The Impact of Human Resources Management on the Learning and Growth of Employees in the Jordanian Insurance Companies

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Abstract:-
The purpose of study is to examine the degree of applying 8 of human resources management (HRM) practices, represented in (Job analysis, hr planning, staffing, training and development, performance appraisal and management ,compensations and benefits, empowerment, employees relation management) and its impact on one of the Balanced scorecard aspects: (Learning and Growth) represented in (employees performance , interior processes improvement, competencies and abilities, creativity and innovation).
Population study consisted of insurance companies, where the oldest 6 companies according to date of foundation, the sample unite consisted of managers and branches managers operating in Amman.
 The results of study were as follows:-
1- All companies apply the 8 HRM practices to a high extent.
2- There was statistically impact of all HRM practices on the learning and growth of employees except job analysis while performance appraised and management had no significant statistic impact on important of interior processes and creativity and innovation. There was no significantly statistic impact of compensations and benefits on creativity and innovation.
3- Training and development had the most impact on learning and growth followed by empowerment.
Since training and development had the most impact of learning and growth, followed by empowerment , it is recommended to focus on these practices, and to concentrate on incremental , continues learning, provide the human resource at all levels with special training and development courses, support and reward creativity and innovation,
Keywords: human resources management practices, learning and growth, Jordanian Insurance companies.

Introduction:-
The world today is witnessing rapid, various and highly complicated changes that have affected the business organizations threatening their existence and survival. This has caused the organizations to rethink of the way they perform their duties and the way of adding the value to the people of interests. Because this is the age of knowledge and information technology, the creativity, learning and innovation are the ways taken to achieve the organizations goals, as well as the most significant strength points which enable the business organizations to predict the changes, develop their interior environment, adapt with the external environment and to achieve their strategic goals efficiently and competently.
     Therefore, there has been a great need to human resources (HR) which have special abilities, high-level skills the competitions find hard to mimic, so, the HR management has changed to cope with modern requirements of today and abandoned the traditional measures in managing such recourses, so that these recourses become more involved in managing the organization strategy related to each other on interactive, integral and confidential grounds.
     The majority of studies conducted o practices of HR management in the Arab or Jordanian environments focused on studying the applying of strategies and practices of HR management, and their relation to the financial performance of the organization, and the employee's productivity from this point, the study aims at introducing the effect of the practices of HR management on an non-financial aspect of the balanced scorecard represented in the employees learning and development in the Jordanian insurance companies.

The study problem:-
The global financial crisis made fundamental changes in all factors of external environment of business organization followed by their internal elements of their environment. The financial sectors, particularly the insurance companies, were the most affected business organization by crisis. Today, the business organization in general, and the insurance companies I particular, are aware of the role played by their qualified HR to raise up their performance, and aware of the importance of the HR management and practices role in activating these capabilities to keep the competitive position , growth , and thrive of the company. From this point lies the problem of study represented in identifying the role of HR management practices in enhancing the growth and learning of employees in Jordanian insurance companies through answering the following questions:-
1- What is the reality of applying HR management practices in the Jordanian insurance companies?
2- What are the e HR management practices on enhancing the learning and growth of employees in the Jordanian insurance companies?

The study importance:-

The importance of the study results from importance of the HR of business organization as being the most critical resource which is capable to achieve the targeted levels of performance, particularly , amid the competition and continuing environmental changes the organization experience. The importance of study is in introducing the HR management role and through the collection of its practices in supporting learning and knowledge in the organization and in contributing in the development of the HR to the level that sustains the business organization , in particular the services organization, to survive and maintains their duties successfully.

It also sheds the light on the importance of applying a group of HR management practices outside the traditional measures of these roles and how applicable are these on the Jordanian insurance companies, especially; some of them are newly applied practices in the Arab environment.

Study Aims:-

The study seeks the following aims:-

1- To clarify the reality of applying the HR management practices in the Jordanian insurance companies.
2- To clarify the Balanced scorecard aspects importance in measuring business organization performance.
3- To indicate the growth and learning importance as one of Balanced scorecard aspect and its role in supporting the other aspects.
4- To indicate the HR management practices role in supporting the learning and growth of HR in the Jordanian insurance companies.

Theoretical Framework and prior studies

Theoretical Framework:-

HR Management:-

The term human resources management (HRM) refers to activities of planning the organization needs of human resources in addition to provide them with required qualification and experience at the suitable time, as well as training , motivation and retaining them[1].Barnotie defined it as : "The duties required by recruiting using training and retaining human resource [2].while Daft defined it as: " The administration responsible for carrying out a number of activities which comprise recruiting , retaining , and developing the HR in a way that they can deal with the organizations' strategies and policies and management of change [3].

Human Resource Management Practices:-

Many administrative intellectuals call it: "The duties of managing HRM ,and these are activities that can execute the HR strategies and can be oriented at improving performance and enhancing the competencies, skills and knowledge of the HR to achieve the strategic goals[4]. Bernardin defined HRM practices as "planning the HR, designing and job analysis, recruitment, training and development, compensations and benefits, and performance appraisal [5].

Al Salem pointed: " they are strategies including: establishing the HR strategy, HR performance management strategy and compensating and rewarding the employees' strategy [6]. Some think that HRM activities are limited to planning, job analysis, recruitment, training, performance management and compensations.

Job Analysis:-

Job analysis is putting the fit person in the right job. And the basis of job description and the qualities of job holder. Activities, tasks and relations that the incumbent is supposed to perform, and the skills, competencies, capabilities and personal qualities he must have in order to carry out this current tasks and the possible development in future [8].

HR planning

HR planning is a turning point from traditional management of these resources to managing them strategically. It aims at providing skills and specialties in accordance to plans. Standards and prior time schedule [9]. DeNisi and Griffen defined it as: "the organization prediction of the demand for its HR, supply analysis of these resources and development of plans to minimize the gap between them [10].

Staffing:-

It's the process of acquiring the right quantities and qualities of workforce. It occurs on the light of Job Analysis process and HR planning. Staffing starts by recruitment, it comprises attracting qualified candidates for specific job. Staffing in services organization bears more burden than that in productivity one; because the quality of the service provided depends on skills and abilities of its provider of HR [11].

Training and Development:-

Training is: the planned efforts, which aim at teaching the employees the competencies, knowledge, and skills connected to duties they are currently performing, while development exceeds the current time and extends to include the future general skills and competencies on the long term. In order to achieve the goals of training and development, employees must practically apply the skills and abilities the/she learnt and acquired within his functional duties [12].

Compensations and Benefits:-

These include all financial payments, rewards, and the non-financial benefits by the organization to the employee;

in order to attract the qualified HR. and to retain the employees available. Compensations are one of the most critical motives, for the employees to grow and develop and sustain learning, and an incentive for more productivity and overall improvement of the organization [13].

Performance Management and Appraisal:-
It is the process that guarantees measuring and evaluating the employees' performance outcomes. And the duties they do. Performance appraisal is in relation with promotions opportunities and clarifying the Job direction. It is also a motive for more learning and development to keep up with broader requirements, and the most sophisticated in terms of the highest –rank Jobs in the administrative hierarchy, retaining the employees of organization and avoiding the wasting of qualified brains [14].

Empowerment:-
It means giving employees more independence and freedom in taking decisions in a way the manager shares with his employees the authorities he has. In addition to sharing the decisions taking, it includes sharing in making proposals and using knowledge and experience [15].

Workers' Relationships Management:-
It is related to activating relations between employees that can add the value, enhancing the process of learning and transmission of and sharing the knowledge, and learning from experience and discussions with the colleagues within the official and non-official work teams [16].

Learning and growth:-
It's one of the four aspects of the Balanced Score Card. It is one of the modern methods in evaluating the performance, in which how much the business organizations have achieved of short-term and long- term financial and strategic goals are considered. In 1992 Norton and Kaplan introduced the Balanced Score Card to measure the performance by integrating four aspects which include financial aspect and customers satisfaction as an external indicator to performance , and the learning , growth and internal process as interior indicators [17], where learning and growth empowers the HR to create and innovate interior process to provide products or services that can add value and lead to customer's satisfaction , and this is reflected on financial performance level [18].

Human Resource Performance:-
The employees' performance is related to how successful they are in providing services satisfying customers. The service quality can be measured using SERVQUAL scale elements which include credibility and responsiveness and to be concerned with the fast and accurate services of these elements which also deliver coherent accurate and of few-mistakes services.

Internal process improvement:-
It is related to activities that establish how works are done completely and efficiently, innovating new methods in designing and developing the product or the service, and activities which seek to deliver higher- quality services of less cost [20].

Competences and Capabilities:-
Defined by Dessler as: "skills and knowledge the HR have which are reflected in remarkable behavior of performance. Knowledge results from accomplished learning are gathered to be used in adding the value and in implementing strategies supporting the organization performance and the customer satisfaction [21].

Creativity & innovation:-
Related to the degree of HR to provide any new achievement in work, applying their creative ideas, and turn them into practice. Also, creativity can be related to service the product itself, operations or on how to market the organization and its products [22].

Prior studies:-
Firstly: Jordanian studies:-
The study of AL Kalha et al (2012) [23] came up with the existence of statistical of Jordanian commercial banks, the most powerful among which was participation in decision making. AL- Qudah and AL-Momani (2011) [24] focused on evaluating the performance of employee of AL-Eman hospital in Ajloon city. The study came up with that performance evaluation equality leads to achieving the Job satisfaction embodied in health services provided for patients.
Al Kasasbah and others' study (2010) [25] searched in the extent of applying HRM duties in Abu Ghazaleh Group and the influence of these duties in supporting it as an educated group.
The study reached that an outcome that HRM duties are applied in the research group, and it has statistical effect to turn it into an educated organization. Al Saraerah and AL Ghareeb (2010) [26] study showed that HRM duties are highly practiced in Jordan Telecommunication Company with focus on training as well as a statistical effect of planning, selection , training and performance evaluation on organization creativity, but there was no effect of motivation.

Secondly: Arab Studies:-
Sreih study (2012) [27] tested the effect of three of HRM practices represented in appointment, planning HR and

training in productivity of employees in small business in Lebanon.

The study revealed that there is an inverse relation between the studied practices and productivity.

AL Zahrani study (2010) [28] found a positive effect of self empowerment on employees' learning in the Saudi Telecom Company.

Shtat study (2003)[29] researched in the HRM role in achieving institutional creativity in five Qatari operating commercial banks in Doha, the study showed that selection , training and motivation respectively had statistical effect on HR creativity.

Thirdly: Foreign Studies:-

Scheible and Basros (2013) [30] study explored the HRM effect on establishing organizational compliance in an IT company in Brazil and showed a positive relation of statistical indication between all HRM practices and the organizational compliance, the most powerful was associated with training and development. Benjamin study (2012) [31] showed statistical relation between development, training and the organizational citizenship behavior of employees in commercial banking sector in Nigeria.

Medina et al study (2011) [32] explored the relation of HRM practices in raising up the innovation performance in Spain and showed that empowerment and allowing continuing learning opportunities were the most effecting in the innovation performance of the employees.

Laurson and Foss (2003) [33] showed the importance of HRM practices on positively effecting the innovation. Both researchers depended on data collected from 1900 institutions in Netherlands and from 9 secretors. It showed that training had highest influence in enhancing innovation, services organizations and industrial ones.

Study Hypothesis:-

Ho1: Jordanian insurance companies don't apply the following HRM practices (job analysis, HR planning, training and development, compensation employees relation management).

The following subordinate hypothesis have stemmed out: all of them state that (Jordanian insurance companies do not apply the following practices):-

$Ho1_1$: (Job analysis). $Ho1_2$ (Hr planning). $Ho1_3$ (staffing).

$Ho1_4$: (training and development). $Ho1_5$:(compensations and benefits).

$Ho1_6$: (performance management and appraisal).

$Ho1_7$: (employees' empowerment). $Ho1_8$: (employee relations management).

Ho2: There is no statistical effect of the HRM practices on the learning and growth of employees in the Jordanian insurance companies, the following subordinate hypothesis have stemmed out:-

$Ho2_1$: There is no statistical effect of HRM practices on the employees' performance in the Jordanian insurance companies.

$Ho2_2$: There is no statistical effect of HRM practices in the empowerment of interior processes in the Jordanian insurance companies.

$Ho2_3$: There is no statistical effect of HRM on the competencies and abilities of employees in the Jordanian insurance companies.

$Ho2_4$: There is no statistical effect of HRM practices on the innovation and creativity of Jordanian insurance companies' employees.

The study Approach

Study sample sources:-

The sample unite consisted of Jordanian insurance companies operating in Jordan, the sex oldest companies in providing insurance services in the Jordanian market in accordance to dare of foundation, sample unite is represented in jobs and branches manages working in these companies in Amman, where a sample of 20 managers from each company was selected. Both researchers have delivered 120 questionnaires, 112 questionnaires were returned with a response rate of 93% of which 108 were feasible to statistical analysis.

Table No.1

Insurance Companies

The Company	Date of Foundation
1- Jordan insurance Company	1951
2- Alico	1958
3- middle East Insurance Company	1962
4- The National Ahli Insurance company	1965
5- United Insurance Limited	1972
6- Arabian Seas Insurance Companies	1973

Data Sources:-

Books, Journals and related studies, websites information as well as primary sources represented in questionnaire which consisted of 3 parts as follows:-

First part: - includes personal information of the study sample individuals, which are gender, age, qualification and the work experience.

Second part: - It is related to independent variable elements (HRM practices) which included paragraph from (1-38), as follows: paragraphs (1-2), HR planning :(3-5),staffing:(6-11), training and development: (12-18), compensations and benefits : (19-22), performance and management and appraisal : (23-28), empowerment: (29-33), employees relations management (34-38).

Third part:-Related to dependent variable's elements (learning and development) and included paragraph form (39-60) as follows:-

Employees performance: paragraph (39-45), improvement of interior processes: (46-49), competencies and abilities: (paragraph (50-54), creativity and innovation: (55-60). (Likert) five-level scale was used to measure how agreeable the sample individuals are to the questionnaire paragraph: (strongly agree) were given 5 points, (agree) 4 points, (neither agree nor disagree) 3 points, (disagree) 2 points, (strongly disagree) one point.

Reliability and Validity of Questionnaire:-

In order to ensure the apparent truth of questionnaire, it was reviewed by a number of professors in the Jordanian universities, the questionnaire was modified and corrected upon their proposals and observations, and (Cronbach alpha) test was used to measure how internally consistent the questionnaire paragraph are.

Results shown in table (2) indicated that values of coefficient of all study variables have exceeded 60% and it is an acceptable percentage to approve the study results.

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Table No.2
**Cronbach's alpha for the study variable**

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Variable	Cronbach's alpha	Variable	Conbach's alpha
HRM practices / total variable	0.85	empowerment	0.84
Job analysis	0.67	Employee relations management	0.71
HR planning	0.75	Learning and growth/ total variable	0.87
Staffing	0.79	Employee performance	0.78
Training and development	0.81	Interior processes improvement	0.86
Compensations and benefits	0.69	Competencies and abilities	0.88
Performance management and appraisal	0.73	Creativity and innovation	0.79

Study pattern:-

Study pattern consisted of two major variables:-

1- Independent variable: HRM practices with its elements (Job analysis, HR planning, staffing, training and development, compensation and benefits, performance appraisal and management, empowerment, employees' relations management).

2- The dependent variable:- represented in learning , growth, as one aspect of Balanced scorecard represented in the following elements: (employees performance, interior processes empowerment, competencies and abilities, creativity and innovation).

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Study pattern:-

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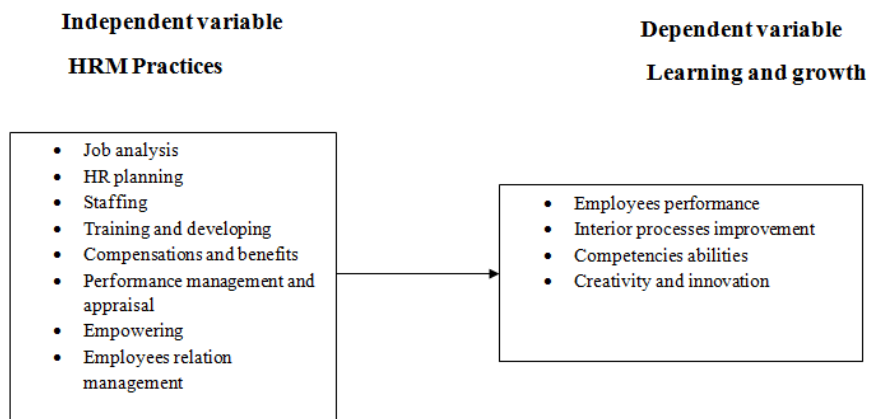
Statistical method used in the study:-

For the purpose of analysis and hypothesis test put by the study, some statistical indicators were adopted by using the statistical package of social science (SPSS) where many frequencies and percentages were used to show the features of study sample individuals, the Arithmetical mean to find out the response level of sample individual to the study variables, and the standard deviation to find out how concentrated and dispersed responses are from their Arithmetical mean. The test of analysis of regression variance was used to determine

how feasible the pattern is to regression test between the independent variable (HRM practices together with its elements) and the dependent variable (learning and growth with their elements). To test study hypothesis the liner, multiple liner regression was used to test the impact of the (total) independent variable and its subordinates on dependant variable.

Exhibition and discussion Statistical Analysis Results

Sample individuals' properties:

It's clear as shown in table (3) that 75 of the sample individuals were male, with percentage of 69.4% while the number of female was 33 with 30.6%. 6 of them with percentage of 5.6% were less than 25 years old, and 35 with percentage of 32.4% whose ages ranged from 25 and 35 years old. The ages of greatest proportion of the sample individuals were between 35 and 45 years old, whose number reached 38 with percentage of 35.2%. The percentage of those over 45 years old was 26.8% of sample individuals. Age distribution matches with the job levels of the examiner unite, as they were filling the jobs of branches managers. Or managers, it also matches with their work experiences because only 8 of the sample individuals whose work experience was less than 5 years with a percentage of 7.4% while the percentage of those who have 10 years and over of work experiences was 69.5% also, all sample individuals hold B.A degrees at least.

Table (3)

Individuals' Sample Features

Gender	Male					Female			
	Repeats		**Percent**			**Repeats**		**Percent**	
	75		69.4%			33		3.06%	
ages	Less than25		25-35		35-45		45-55		55+	
	Repeats	**Percent**	**Repeats**	**Percent**	**Repeats**	**Percent**	**Repeats**	**Percent**	**Repeats**	**Percent**
	6	5.6%	35	32.4%	38	35.2%	19	17.6%	10	9.2%
qualifications	**Secondary School**		**Diploma**		**B.A**			**Higher Education**		
	Repeats	**Percent**	**Repeats**	**Percent**	**Repeats**	**Percent**		**Repeats**	**Percent**	
	0	0%	0	0%	82	79.9%		26	24.1%	
Work Experience	Less than5 years		5-10		10-15		15+			
	Repeats	**Percent**	**Repeats**	**Percent**	**Repeats**	**Percent**	**Repeats**	**Percent**		
	8	7.4%	25	23.1%	34	31.5%	41	38%		

Results of Descriptive Statistics Analysis:-

Table (4) shows the arithmetic averages of the questionnaire paragraphs related to independent variable elements, and the elements of the dependent one.

The table shows that trends of sample individuals were positive towards the independent variable paragraphs (HRM practices) with its 8 elements.

The general arithmetical average of performance appraisal and management paragraphs was the highest reaching to (4.05) indicating the role of HRM in the researched companies in establishing clear and objective to manage and appraise its employees performance. It was followed, respectively, Job analysis and Job description with clear Jobs determiners, which the HR administrations lay out and deliver them to employees and to each Job, followed by employees relations management with total arithmetic average of (3.93) and standard deviation of (0.77), these results show that HRM in the studied companies hang on to teamwork, circulation of information and knowledge and the concept of synergy that result levels higher than employees performance, compensation and benefits came in the fourth place in terms of extent of applying, with an arithmetic average of (3.89) and standard deviation of 0.88, followed by training and development with (3.87), finally the one of the east applying from view point of sample individuals was the empowerment and the process of authorizing decisions making and non-centralization, with (3.67) followed by staffing and recruitment and selection procedures with a (3.64) standard deviation of (0.97).

Table (4) shows that arithmetical and standard deviations of sample individuals awareness of paragraphs on the effect of HRM practices of their organization on the learning and growth of employees, the greatest effect was laid in maximizing the abilities and competencies of employees, as arithmetical average of this variable reached (3.98) and 0.87 standard deviation, followed by creativity and innovation of (3.97) arithmetical and (0.88) standard aviation, followed by employees performance of (3.96) arithmetical and 0.89 standard deviation. The least affected dependent variable was improvement of interior processes where the arithmetical average of its paragraphs reached (3.92) and (0.90) standard deviation.

Table (4)
Descriptive Statistical Results (Means and standard Deviation (SD) in total) for the study variables

Independent	Means	SD
Job analysis	3.98	0.71
HR planning	3.71	0.99
Staffing	3.64	0.97
Training and development	3.87	0.70
Compensations and benefit	3.89	0.88
Performance appraisal and management	4.05	0.73
Empowerment	3.67	0.78
Employees relations management	3.9.	0.77
dependent	Means	SD
Performance	3.96	0.89
Interior processes improvement	3.92	0.90
Abilities and competencies	3.98	0.87
Creativity and innovation	3.97	0.88

Hypothesis test:-

The first major hypothesis Ho1: Jordanian insurance companies do not apply HRM practices (Job analysis, HR planning, staffing, training and development, compensation and benefits, performance appraisal and management, empowerment, employees relations management). The one sample test was adopted in testing this hypothesis, where table (5) shows that the calculated value of t was (31.407) which is higher than its table value (1.984) at sig level 0.00 which is less than sig level considered for study purpose 0.05, and as decision rule rejects the null hypothesis and accepts the alternative if **t** calculated value was higher than its table value, at a Sig level less than 0.05. Accordingly, it rejects the null hypothesis, which means that Jordanian insurance companies apply the HRM practices.

The table also shows t calculated and take values of the 8 subordinate hypothesis stemmed from the major hypothesis, it also indicates that all t calculated values of HRM practices (Job analysis, HR planning, staffing, training and development, compensation and benefits, performance appraisal and management, empowerment, employees relations management) were higher than their table values at Sig level of = 0.00 which is less than 0.05, accordingly, they reject the null subordinate hypothesis stemmed from the first major hypothesis, which indicates that Jordanian insurance companies apply HRM practices mentioned above.

Table (5)
Statistical results for the First major hypothesis and the subordinate ones

Hypothesis	Variable (in terms of application)	t calculated value	t table value	Sig level	decision
Ho1	HRM practices	31.407	1.984	0.00	Reject Ho
$Ho1_1$	Job analysis	20.404	1.984	0.00	Reject Ho
$Ho1_2$	HR planning	10.976	1.984	0.00	Reject Ho
$Ho1_3$	Staffing	13.263	1.984	0.00	Reject Ho
$Ho1_4$	Training and development	35.687	1.984	0.00	Reject Ho
$Ho1_5$	Compensations and benefit	15.422	1.984	0.00	Reject Ho
$Ho1_6$	Performance appraisal and management	33.875	1.984	0.00	Reject Ho
$Ho1_7$	Empowerment	21.300	1.984	0.00	Reject Ho
$Ho1_8$	Employees relations management	22.395	1.984	0.00	Reject Ho

*t table value at Sig level 0.05, with freedom degree = 107

The second major hypothesis Ho2: there is no significantly statistics impact of the HRM practices on the learning and growth of employees in the Jordanian insurance companies.

In order to test this hypothesis and its subordinate ones, the multiple regressions was used. Table (6) shows the results of testing regression variance to represent the relation between the independent variable (HRM practices) and the dependent variable (learning and growth) as a total variable, and its elements represented in (employees performance, interior processes improvement, competencies and abilities, creativity and innovation). Decision rule is based on testing the extent of pattern feasibility to test the relation between the two variables; the pattern is feasible if F calculated value is higher than its table value at sig level of 0.05, as its clear from F calculated values that they are higher than its table value which is 2.033 at 0.05 sig level and (8, 99) freedom degree, in addition to 0.00 Sig level for all variable, and this is less than 0.05, the considered level for study purpose. So the regression is feasible for test.

Table (5) also shows correlation between independence variable, and the dependent variable and its

subordinates.

We note a (strong) Sig statistical correlation between the independent variable and all elements of dependent variable, except creativity and innovation, the correlation was moderate at (0.525) R value. Through R^2 values we see that independent variable accounts for 68.3% of variance in dependent variable, 65.2% of variance in employees performance, 60.8% of variance in interior processes improvement 54% variance in abilities and competencies and 27.5% in creativity and innovation.

Table (6)
Results of the test of regression variance of the second major hypothesis and the subordinate ones.

Variable	F calculated value	F Sig	R	R^2	Result
Learning and growth	26.710	0.000	0.827	0.683	Accepted
Employees Performance	23.167	0.000	0.807	0.652	=
Interior processes improvement	14.551	0.000	0.780	0.608	=
competencies and Abilities	14.517	0.000	0.735	0.540	
Creativity and innovation	4.704	0.000	0.525	0.275	

Sig level ≥ (0.05). F table value = 2.033 at level (0.05) and (8.99) freedom degree.

According to the reliability of the pattern the major second hypothesis was completely tested Ho2: there is no impact of Sig statistics of HRM practices on the learning and growth of employees in the Jordanian insurance companies. Results show in table (7) that t calculated values for 7 of HRM practices are higher than their table values (1.984) at (0.05) Sig level and (107) freedom degree fd. As the decision rule rejects the null hypothesis HD if the calculated **t** value is higher than its table value, further more (t sig) for all practices was less than Sig level considered to test the hypothesis (0.05) so, it reject the HD and accepts the alternative hypothesis Ha, this means that HRM practices have impact on the learning and growth of employees in the Jordanian insurance companies. We can see that Job analysis only between the 8 practices had no impact on the dependent variable (learning and growth), as the t calculated values of this variable was 0.828 which is less than its table value and at(0.410) Sig level, which is higher than 0.05.

The table shows Beta value for all HRM practices, results revealed that training and development were the most affecting practices as Beta value reached (0.52) for this variable followed by empowerment at (0.480), HR planning (0.339) performance appraisal and management (0.295) employees relations management, while the least affecting was compensation and benefits where Beta value for this variable was (0.163).

Table (7)
The results of multiple regression of the second major hypothesis.

Variable	Calculated t value	Sig level t	Beta	Results
Job analysis	0.828	0.410	0.086	Accepted Ho
HR planning	3.277	0.001	0.339	Reject Ho
Staffing	3.345	0.001	0.267	Reject Ho
Training and development	6.69	0.000	0.52	Reject Ho
Compensations and benefit	2.473	0.015	0.163	Reject Ho
Performance appraisal	3.374	0.001	0.295	Reject Ho
Empowerment	5.698	0.001	0.486	Reject Ho
correlations	3.075	0.003	0.288	Reject Ho

Table value= (1.984) at 0.05 level and 107 freedom degrees

The First Subordinate Hypothesis
Ho2$_1$: there is no Sig statistics impact of HRM practices on employees performance.
Table (8) shows that all **t** calculate value for all HRM practices were higher than their table values (1.984) and a Sig level less than 0.05, except Job analysis which didn't have impact on employees performance. Beta values show that the most HRM affecting practices on employees performance was the training and development, where Beta value mounted to (0.70) followed by staffing at value of (0.600) empowerment (0.553) while the least affecting practices was compensations and benefits of (0.14) Beta value.

Table (8)
results for the first subordinate hypothesis.

Variable	Calculated t value	Sig level t	Beta	Results
Job analysis	1.169	0.245	0.123	Accepted Ho
HR planning	2.460	0.016	0.260	Reject Ho
Staffing	7.656	0.000	0.600	Reject Ho
Training and development	10.461	0.000	0.700	Reject Ho
Compensations and benefit	2.085	0.040	0.14	Reject Ho
Performance appraisal and management	2.686	0.008	0.285	Reject Ho
Empowerment	6.233	0.000	0.553	Reject Ho
Employees relations management	2.893	0.004	0.315	Reject Ho

Table value= (1.984) at level (0.05) and (107) freedom degrees

Ho2$_2$: there is no Sig statistical impact of HRM practices on interior processes improvement.
Table (9) shows that **t** 6 calculated value were higher than their table ones (1.984) at Sig level less than 0.05, except Job analysis and performance appraisal and management, as these tow variables had no impact on interior processes improvement proved by t values (0.474) and (1.697) and at Sig level of (0.636) and (0.09) respectively, Beta values show that training was the most affecting practices followed by HR planning, staffing, and empowerment respectively. The least affecting was benefits and compensations of (0.203) Beta values.

Table (9)
Results for test of second subordinate hypothesis.

Variable	t Calculated value	t Sig level	Beta	Results
Job analysis	0.474	0.636	0.049	Accepted Ho
HR planning	3.691	0.000	0.379	Reject Ho
Staffing	3.817	0.000	0.357	Reject Ho
Training and development	6.539	0.000	0.522	Reject Ho
Compensations and benefits	2.548	0.012	0.203	Reject Ho
Performance appraisal and management	1.697	0.093	0.159	Reject Ho
Empowerment	3.977	0.000	0.355	Reject Ho
Employees relations management	3.993	0.000	0.347	Reject Ho

The t table value= (1.984) at (0.05) level. and (107) freedom degrees

Ho2$_3$: there is no Sig statistics impact of HRM practices on competencies and abilities of employees.
Table (10) shows that all t calculated value of the HRM practices were higher than their table values (1.984) and at Sig statistics less than 0.05, except Job analysis, which indicates that the other 7 practices had an impact on abilities and competencies of employees in Jordanian insurance companies, subject of concern, as Beta values show that the most affecting was training and development, followed by staffing, empowerment, employees relations management, HR planning, respectively, and the least affecting was compensation and benefits of (0.194) Beta value.

Table (10)
Results for third subordinate hypothesis.

Variable	t Calculated value	t Sig level	Beta	Results
Job analysis	0.322	0.7	0.034	Accepted Ho
HR planning	3.062	0.003	0.326	Reject Ho
Staffing	5.207	0.000	.414	Reject Ho
Training and development	6.332	0.000	0.541	Reject Ho
Compensations and benefits	2.269	0.025	0.194	Reject Ho
Performance appraisal and management	2.882	0.005	0.254	Reject Ho
Empowerment	4.441	0.000	0.391	Reject Ho
Employees relations management	4.580	0.000	0.364	Reject Ho

The t table value= (1.984) at (0.05) level. and (107) freedom degrees

The Fourth Subordinate Hypothesis:-
Ho2$_4$: there is no Sig statistical impact of HRM practices on employees creativity and innovation.
Table (11) shows that **t** calculated values for 5 of HRM practices were higher than their table values (1.984) and

at Sig statistics level less than 0.05, as calculated **t** values for Job analysis, compensations and benefits, performance appraisal and management were less than their table values, where Sig level of these 3 variables were higher than 0.05. Through Beta values we see that training and development was the most affecting on creativity and innovation, followed by staffing, empowerment, respectively while the least affecting was performance appraisal and management.

Table (11)
Results of fourth subordinate hypothesis.

Variable	t Calculated value	t Sig level	Beta	Results
Job analysis	0.953	0.34	0.104	Accepted Ho
HR planning	2.11	0.037	0.204	Reject Ho
Staffing	4.336	0.000	0.413	Reject Ho
Training and development	5.223	0.000	0.459	Reject Ho
Compensations and benefits	0.312	0.756	0.027	Reject Ho
Performance appraisal and management	1.192	0.236	0.115	Reject Ho
Empowerment	3.674	0.000	0.385	Reject Ho
Employees relations management	2.177	0.032	0.207	Reject Ho

The table t value= (1.984) at (0.05) level. And (107) freedom degrees

Discussion

This study examined through research 8 of HRM practices and their impact on one of Beta scorecard aspects, employees learning and in the Jordanian insurance companies, from the view point of managers and branch managers operating in the six oldest companies in Amman.

1- First hypothesis and the subordinate ones' results, related to what extent have companies applied the 8 HRM practices, have shown that all have been applied, and this result consisted with the descriptive statistical analysis which found that they are all practiced but on various basis, the highest was performance appraisal and management a mean value of (4.01) followed by Job analysis of a mean value (3.98); which ensures that all searched companies lay out Job description and clear Job determinants for each Job and they have regular rule to appraise and manage the performance.

2- Study results pointed out to Sig strong correlation between all HRM practices and the dependent variable elements (learning and growth) as follows: (employees performance, interior processes improvement, competencies and abilities, and a moderate correlation with creativity and innovation. These results come in consistently with AL kasasba and others' study (2010) which pointed to the positive impact of HRM practices on turning (Abu Ghazalleh) group into on educated organization.
But they are inconsistent with Sreih (2012) study results which found there is no correlation between HRM practices and the productivity of employees in the researched Lebanese organizations.

3- Second hypothesis test results showed, through depending on Sig level values for each variable and t values both the calculated and the table ones of the variables:-

   A- There is a Sig statistical impact of HRM on the learning and growth of employees in the Jordanian insurance companies, except Job analysis as it had no impact on all dependant variables' elements (learning and employees growth) in the companies.

   B- There is no Sig statistical impact of performance appraisal and management on interior processes improvement, and creativity and innovation, nor of compensations and benefits on creativity and innovation. By this, this study results agree with ALSaraera and ALGhareeb study (2010) in finding no impact of motivation methods on creativity and innovation of employees working in Jordan telecommunication company (Zain), but this study's results disagree with AL-Qudah and Momani study's results. On the compensation and incentives system and its positive relation with improving services level provided by employees of AL Eman holpitan in Ajloon.

4- Beta values revealed that training and development had the largest impact on learning and growth with its 4 aspects. These results agree with the study results of Scheilb and Bastos (2013) and with those of Benjamin (2012) which stated that not only does training enhance the learning, but also increases loyalty to organization and decrease employment rotation. These agree with Shtat's (2003) results, which also showed a positive effect of training on institutional creativity in the Qatari banks, and with Laurson and Foss study (2003) where training had the largest effect in supporting innovation in services organizations operating in Netherlands.

5- Through Beta values, study results found empowerment in the second place in terms of the degree of affecting the dependant variable after training and development, these results on empowerment importance and its positive consequences on employees, their trends and performance, are in consistent

with AL Kalha (2012) study conducted on impact of participation in the decision making on the organizations researched, and in consistent with (2011) et al Medina study which exhibited a strong positive relation between empowerment and innovation within the research and development departments in the Spanish organizations.

Recommendations

Upon the study results, the following recommendations are put forward:-

1- Due to the importance of training and development in prompting the learning, growth and development of employees, it's necessary for insurance companies to maintain such types of practices and coping with the latest developments taking place in administrative and IT issues.

2- To make available all structural and self empowering tools for the employees, and giving them more independency and freedom in participating in decision making and problems solution.

3- Activating the teamwork, and paving the way for more participation and circulation of knowledge and learning.

4- Draw more attention to managing and evaluating performance within clear standards publicized to all employees considering the different and various levels of performance, and equates in appraising associated with linking the results of performance appraise with systems appropriate for compensations and benefits, and rewarding the learning, creativity and innovation to achieve distinguished status.

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