedure or series of procedures used by the company to 10ittle its requirement for human resources in accordance with the efficiency, academic qualification, abilities, and experience standards that are specified by the organization.	(Hussein and Hamid, 2009),
Training	A purposeful method of altering one's attitude, knowledge, or competent conduct via experience in order to perform well in one task or a range of activities. The goal of this procedure is to enhance each person's potential and to satisfy the needs of the organization's current and future workforce.	(Abu Salmiya, 2007)
Performance Appraisal	It is a procedure for figuring out and assessing the conduct and performance of actual employees while they are working. Attempting to determine the causes of the existing performance condition, dealing with its flaws and limitations, and making improvements going forward.	(Abu Hatab, 2009)
Compensation	Allocating salaries and compensation that are governed by a salary scale that is frequently in the form of degrees, determining the worth of each position in relation to the work and duties agreed upon with the organization, and awarding additional benefits like housing, transportation, and health insurance.	(Dora and Al-Sabbagh, 2008)

RESULTS AND DISCUSSION

Scale Reliabilities

The Cronbach Alpha Test was employed because reliability is the consistency and constancy of the measurement, which ensures the reliability of all measures used throughout the questionnaire since the research may rely on the same results when the duplicates are subjected to the same conditions (Neuman, 2009). The average correlations between the components used to measure the conception are used to determine Cronbach Alpha. The internal consistency of the research instrument becomes increasingly trustworthy when Cronbach Alpha approaches one (Saunders et al., 2016). Cronbach Alpha must be 60 degrees or greater in order to be considered ittle ón, as shown in Table 2 by (Sekaran & Bougie, 2016). The formulas are regarded to be sufficiently reliable because the Cronbach Alpha study rates in this research are higher it (0.6).

Table 2. Reliability Analysis

Variables	Number of items	Cronbach's Alpha	Cut Off	Information
Recruitment & Selection	6	0.727	> 0.60	Reliable
Training & Development	6	0.754	> 0.60	Reliable
Performance Appraisal	4	0.695	> 0.60	Reliable
Compensation & Reward	5	0.789	> 0.60	Reliable
CA	18	0.811	> 0.60	Reliable
All Factors	39	0.924	> 0.60	Reliable

Source: Prepared by the authors (2022).

Descriptive analysis

Descriptive data for (HRMPs) and CAs are given in this section. The study's objective is to examine (HRM) strategies for gaining a CA. An overview of the various characteristics of these factors is provided in Table 2 below:

Table 3. Descriptive Characteristics of the Variables

Variables	Mean	Std. Deviation
<i>RS: Recruitment & Selection</i>	3.78	0.67
<i>TD: Training & Development</i>	3.79	0.61
<i>PA: Performance Appraisal</i>	3.78	0.62
<i>CR: Compensation & Reward</i>	3.80	0.65
<i>CR: CAs</i>	3.74	0.57

Source: Prepared by the authors (2022).

In this table, the study's statistics are displayed. Consequently, the research variables' means and standard deviations are disclosed. Compared to the standard deviation of value (0.57), the value of the CA mean is (3.74). While the mean values of Recruitment & Selection and Training & Development were (3.78) and (3.79) respectively, the standard deviation values were (0.67) and (0.61). The mean values of Performance Appraisal and Compensation & Reward are (3.78) and (3.8056) with a standard deviation of (0.62) and (0.65). It is noted that all the averages were higher than the hypothetical mean of 3 based on the average of collecting Likert's pentagonal numbers divided by their number (15/5).

Correlation (R) Test

The Pearson correlation analysis coefficient is being used to assess the strength and progression of correlations between the two variables, calculated at a 1% interval level. The linear correlation between the five variables is depicted below, along with its strength and direction. According to research, links between variables should be established before performing regression analysis (Karim & Jalal-karim, 2015). According to the study's findings, which are presented in Table 4, there is a significant correlation between four independent factors that can be used to boost CAs. Table 5 displays the t -test size, significance value, and

Pearson coefficient of correlation for the measurement. The results show no deviation from normality, linearity, or homoscedasticity. A significant correlation revealed that Recruitment and Selection ($R= 0.723$, $P< 0.000$), Training and Development ($R= 0.758$, $P< 0.000$), Performance Appraisal ($R= 0.688$, $P< 0.000$), Compensation and Reward ($R= .785$, $P< 0.000$), are clearly correlated to improving CA.

Table 4. Results of correlation analysis

Variables	Training & Development	Performance Appraisal	Compensation & Reward	Training & Development	CA
Recruitment & Selection	1	.699**	.687**	.685**	.723**
Pearson's Corr.		.000	.000	.000	.000
Sig. (2-T)					
N	246	246	246	246	246
Training & Development	.699**	1	.765**	.720**	.758**
Pearson's Corr.	.000		.000	.000	.000
Sig. (2-T)					
N	246	246	246	246	246
Performance Appraisal	.687**	.765**	1	.690**	.688**
Pearson's Corr.	.000	.000		.000	.000
Sig. (2-T)					
N	246	246	246	246	246
Compensation & Reward	.685**	.720**	.690**	1	.785**
Pearson's Corr.	.000	.000	.000		.000
Sig. (2-T)					
N	246	246	246	246	246
(CA)	.723**	.758**	.688**	.785**	1
Pearson's Corr.	.000	.000	.000	.000	
Sig. (2-T)					
N	246	246	246	246	246

Source: Prepared by the authors (2022).

Regression analysis

A linear regression is carried out to better investigate how independent variables affect the dependent variable in order to increase CA in the banking sector. The analysis of linear regression's findings are summarized in Table 6. The researcher discovers the general form of the equation to forecast how (Recruitment and Selection), (Training and Development), (Performance Appraisal), and (Compensation and Reward) would improve CA:

These outcomes come from the transction of Table 5.

Table 5. Regression (coefficientsa)

Model	B	t-test	P-value	F	R ²	Result	Test hypossess
(Constant)	1.324	6.587	0.000**	125.62	0.72	significance	Accepted
RS → CR	0.773	14.343	0.000**			significance	Accepted
TD → CR	0.723	14.390	0.000**			significance	Accepted
PA → CR	0.698	13.527	0.000**			significance	Accepted
CR → CR	0.754	14.204	0.000**			significance	Accepted

Source: Prepared by the authors (2022).

Note: Dependent variable: CA

The statistical significance of each dependent variable is the most essential information supplied in Table 5 of transactions.

The marginal slope coefficient of the model, which is evidently ($R^2 = 0.72$), indicates that human resource practices accounted for (72%) of increases in CA, with other variables accounting for the remaining (28%). The higher the marginal slope ratio indicates the higher the quality of the model. As for the calculated (F) test value, it reached (125.62) which is greater than the scheduled (F) which amounted to (3.841). This result indicates the effect of the independent dimensions on the dependent variable. The level of significance for all dimensions, including the fixed term, is less than the level of significance of value (0.01). The Beta coefficient indicates that RS of one unit will lead to an effect on CR of (77%). An increase in TD by one unit would result in an effect in CR of 72%. An increase in PA by one unit would result in an effect on CR of 69%. An increase in CR by one unit will result in an effect on CR of 75%. It is noted that the highest proportion of the effect of the dimensions in the variable CR was for the RS, offset by the least effect in the PA. Despite this, there was little difference between the highest and lowest ratio, indicating that the proportions of the independent dimensions' influence are small. We accept the existence hypothesis and reject the null hypothesis in light of the aforementioned findings. The following expression can be used to represent the regression equation:

$$CR = 1.324 + .773 RS + .723 TD + .698 PA + .754 CR$$

The goal of the study was to show how HRMPs can help Iraqi Banks achieve its core objective, which is to gain a CAs in the contemporary economy. The banks can implement the objectives with the greatest impact by combining HRMPs such as persuading and keeping the right employees, coordinating their efforts, expanding their expertise, and so on. Stakeholders should be informed of the banks' purpose and vision in order to make it viable in the marketplace and to develop an appropriate HRMPs plan.

CONCLUSIONS

The variables of HRMPs and CA in the Iraqi banking sector were the focus of this article. The acquired data was analyzed using correlation and regression analysis in the study. The analysis and discussion of the study data revealed that HRM activities such as recruitment and selection, training and development, performance appraisal, and compensation and reward had a beneficial effect on CA. This is a fantastic indication of the sector's potential for success. The findings also showed that the banking industry has grown more interested in HRMPs, which has given them a CA and improved the banking industry's competitive position. As a result, this study adds to the body of evidence supporting the importance of HRMPs in the banking sector in Iraq. It backs up the idea that HRMP has a direct, positive relationship with banks' key performance indicators, which might lead to the sector gaining a CA.

This study is selects and provides chances for additional research. However, the study's findings are constrained by its exclusive emphasis on Iraq's banking sector. To generalize the findings of this study or determine whether it is necessary to change the linked concepts, additional research may be conducted in other economic sectors of the nation, such as manufacturing or information technology.

Second, because the questionnaire employed executives' self-reported data, potential questionnaire interference cannot be excluded out because the participants' interpretation and responses are not by nature neutral. A similar questionnaire conducted with lower-level employees can be used to check whether their perception matches that of the managers. A future study could use an on-site survey method with one researcher assisting the respondent while conducting the questionnaire without any assurance that the executive staff will personally complete the survey. The snowball sampling approach employed in this study often holds the possibility of selection distortion since the sample composition is often influenced by the initial seed and appears to be skewed toward the participants who are more cooperative or more interconnected.

Third, there are independent and dependent variables in this study. We anticipate that further research into intermediary or considerable structures may add to our understanding of HRMPs and their effects on CA.

In order to develop a greater knowledge of how banks manage (HRMPs), qualitative study on this topic is essential: In what ways do banks reward their staff? What kind of education is offered to employees? What kind of programs are profit-sharing in specifics? etc. To further elaborate on these actions, future study may speak with executives and staff members in-person or perform on-site investigations.

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