The Impact of Human Resource Investment on Achieving Competitive Advantage in Algerian Institutions – A Case Study of Commercial Banks in the provinces of Oran and Tiaret.

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Abstract:

This study aims to identify the impact of investment in human resources on achieving competitive advantage in commercial banks in the provinces of Oran and Tiaret through the dimensions of human resource investment, including training, leadership, motivation, and performance evaluation of human resources, the study relies on the descriptive approach, and to achieve its objectives, a questionnaire was designed and distributed to a sample of 89 male and female employees, with data analysis conducted using the SPSS program.

The results revealed a positive correlation between the dimensions of human resource investment and competitive advantage, with an affirmative impact of human resource investment in achieving competitive advantage in the institutions under study, the sample participants agreed that the institutions in question enjoy a competitive advantage, which is one of their primary concerns in the market. Based on the results, several recommendations were made, the most important of which is that institutions must have sufficient and comprehensive knowledge of human resource investment, its development, and retention, and utilize this to gain a sustainable competitive advantage.

Keywords: Human resources, Human resource investment, Competitive Advantage, training, leadership, motivation, performance evaluation.

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1- Introduction:

Contemporary organizations in a highly competitive environment strive to gain a competitive advantage over other organizations in the same sector by adding value to the customer and achieving distinction through the utilization of their various capabilities and resources, foremost among which are human resources, human resource management plays a crucial role in making the human element a competitive advantage through a set of activities, plans, and programs related to the human element within the organization, for human resource management to contribute to achieving and reinforcing the organization's competitive advantage, it must develop its various programs within the framework of the institution's strategy and according to the requirements of the institution's customers.

Human resources play a primary role in setting strategic objectives, monitoring and analyzing the external environment, overseeing internal operations, and measuring efficiency, additionally, they are responsible for helping increase productivity, on this basis, many organizations have declared that their human resources distinguish them from their competitors, as their human resources possess a unique strategic value, therefore, they strive to attract and retain these individuals, ensuring they remain within the organization as competitors to their counterparts in other organizations.

The Institution continuously strives to invest in and develop human resources, considering them a competitive advantage, the relationship between human resource development and achieving a competitive advantage is manifested in the fact that human resources activate and utilize the organization's other material and technical resources since the organization's success primarily depends on the quality of its "human resources," it is essential to direct all institutional efforts towards developing this resource to reach excellence.

1.2. Research Problem:

Economic institutions face a significant challenge in optimizing the use of human resources they aim to achieve maximum efficiency and effectiveness through leadership, training, motivation, and performance evaluation, this investment seeks to enhance human resources' ability to achieve the desired goals and objectives, making institutions consider human resources a strategic perspective that must be taken seriously.

Based on this framework, the research problem revolves around the following question:

What is the impact of investing in human resources on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret?

1.3. Hypotheses of the Study:

Within the main research problem, we pose the following sub-questions:

- Is there a statistically significant impact of human resource training on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05?
- Is there a statistically significant impact of human resource motivation on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05?

- Is there a statistically significant impact of human resource leadership on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05?
- Is there a statistically significant impact of human resource performance evaluation on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05?

1.4. Research Hypotheses:

- There is a statistically significant impact of human resource training on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05.
- There is a statistically significant impact of human resource motivation on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05.
- There is a statistically significant impact of human resource leadership on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05.
- There is a statistically significant impact of human resource performance evaluation on achieving a competitive advantage in commercial banks in the provinces of Oran and Tiaret at a significance level of 0.05.

1.5. Study Objectives:

The study aims to achieve the following objectives:

- Emphasize the importance of human resources as an intangible capital of the institution.
- Highlight the role and importance of human resource training, motivation, leadership, and performance evaluation.
- Show the importance of gaining a competitive advantage for the institution through investment in human resources.
- Diagnose the current state of human resource investment in commercial banks in the wilayas of Oran and Tiaret.

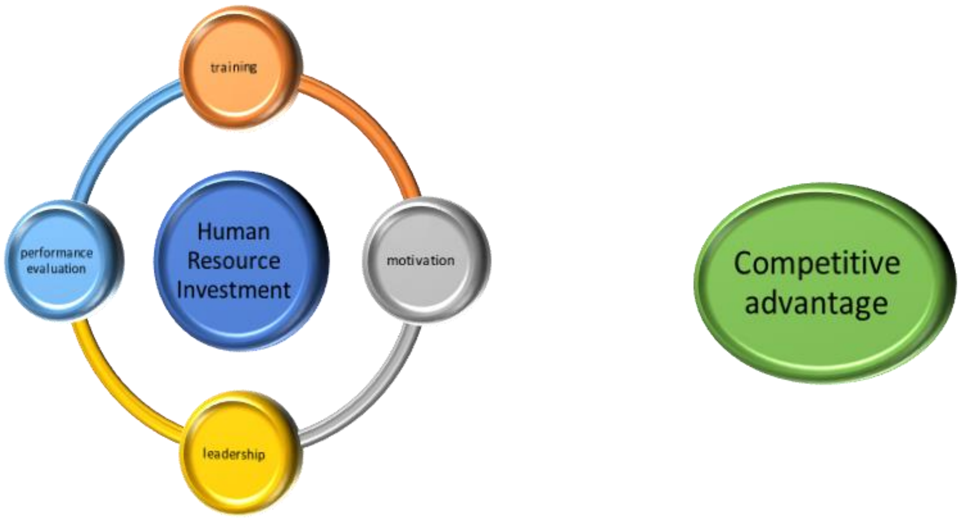
1.6. Research Methodology:

To achieve the study’s objectives, a descriptive approach was used to answer the questions, focusing on describing the in-depth concepts of human resource investment and its dimensions on one hand, and the concepts of competitive advantage on the other, reviewing them in detail, in the practical part an inductive approach was used by employing a questionnaire distributed to a group of employees to gather their opinions and perspectives, the data was processed using the SPSS program.

1.7. Study Model:

Based on the research problem hypotheses and objectives, a model was developed to identify the variables involved in the study, this model consists of the independent variable and its sub-variables, as well as the dependent variable as follows:

Figure 01: Study Model.



Independent Variable Dependent Variable

Source: Prepared by the researchers.

The above diagram indicates that there are two main variables:

- **Independent Variable**: Human resource investment, which includes four dimensions: training, motivation, leadership, and human resource performance evaluation.
- **Dependent Variable:** Competitive advantage.

2. The theoretical framework of the study.

2.1 Human Resource Investment:

2.1.1. Human Resources :

The perception of individuals in organizations has shifted from being merely a cost element that needs to be minimized to being considered an asset that can be invested in and its value increased, this shift in perspective has led to viewing individuals as resources within the organization, despite the term "resource" traditionally aligning with tangible assets that generate wealth or revenue, human resources can generate wealth or returns through the utilization of their skills and knowledge, not just through physical production.

Human resources are defined as "all capabilities and potentials associated with society that can contribute to the production of goods and services, or stimulate such production, to meet individual or collective desires and needs sustainably." (Khalaf, 2007,, p. 69)

2.1.2. Human Resource Management:

Currently, Human Resource Management (HRM) is one of the most significant modern trends in contemporary organizations, clearly reflected in policies dealing with human resources within these institutions, this includes planning to attract the largest possible number of qualified workforce and carefully selecting them, followed by recruitment and hiring processes, developing their skills through training, and setting career paths. Ultimately, their performance and contribution to achieving the organization's goals are evaluated.

The following definitions can be provided:

This function aims to enhance organizational efficiency by distributing human resources equitably and effectively, its mission is to match the required skills for each job with individuals' capabilities, maximizing the utilization of employee potential, it also creates a unified goal-oriented work environment where each individual takes responsibility for achieving organizational objectives. (Lemire & Gaétan , 2007, p. 315)
HRM is also defined as “the art of attracting, selecting, appointing, developing capabilities and skills of employees, and creating organizational conditions that encourage them to exert maximum effort and contribution.” (Al-Tahir, 2009, p. 10)

Based on all the above, Human Resource Management (HRM) can be defined as the process that focuses on managing and organizing all necessary aspects of human resources to achieve the organization’s objectives, this includes acquiring, monitoring, preserving, and directing these human resources towards achieving its specific goals and the organization’s overall objectives, while developing them in alignment with the vision and goals of the institution.

As a result, HRM has become a critical task for every manager within an organization, where the ability to build strong and effective organizational structures is essential for success and competitiveness, therefore, human resource investment programs should have the capability to enhance excellence, efficiency, and adaptability amidst rapid changes in the labor market.

2.1.3. Human Resource Development:
Human resource development is among the vital issues in business fields, attracting the attention of numerous experts, thinkers, researchers, as well as training and development institutions and decision-makers in various companies and organizations, enhancing human resources is an effective means to ensure the achievement of organizational goals and enhance its ability to adapt to the current era’s transformations.
Human resource development is defined as “a planned process consisting of a set of programs designed to educate human resources and equip them with new knowledge, behaviors, and skills expected to be needed in performing future tasks or roles, and to adapt and coexist with any new developments or changes that affect the organization’s activities.” (Aqili, 2005, p. 38)
Furthermore, human resource development also refers to “increasing the knowledge, skills, and capabilities of the workforce capable of working in all fields, selected and chosen in light of various tests conducted to maximize their productivity efficiency.” (Hassouna, 2008, p. 136)
In summary, human resource development represents a comprehensive process that includes activities and programs aimed at developing and enhancing the skills and knowledge of employees within the organization. The primary goal of these activities and programs is to optimize human resources in the best possible way by enhancing the skills and capacities of employees to achieve maximum effectiveness and productivity in the workplace.
Consequently, this contributes to achieving the organization's goals, enhancing its position, and competitiveness in the market.
2.1.4. Human Resource Investment Activities:
- **Training:** This involves preparing and instructing individuals in specific tasks to equip them with the skills and experiences necessary for the job, it also includes

imparting knowledge and information to enhance their productivity efficiency and increase their output within the organization. (Shikhe, 2008, p. 12)

- **Leadership:** Leadership refers to the ability to influence the behavior of group members, coordinate their efforts, and guide them towards achieving desired goals. Leadership plays a crucial role in goal achievement, fostering interaction among individuals, influencing both individuals and groups, and organizing society. (sarour, 2012, p. 107)
- **Motivation:** Motivation is the method of stimulating the capabilities of employees to enhance their performance, whether qualitatively or quantitatively, it is one of the methods used to direct human behavior towards specific tasks or to steer away from them in order to achieve the goals of the organization, the individual, and the community, it is a way to improve the use of production means or elements. (Al-Kallaldeh, 2008, p. 46)
- **Performance Evaluation:** This is the process through which the positive and negative aspects of goal achievement are identified and the rates of performance are completed (Gad, 2009, p. 209).

2.2. Competitive Advantage.

2.2.1. **Concept of Competitive Advantage:**

Competition is defined as one of the forms of economic organization, determining the operational mechanisms inside the market and the regulation of various relations between economic agents, competition plays a decisive role in determining prices and their impact on the market. (Adaika, 2021, p. 4)

As for competitiveness, it refers to the ability of an organization to formulate and implement a strategy that places it in a prominent position compared to similar institutions in the same field. (Adaika, 2021, p. 4)

Porter has defined competitive advantage as emerging when an organization can discover new and more effective ways than its competitors, with the organization’s ability to practically implement and apply this discovery in the competitive arena.

In its broadest sense, gaining a competitive advantage means acquiring a unique advantage that enables the organization to outperform its competitors, thereby making the organization distinctive and superior to other competitors.

Several concepts can be extracted about competitive advantage, where this advantage is considered a driving force or fundamental value that the organization possesses and influences customer behavior when interacting with it, this advantage lasts for a long period, regardless of the life span of the product or service offered by the institution. In general, competitive advantage is considered a factor that allows the organization to control competition better than its competitors and gives it the ability to compete successfully.

2.2.2. Characteristics of Competitive Advantage:

Competitive advantage is the element that gives an organization superiority or distinction over its competitors in the market, it possesses several distinguishing characteristics, including: (M'etouki & Ben Zban, 2021, pp. 6-7)

- **Sustainability:** Competitive advantages should be continuous and sustainable over the long term rather than short-term gains, this means the organization achieves a lead that endures over time.

- **Relative Nature:** Competitive advantages are relative compared to competitors or when compared over different time periods, this characteristic makes understanding advantages in an absolute frame challenging to achieve.
- **Renewable:** Competitive advantages should be renewable based on external environmental data on one hand, and the organization's internal capabilities and resources on the other, this adaptability ensures ongoing relevance and effectiveness.
- **Flexibility:** This refers to the ease with which competitive advantages can be substituted with others in light of changes occurring in the external environment or the evolution of organizational resources and capabilities.
- **Alignment with Objectives:** Effective use of these competitive advantages should align with both short-term and long-term organizational goals and outcomes.

2.2.3. Importance of Competitive Advantage:

Competitive advantage is crucial for the success of organizations in competitive markets, its importance includes: (Al-Sharif & Qamari, 2016, p. 5)

- Serving as a criterion to distinguish successful organizations due to their ability to create new and available models that are difficult to imitate.
- Acting as a weapon to confront market challenges and rival organizations through the organization's development of its competitive knowledge.
- Determining the extent to which essential success elements are available compared to competitors, achieved by adopting strategies that possess the strengths available within the organization.
- Serving as a primary and essential goal sought by all organizations aiming for excellence and distinction by utilizing resources and satisfying customers' needs and desires in a way that is difficult for others to imitate.

2.2.4. Dimensions of Competitive Advantage:

The business environment is subject to continuous developments and changes, affecting competitive dimensions, in the past organizations focused on cost reduction as a primary dimension for achieving competitive superiority, however, successful organizations are now seeking new ways to excel and differentiate themselves from competitors by offering higher-quality products, leading organizations rely on adopting new dimensions to achieve competitive superiority, they now look to provide more comprehensive value-added services and solutions to real issues, placing greater emphasis on innovation and development, they aim to offer distinctive customer experiences, distinguishing them from their competitors.

In this way, organizations strive to occupy a strong position in the market and maintain their growth, despite the challenges facing organizations, achieving competitive superiority remains a vital goal for remaining a leader and successful in the business market.

Figure 02: Dimensions of Competitive Advantage.

Source: Prepared by the researchers.

The following dimensions can be elaborated upon:

- **Quality:** The achievement of quality is contingent upon the incorporation of distinctive attributes into products or services, this entails designing products that align with their intended function and quality standards, and hinges on an organization's capacity to transform inputs into outputs that satisfy customer expectations and requirements.

- **Cost:** Cost constitutes a pivotal factor that organizations must consider when offering goods and services, organizations typically strive to minimize costs and attain elevated levels of productivity through the continuous monitoring of raw materials and production processes.

- **Flexibility:** Flexibility denotes an organization's aptitude for generating novel and innovative production proposals and options, thereby enabling it to surpass its competitors, agile thinking and the capacity to adapt to fluctuations in the market and customer demands bolster an organization's ability to maintain a competitive edge and achieve excellence. (Adaika, 2021, p. 5)

- **Innovation and Time:** Innovation is indispensable in the construction of competitive advantage, differentiation and superiority can be realized through innovation across various domains such as products, services, and organizational processes, organizations at the forefront of innovation can secure a substantial portion of market value by introducing novel and innovative products, furthermore process innovation can contribute to the diminution of production costs or the enhancement of production processes through novel methodologies, the utilization of cutting-edge technology can facilitate the reduction of time and effort and augment an organization's efficiency in organizational and production processes, innovation serves as the primary catalyst for the growth and sustainability of competitive advantage within organizations over an extended period. (M'etouki & Ben Zban, 2021, p. 9)

Collectively, these factors—cost, quality, flexibility, and innovation over time—underscore the significance of competitive advantage for organizations operating in a competitive marketplace. By effectively balancing these elements, organizations can attain a position of superiority and distinction, enabling them to fulfill customer needs and expectations and maintain their leadership within their respective industries.

3. The experimental framework for the study.

3.1. Study Tools and Study Sample.

Study Tool: The analytical method was utilized in order to study the impact of human resources on achieving competitive advantage in commercial banks of Tiaret and Oran provinces, a questionnaire was designed, and the SPSS V26 software was used to process the data collected from the questionnaire, the questionnaire design comprises the following elements:

Section One: This includes the demographic variables of the study related to general information about the sample individuals, such as gender, age, educational level, and years of experience.

Section Two: It is divided into two subsections:

- **Subsection One:** This includes the independent variable of human resources, which consists of 22 statements and includes 4 elements: Human resources training with 6 statements, human resources leadership with 5 statements, human resources motivation with 6 statements, and human resources performance evaluation with 5 statements.
- **Subsection Two:** This includes the dependent variable of competitive advantage, which consists of 8 statements

This section of the questionnaire provides five alternative responses according to a standard scale that allows for judging the positivity or negativity and the level of importance, this is based on the five-point Likert scale, which consists of five levels as follows:

Table (1): Five-Point Likert Scale

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

source : Prepared by the researchers.

Study Sample: A random sample of employees in commercial banks in the provinces of Tiaret and Oran was used for the study, the sample size was determined to be 89 individuals, a total of 98 questionnaires were distributed, and 91 were retrieved, two questionnaires were excluded due to their unsuitability for statistical analysis, either because the participants did not respond seriously or the questionnaires were not completed according to the filling requirements, thus the number of valid and analyzable questionnaires amounted to 89, representing 97.80% of the total retrieved questionnaire.

Table (1): Demographic Characteristics of the Sample Participants.

Characteristics	Category	Frequency	Percentage %
Gender	Male	34	38.20
	Female	55	61.79
Age	Less than 30 years	30	33.70
	From 31 to 40 years	29	32.58
	From 41 to 50 years	27	30.33
	More than 51 years	3	3.37
Educational LeveL	Advanced Technician	15	16.85
	University Graduate	35	39.32
	Postgraduate	45	50.56
Years of Experience	Less than 5 years	32	35.55
	From 5 to 10 years	35	39.32
	More than 10 years	22	24.71

source : Prepared by the researchers.

The table above shows that the demographic profile of the sample reveals a predominance of female employees (61.79%) compared to male employees (38.20%), the majority of the workforce in commercial banks comprises young professionals, with 33.70% aged under 30, 32.58% between 31 and 40, and 30.33% between 41 and 50, a smaller proportion (3.37%) is over 50 years old.

In terms of educational attainment, the sample exhibits a high level of qualification, over half (50.56%) of employees hold postgraduate degrees, while 39.32% possess a university degree. Employees with a Senior Technician Certificate constitute 16.85% of the sample, these findings underscore the emphasis placed on academic credentials within the banking sector in Tiaret and Oran provinces.

Years of experience are one of the crucial indicators for the accumulation of knowledge and expertise in human resource management, it was found that 35.55% of employees have less than 5 years of experience, 39.32% have between 5-10 years of experience, and 24.71% have over 10 years of experience, these percentages indicate a balanced distribution of experience among employees in commercial banks, it can be concluded that there is diversity in the levels of experience among employees, where those with high experience can leverage their previous knowledge and expertise to enhance performance, manage human resources, and achieve competitive advantage in commercial banks, conversely, new employees and those with limited experience can benefit from training and learning from their more experienced colleagues, contributing to their professional development and enhancing their capabilities in the field.

3.2. Reliability of the Study Tool

The reliability of the study is determined using the internal consistency coefficient known as "Cronbach's Alpha" According to the values presented in the table, a high Cronbach's Alpha value indicates that the degree of consistency within the study is acceptably high. The reliability of the study means that it yields similar results when repeated, high values of the internal consistency coefficient demonstrate that the study possesses an acceptable level of consistency and reliability in the results it produces

Table (1): Cronbach's Alpha Coefficient.

Axes	Number of questionnaire paragraphs	stability coefficient
Human Resources Investment	22	0.918
Competitive Advantage	8	0.883
Overall Score	30	0.942

source : Prepared by the researchers based on SPSS outputs.

The results shown in the table indicate the presence of internal consistency among the study variables, with a Cronbach's Alpha percentage of 94.2%, this exceeds the acceptable threshold of 60%, indicating consistency in the statements formulated to study the variables. Therefore, the results derived from the study can be relied upon, as they provide a high level of internal consistency and reliability, consequently, these results can be depended upon for conducting the study and drawing final conclusions.

3.3. Descriptive Statistics Results for the Study Variables:

This section presents and analyzes the data collected through the research questionnaire, the analysis is conducted by examining the responses of the sample individuals using the arithmetic mean and standard deviation.

3.3.1. The Independent Variable: Human Resources Investment

This section is divided into dimensions, each representing a distinctive process of investing in human resources as follows:

- **Human Resources Training Dimension:**

Table 3: Results of Sample Responses Related to the Human Resources Training Dimension.

Statements	Mean	Standard Deviation	Rank
The institution makes sufficient efforts in the field of employee development and training.	3.4831	0.88050	05
The institution sets comprehensive training plans.	3.3146	0.93657	06
The institution ensures selecting trainers with high competence and scientific expertise for each training course based on needs.	3.7416	0.79097	02
After training, the employee feels capable of using creativity and thought in application.	4.2584	0.81920	01
Positive results have been achieved from the training program.	3.6742	0.76538	04
Your institution uses certain criteria to measure the improvement in employee performance after training.	3.7303	0.61725	03

source : Prepared by the researchers based on SPSS outputs.

Based on the previous table, it is evident that the arithmetic means of the sample individuals' responses to the knowledge management questionnaire items range between 3.31 and 4.25, the highest mean was recorded for the item "After training, the employee feels capable of using their creativity and ideas in application." this indicates that the participants in the questionnaire largely agree with the statements presented in the questionnaire, additionally, a low standard deviation not exceeding 0.9 was recorded, indicating that the responses did not show significant dispersion from the mean. In other words, this suggests that the participants provided homogeneous and close responses regarding the statements presented in the questionnaire.

Overall, it can be concluded that the participants in the questionnaire largely agree with the statements presented and share a general consensus on the human resources training process, the low standard deviation indicates the homogeneity and closeness of the responses, which enhances the reliability of the results derived from the questionnaire.

The respondents collectively believe that the human resources training process is taken into consideration, with commercial banks in the provinces of Oran and Tiaret relying on training, selecting the best trainers, planning, conducting training courses, and evaluating employees afterward

- **Human Resources Leadership Dimension:**

Table 3: Results of Sample Responses Related to the Human Resources Training Dimension.

Statements	Mean	Standard Deviation	Rank
The direct supervisor takes the initiative to execute tasks in a way that ensures employees follow his example.	3.9101	0.49176	01
The direct supervisor monitors work progress according to systems and instructions.	3.3034	0.77466	02
The direct supervisor encourages subordinates to improve work methods and develop their job skills.	3.2921	0.77169	03
The direct supervisor emphasizes the necessity of creativity at work.	3.0112	1.07126	04
The institution provides employees with the opportunity to express their opinions and participate in decision-making.	2.8989	1.10828	05

Source: Prepared by the researchers based on SPSS outputs.

Based on the previous table, the arithmetic means of the sample individuals' responses to the items in the human resources leadership dimension, which is part of the variable human resources investment, range between 2.89 and 3.91, the highest mean was recorded for the item "The direct supervisor takes the initiative to execute tasks in a way that ensures employees are motivated to follow his example." this indicates that the general tendency of the respondents is to largely agree with the statements presented in the questionnaire. Additionally, a low standard deviation not exceeding 0.491 was recorded, indicating that the responses did not show significant dispersion from the mean.

Our statistical conclusion indicates that the participants in the questionnaire largely agree with the statements presented and concur with the general viewpoint expressed in the questionnaire, the low standard deviation enhances the reliability of the results and indicates the homogeneity and closeness of the responses, thereby reinforcing our inference that the sample individuals agree with the statements and items presented in the second dimension of human resources leadership in the questionnaire.

This means that the respondents agree that the banks under study delegate some of their employees to lead the available human resources by having supervisors take the initiative in performing tasks to set an example for subordinates, encouraging them to be creative and innovative in flexible, discussable, and applicable management practices from the lower levels of employees

- **Human Resources Motivation Dimension:**

Table 5: Results of the Sample Responses Related to the Human Resources Motivation Dimension.

Statements	Mean	Standard Deviation	Rank
The salary received by the employee is commensurate with the position held.	3.0562	1.03747	03
The institution is concerned with the physical aspects of incentives (ventilation, lighting, etc.).	2.8315	1.06852	05
The institution is concerned with the moral aspects of incentives (recognition, encouragement, appreciation, etc.).	3.0449	1.07566	04
Encouraging incentives are allocated for additional work outside official working hours.	3.5393	0.94215	01
The institution encourages employees to use innovative methods.	3.3820	0.89830	02
There are fair and objective criteria in the promotion system.	3.0562	1.03747	03

Source: Prepared by the researchers based on SPSS outputs.

Based on the data presented in the table above, the arithmetic means of the sample individuals' responses regarding the human resources motivation dimension range between 2.83 and 3.53, the highest mean was recorded for the item "Incentives are allocated for additional work outside official working hours," A low standard deviation not exceeding 1 was observed, indicating minimal dispersion in the individuals' responses from the mean, it can be concluded that the sample individuals largely agree with the statements in the third dimension and that there is consistency in their opinions.

We infer that the targeted commercial banks rely on incentives for additional work as a means of motivating human resources, allowing employees the opportunity for creativity and innovation, with remuneration aligning with the position held by the employee, moreover, there are fair and objective criteria in the promotion and incentive system.

- **Human Resources Performance Evaluation Dimension:**

Table 6: Results of Sample Responses Related to the Dimension of Human Resources Performance Evaluation.

Statements	Mean	Standard Deviation	Rank
The performance evaluation system in the institution is characterized by transparency and objectivity.	3.9888	0.85937	01
The evaluator is influenced by his relationship with the employee being evaluated.	3.9551	0.86485	02
The adopted evaluation system makes the employee feel more responsible.	3.5843	0.86352	04
The performance evaluation system helps improve employee performance and invest in their capabilities.	3.5618	0.78270	05
The performance evaluation system achieves the purpose for which it was designed.	3.6966	1.02696	03

Source: Prepared by the researchers based on SPSS outputs.

The previous table shows that the arithmetic means of the sample individuals' responses regarding the human resources performance evaluation dimension range between 3.56 and 3.98, the highest mean was recorded for the item "The performance evaluation system in the organization is characterized by transparency and objectivity." A low standard deviation not exceeding 0.78 was observed, indicating minimal dispersion in the individuals' responses from the mean, therefore, it can be concluded that the sample individuals largely agree with the statements in the fourth dimension, indicating homogeneity in their opinions.

We infer that the banks are evaluating their employees according to a system characterized by objectivity and transparency, this enhances the employees' performance and investment in their capabilities, thus achieving the intended purpose of the evaluation system and increasing the sense of responsibility in the evaluated employees.

3.3.2. Dependent Variable: Competitive Advantage.

Table 7: Results of Sample Respondents' Responses Related to the Dependent Variable, Competitive Advantage.

Statements	Mean	Standard Deviation	Rank
The institution adopts a cost leadership strategy compared to competitors.	3.3483	0.93056	06
Our institution continuously improves its banking services.	4.0449	0.78204	01
Our institution is able to continuously meet the increasing demands of customers.	3.3034	0.84483	07
Our institution can be described as pioneering in offering new products compared to competitors.	3.7079	0.89446	03
Our institution has distribution channels that facilitate and speed up product delivery to customers.	3.7416	0.68304	02
The institution has human resources capable of innovation.	3.5169	0.84089	05
Our institution applies the Total Quality Management (TQM) approach.	3.1011	1.11849	08
The cost of banking services is low compared to competitors.	3.6180	0.94755	04

Source: Prepared by the researchers based on SPSS outputs.

The results shown in the previous table indicate that the arithmetic means of the sample individuals' responses regarding the competitive advantage dimension range between 3.10 and 4.04, the highest mean was recorded for the item "Our institution continuously improves its banking services." A low standard deviation not exceeding 0.78 was observed, indicating minimal dispersion in the individuals' responses from the mean, based on this, it can be concluded that the sample individuals largely agree with the statements in the third dimension, reflecting homogeneity in their opinions.

This suggests that all respondents believe that commercial banks in the provinces of Oran and Tiaret strive to gain competitive advantages by relying on an aggressive strategy characterized by abundance, and high quality, and maintaining these standards, they offer their products to customers at competitive prices with cost reductions while providing necessary information about their products, the banks track developments in customer needs and desires by introducing new and improved products.

3.4. Testing and Discussion of the Study Hypotheses:

3.4.1. First Main Hypothesis:

H0: There is no statistically significant relationship between human resources investment (training, motivation, leadership, performance evaluation) and competitive advantage in the banks of the provinces of Oran and Tiaret.

H1: There is a statistically significant relationship between human resources investment (training, motivation, leadership, performance evaluation) and competitive advantage in the banks of the provinces of Oran and Tiaret.

Table 8: Results of Testing the First Hypothesis.

Study Variables	Pearson Correlation Coefficient	Significance Level	Decision
Human Resources Training	0.619	0.000	Accept
Human Resources Leadership	0.698	0.000	Accept
Human Resources Motivation	0.655	0.000	Accept
Human Resources Performance Evaluation	0.541	0.000	Accept

Source: Prepared by the researchers based on SPSS outputs.

The values shown in the table above indicate that the correlation coefficients between competitive advantage and human resources investment (training, motivation, leadership, performance evaluation) range from 0.698 to 0.541, this suggests a strong relationship between competitive advantage and human resources investment, with a significant impact of human resources investment on enhancing competitive advantage, when we say that the correlation is statistically significant, we mean that the p-value for this relationship is less than 0.05, which implies a low probability that the relationship between competitive advantage and human resources investment is due to chance, conversely, this indicates strong evidence supporting the existence of the relationship and that the correlation is statistically significant.

Based on these results, we can conclude that human resources investment contributes to enhancing competitive advantage, in other words, when human resources are effectively managed and invested in through training, leadership, motivation, and performance evaluation, it strengthens the competitive advantage of the organization

3.4.2. Second Main Hypothesis:

H0: There is no statistically significant effect of human resources investment (training, motivation, leadership, performance evaluation) on competitive advantage in the banks of the provinces of Oran and Tiaret.

H1: There is a statistically significant effect of human resources investment (training, motivation, leadership, performance evaluation) on competitive advantage in the banks of the provinces of Oran and Tiaret

Table 9: Results of the Second Hypothesis Test.

Study Variables	Constant	Regression Coefficient B	Coefficient of Determination R^2	Calculated F Value	Significance Level	Decision

Human Resources Training	0.872	0.723	0.383	54.003	0.000	Accept
Human Resources Leadership	0.667	1.358	0.487	82.743	0.000	Accept
Human Resources Motivation	1.725	0.575	0.429	65.255	0.000	Accept
Human Resources Performance Evaluation	1.618	0.513	0.292	35.929	0.000	Accept

Source: Prepared by the researchers based on SPSS outputs.

The table mentioned above indicates that the regression is statistically significant, with the significance level resulting from the analysis being 0.000, which is less than the generally accepted significance level of 0.05, this suggests that there is a significant statistical effect of the dimensions of human resources investment (training, motivation, leadership, performance evaluation) on competitive advantage in commercial banks in the provinces of Oran and Tiaret.

Based on this, we can reject the null hypothesis and accept the alternative hypothesis, which states that there is indeed an effect of human resources management processes on competitive advantage in these commercial banks, this serves as additional evidence confirming the importance and role of human resources investment in enhancing competitive advantage. Consequently, it can be believed that the field study has demonstrated the essential and significant role that human resources investment plays in achieving a competitive advantage in commercial banks.

4. Conclusion:

In light of the above, we aimed to understand the importance of human resources investment in gaining competitive advantage by conducting an applied study in commercial banks in the provinces of Oran and Tiaret, the study focused on a central issue represented by the following question: What is the effect of investing in human resources on competitive advantage in commercial banks in the provinces of Tiaret and Oran?

The study has allowed us to reach several key findings, which are summarized as follows:

1. There is a statistically significant relationship between human resources training and competitive advantage in commercial banks in the provinces of Oran and Tiaret.
2. There is a statistically significant relationship between human resources leadership and competitive advantage in commercial banks in the provinces of Oran and Tiaret.

3. There is a statistically significant relationship between human resources motivation and competitive advantage in commercial banks in the provinces of Oran and Tiaret.

4. There is a statistically significant relationship between human resources performance evaluation and competitive advantage in commercial banks in the provinces of Oran and Tiaret.

5. There is a statistically significant effect of human resources training on competitive advantage in commercial banks in the provinces of Oran and Tiaret.

6. There is a statistically significant effect of human resources leadership on competitive advantage in commercial banks in the provinces of Oran and Tiaret.

7. There is a statistically significant effect of human resources motivation on competitive advantage in commercial banks in the provinces of Oran and Tiaret.

8. There is a statistically significant effect of human resources performance evaluation on competitive advantage in commercial banks in the provinces of Oran and Tiaret.

5. Recommendations:

1) Institutions should have comprehensive and sufficient knowledge about investing in, developing, and maintaining human resources, and utilize this to achieve a sustainable competitive advantage.

2) Institutions under study should provide all employees with training opportunities, not limiting them to only executives and control staff.

3) It is essential to establish a system for monitoring and evaluating employee performance after training, based on clear, specific, and fair criteria.

4) The institution should equip research laboratories with the latest tools and equipment to facilitate the research and development process.

5) Set clear and specific objectives for human resources that align with the institution's vision and mission.

6) Consider the role of leadership within the institution and activate a positive leadership role to achieve competitive advantage.

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