

## Impact of Human Resources Expertise on Customer Capital

تأثير خبرات الموارد البشرية على رأس المال الزبائني

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### Abstract

The main idea of this research is to discover the relationship between human resources expertise and customer capital within Almustashar Islamic Bank. Human resources expertise was measured in three dimensions - knowledge, information, ideas - while customer capital was measured in four dimensions - customer value, customer satisfaction, market share, and marketing capabilities. The problem statement indicated the management's apparent inadequacy in the private bank in managing the relationship between these variables and employing them to enhance its own competitive performance. Therefore, the significance of research is highlighted in proposing a number of solutions that contribute to addressing the problem and strengthening the mechanism for dealing with these variables. In order to complement the theoretical and analytical aspects of research, the analytical descriptive approach was adopted, focusing on the study of the phenomenon in all its aspects. The two researchers relied on the questionnaire as a key instrument in collecting research data prepared on the basis of a number of global indexes and distributed it to a sample of 61 Almustashar Islamic Bank employees. After processing the data using a set of statistical methods available in the ready-made program spss-v23, these methods produced a number of results that confirmed the validity of the hypotheses and sub- of the research. After discussing and interpreting the results, a set of results were drawn, and accordingly, it was recommended that the successive developments should be followed up by the management of the bank in question in the field of human resource expertise and customer capital, and the use of them in the implementation of its activities and tasks.

**Keywords:** *expertise, human resources, customer capital, banks*

### Introduction

Human resource expertise reflects all the information, skills, and ideas that the organization has acquired during its professional and personal life cycle, which it can employ in rationalizing employee behavior when dealing with others and in various mediating situations, as well as the role of human resource accumulated experience in helping them

carry out the tasks and duties assigned to them. In a way that helps them maintain their job positions, and then advance in the future to occupy senior leadership positions within the organization or find better job opportunities with other organizations. Customer capital is also one of the marketing orientations adopted by the organization to build a knowledge base related to the ideas and proposals of the clients it deals with both within it and in the surrounding external environment, thus using this knowledge to rationalize its production and marketing decisions in order to enhance its position in the market that operates within its limits. Hence, the idea of research has been reflected in an attempt to discover the important role played by human resources expertise in enhancing customer capital within the organization. In order to transfer this idea from the conceptual framework to application, this research has been divided into four chapters. The first chapter reviewed the most important methodological lines of the research with reference to some previous studies, while the second chapter discussed the most important conceptual foundations related to the research variables in order to formulate its conceptual framework, while the third chapter dealt with the research data to test the validity of its hypotheses. Finally, the fourth chapter came to come up with some findings and make some recommendations to raise the level of knowledge and application of human resource expertise and customer capital within the organization examined.

### **Methodology**

The research methodology constitutes the scientific aspects on which the implementation of the research in its theoretical and analytical aspects will be based in order to build the right start and thus achieve the objectives and objectives indicated. The most prominent sections of the research methodology may be referred to as follows:

### **Statement of Problem**

Human resources expertise represents the direction and engine of their behaviour and actions through which the tasks and duties entrusted to them are carried out in a manner consistent with the organization's strategic directives and intended performance levels. Recently, clients' views of the organization and its willingness to provide them with products that are compatible with their desires and needs have changed, and they must therefore be familiar with the nature of these directives in order to adapt their products to them. Despite this importance, many organizations continue to suffer from a clear lack of knowledge of the nature of the role played by human resources expertise in enhancing their own capital, the most important of which is customer capital. The two researchers were therefore able to formulate the problem of research into the following key questions: *"Is the management of Almustashar Islamic Bank being studied aware of the importance of employing its human resources in enhancing its customer capital"*, Some of the following sub-questions may also be raised:

1. What is meant by the notion of both human resources expertise and customer capital theoretically.

2. How interested is Almustashar Islamic Bank in applying both its human resource expertise and customer capital?
3. Is human resources expertise positively related to customer capital within Almustashar Islamic Bank.

### **Significance of the study**

The importance of current research lies in two areas; the first is to review a range of contemporary foreign sources related to both human resources expertise and customer capital in order to formulate the theoretical aspect of the research and thereby provide the Iraqi library with one of the scientific sources that combines human resources management and marketing management. The second area focuses on presenting a set of findings and recommendations that would enhance the awareness of the staff of Almustashar Islamic Bank of the importance of employing the expertise of its human resources in promoting customer capital, following a field study and the preparation of a questionnaire based on a number of global indicators and standards employed in developed countries, thereby transferring their experiences to the local environment.

### **Objectives of the Study**

The research seeks to achieve certain objectives, the most important of which are as follows:

1. Discussing a set of theoretical theses and ideas to determine what is meant by the concept of human resources expertise, customer capital and its most important dimensions.
2. Finding the extent to which the nominal Almustashar Islamic Bank has invested the expertise of human resources and customer capital in the implementation of its day-to-day tasks.
3. Discovering the nature of the correlations between human resources expertise and customer capital within Almustashar Islamic Bank.

### **Proposed Model**

The proposed model reflects the main idea of research, which is the role of human resources expertise (Independent variable) in enhancing customer capital (Dependent variable), within the framework of correlation relationships in figure 1:

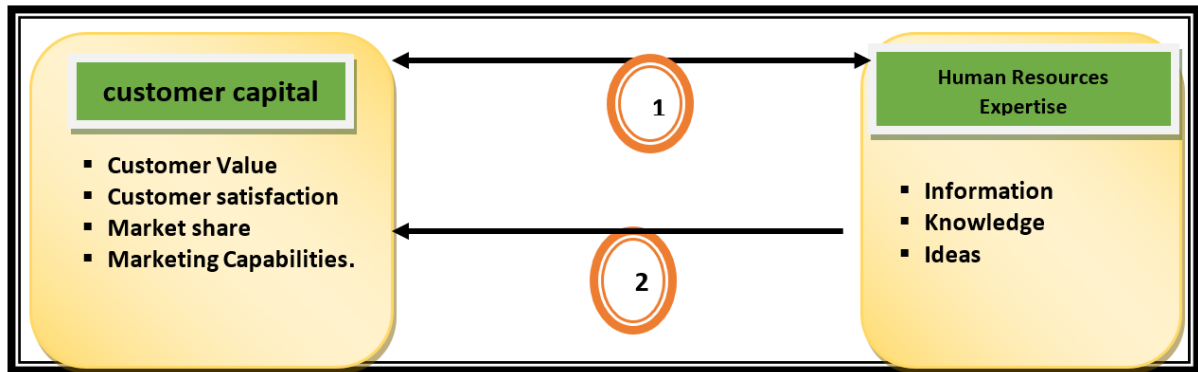


figure 1. Proposed Model

## Hypotheses

After identifying the conceptual starting points of the hypothetical scheme of research, the hypotheses and sub-hypotheses of the research can be formulated as follows:

**Hypothesis 1:** *Human resources expertise has a positive influence on customer capital within Almustashar Islamic Bank at a statistical significance level of 0.01.*

*Hypothesis 1a: Information as a dimension of human resources expertise has a positive influence on customer capital at a statistical significance level of 0.01 within Almustashar Islamic Bank.*

*Hypothesis 1b: Knowledge as a dimension of human resources expertise has a positive influence on customer capital at a statistical significance level of 0.01 within Almustashar Islamic Bank.*

*Hypothesis 1c: Ideas as a dimension of human resources expertise has a positive influence on customer capital at a statistical significance level of 0.01 within Almustashar Islamic Bank.*

**Hypothesis 2:** *Human resources expertise has a statistically significant impact on customer capital at 0.01 within Almustashar Islamic Bank.*

*Hypothesis 2a: Information as a dimension of human resources expertise has a statistically significant impact on customer capital at a significance level of 0.01 within Almustashar Islamic Bank.*

*Hypothesis 2b: Knowledge as a dimension of human resources expertise has a statistically significant impact on customer capital at a significance level of 0.01 within Almustashar Islamic Bank.*

*Hypothesis 2c: Ideas as a dimension of human resources expertise have a statistically significant impact on customer capital at significance level of 0.01 within Almustashar Islamic Bank.*

## Methodology

After defining the research problem and defining the most important objectives that the research seeks to achieve, and after designing the research model and formulating its hypotheses, the scientific method that will be relied upon in completing the research in its theoretical and analytical aspects has been determined within the framework of the variables to be studied, the relationship between them and the nature of the data that must be obtained. Accordingly, the use of the analytical descriptive approach to accomplish the research has been chosen as focusing directly on the study of the phenomenon in all its aspects in order to discover the relationship they combine under the circumstances of the original society and to explore the vision of some of its members.

## Data Collection Methods

To collect data, the researcher relied on questionnaire as a tool developed based on a number of readily adapted scales for current research purposes and the local environment within the framework of validity test results. The questionnaire was presented to a number of eight arbitrators who confirmed the consistency of 89% of the items, dimensions and variables of the questionnaire. The questionnaire was also subjected to a reliability test, as the researcher distributed it to a sample of 16 individuals. It was redistributed to them again after twenty days. After processing the data, its reliability rate reached 87%, which means that the questionnaire is able to give the same results if it was distributed to the same sample more than once and at various times. It is also necessary to note that the dimensions of human resources expertise have been determined on the basis of researchers' ideas (Mills et al., 2020). Customer capital dimensions have been prepared based on researcher' ideas (François, 2021). The SPSS.V23 programme has also been used to process data, using the arithmetic mean, percentage agreement, standard deviation and variation coefficient and relative importance of conducting the descriptive analysis of the research variables. While the correlation coefficient and the simple regression coefficient were used in testing research hypotheses.

## Scope and Delimitations

1. **Variables:** Two important variables in human resources management and marketing management (human resources expertise, customer capital).
2. **Target population:** The search sample includes 61 staff of Almustashar Islamic Bank.
3. **Geographical coverage:** Almustashar Islamic Bank, one of Iraq's private banks.
4. **Timeframe:** The time limits for research are six months from the beginning of its preparation in theoretical and applied aspects.

## Sample and Population

The banking sector has been selected as a field of research. Almustashar Islamic Bank has been selected as a field of application. The research population is valued by all the bank's

employees. The main reason for choosing this bank is that it is one of the successful leading banks in Iraq, which has been able to achieve a number of successes despite the exceptional conditions that characterize the local environment. This indicates that the bank has highly experienced human resources capable of enhancing its customer capital. As for the research sample, it consisted of 61 individuals working in the bank, who were selected using the simple random sampling method, and the sample constituted 18% of the research population. Among the most prominent characteristics of this sample is that the percentage of females amounted to 71%, compared to 29% for males. Also, all the respondents had more than seven years of service, and all the respondents also had a bachelor's degree or a higher degree, while the average age of the surveyed sample ranged between 25-35 years.

### **Conceptual Framework**

The researchers are trying to discuss a set of assumptions presented by researchers and specialists in human resources management and marketing management, in order to formulate theoretical sections for this research, as follows:

#### **Human Resources Expertise**

The approaches upon which researchers and specialists in the field of human resource management relied upon when defining expertise have varied, according to their research and application orientations, which has led to the emergence of difficulty in finding a clear and explicit definition of expertise. Human resource expertise is considered one of the valuable resources that the organization possesses and employs in carrying out its activities and tasks. It also contributes to helping them find work opportunities, as well as occupying advanced administrative positions within the organization, given its direct role in achieving the goals of the organization and preserving its position in its environment (Bombiak & Marciniuk, 2018). According to the decision-making approach, human resource expertise was defined as "the experience gained by human resources, which helps them process data to extract the necessary information to rationalize the decisions they make, as well as helping their administrations to make decisions by providing their information." (McKinney & Swartz, 2019). This definition confirms that experience is a major source of information that all staff within the organization, regardless of their organizational level, can benefit from and invest in. In another respect, human resources expertise has been defined as "a natural reflection of brainstorming among a range of human resources, which contributes to the exchange of knowledge of their own recognized experiences" (Anwar el at., 2020). This definition underscores the importance of brainstorming and its role in enhancing human resources expertise. Focusing on the behavioural aspect, human resources expertise has been defined as "the ability of human resources to distinguish clearly and objectively between constructively positive behaviours, and the negative behaviours of others dealt with both within and outside the organization, in a manner that determines the nature of behaviour to be observed when dealing with them" (Dos & Luis, 2020). This justifies the importance of human resources' expertise in rationalizing the behaviour of its

holders. As a human resources tool, it has been defined as "one of the tools on which the management carries out its planning, organization, leadership and oversight functions, in order to enhance the organization's ability to invest its resources efficiently and achieve the intended objectives of planned effectiveness" (Ben & El Arbi, 2020). This definition confirms the relationship between human resources expertise and the organization's efficiency and effectiveness. On the other hand, focusing on the strategic aspect, human resources expertise has been defined as "one of the rational inputs on which to determine the organization's strategic direction after investing in the conduct of environmental analysis and thus defining the strategic position planned to use the results in defining its competitive advantage" (Ibrahim el at, 2021). Here, the strategic importance of human resources expertise within contemporary organizations is evident. Human resources expertise has also been defined as "one of the fundamental pillars on which to engage in dealing with critical and exceptional human resources conditions in a way that ensures their own business" (Katie el at, 2021). A number of researchers have pointed to the existence of a range of dimensions that are influenced by human resources expertise, which can be based on their diagnosis, most notably (Mills el at, 2020):

1. **Information:** The role of human resources expertise in the processing of data and facts in a contemporary way to generate a set of information of high value that contributes to the promotion of decisions taken within the organization.
2. **Knowledge:** The role played by human resource expertise in achieving the accumulation of knowledge within the organization, through sharing it with others, disseminating it, and employing it in addressing the various issues and problems that they encounter at work.
3. **Ideas:** This dimension confirms that it is the employees' experiences that bring the ideas in their minds to life, in other words, transforming them from their tacit form to their explicit form that can be employed and used.

After discussing the variables of past concepts, human resources expertise can be defined from the viewpoint of researchers as "an integrated series of past experiences of human resources as a result of interaction with others in their personal and practical daily lives, which has enhanced their knowledge, information and ideas so that they and their organizations are of high value".

### **Customer Capital**

There were many different approaches and directions provided by researchers in the field of studying marketing in particular, and business management in general when studying customer capital, which created obvious difficulty in defining a clear and explicit definition of it, so its definitions were numerous and varied. Customer capital was defined as "a group of communication networks that allow the organization to exchange information and proposals between it and the customers who deal with it, in order to employ it in designing

and producing the products it offers” (Wensley et al, 2011). This definition confirms that customer capital is a sub-system that represents the part of the organization that represents part of the larger system, which is the environment surrounding it. Customer capital has also been referred to as “the relationship organized by management with human resources, which influences and is affected by organized operations and activities that lie outside its borders” (Ling-Ching & Wang, 2012). This definition emphasizes the importance of customer capital in organizing the relationship between all stakeholders who deal with the organization. Almost in the same direction, it was defined as “the tool that the organization adopts to exchange information with customers, suppliers, competitors, distributors, and those pressuring it in the external environment” (Cegarra-Navarro et al, 2014). Focusing on the organization's distribution channels, customer capital was defined as "the organization's skill in managing its marketing and distribution channels to achieve its own highest level of profit, on the one hand, and funding its projects to enhance its viability and continuity with work on the other" (Jalali et al, 2014). Customer capital represents one of the tools that can be relied upon to achieve the main objectives of the organization to survive and continue with the dynamic environment given by it. By referring to the role of customer capital in retaining the organization's customers, it was known as "one of the contemporary marketing trends that the organization adopts to maintain its market share, by achieving the highest levels of customer satisfaction and loyalty towards the products offered to it" (Leal-Millán et al., 2016). On the other hand, it was defined as “the tool that the organization adopts to achieve compatibility between the needs and desires of its internal and external customers who deal with it” (Gilbukh, 2017). From a strategic point of view, it has been defined as “a plan adopted by the organization to achieve a set of marketing objectives, which contribute to achieving the strategic objectives of the organization as a whole” (Martelo-Landroguez et al, 2018). According to the cultural approach, customer capital has been defined as “the tool that relies on the organization’s dissemination of its own marketing culture among its employees as well as among the customers with whom it deals, which enhances its reputation in the sector within which it operates” (Morlacco & Zeke, 2021). After reviewing the studies of the researchers that were discussed, the most important dimensions through which customer capital can be measured within the organization being studied, were identified as follows (François, 2021 & Fiano et al, 2020):

1. **Customer Value:** The value a customer can achieve when dealing with an organization's products compared to products offered by competitors.
2. **Customer Satisfaction:** The customer's willingness to deal with the organization's products in the future due to the positive impression generated by him about its products, and the most important benefits he can achieve when dealing with the organization's products.
3. **Market Share:** Customers dealing with the Organization's products relative to the total products on the market within the same area in which they operate.

4. **Marketing Capabilities:** The organization's capabilities and competencies in implementing its own marketing activities and operations.

Having read the preceding definitions, researchers can define customer capital as "one of the marketing tools adopted by the organization to strengthen its relationship with its clients, by providing them with products of high value for their satisfaction, thereby retaining its market share for as long as possible, to enhance its potential and capabilities to carry out its future activities".

### **The Theoretical Relationship Between Human Resources Expertise and Customer Capital**

After examining previous variables and reviewing some previous studies, it is clear to researchers that human resources expertise can contribute to the development of a set of ideas that contribute to the upgrading of the services provided to customers (Kianto et al, 2017). This idea confirms that human resources expertise is the main source of enhancing customer value. On the other hand, it was noted that customer capital, specifically marketing capabilities, can be used to enhance human resources expertise by accessing a range of their opinions and proposals and thereby using them to enhance their knowledge (Papa et al, 2018). Therefore, customer capital contributes to enhancing human resources expertise by helping them to learn about new and unknown ideas. On the other hand, human resources expertise contributes to the provision of services consistent with customers' wishes. This is reflected in the enhancement of customer capital. Having seen these ideas, the basis for the researchers' formulation of the hypotheses and sub-hypotheses of the research became clear.

### **Data Analysis**

The researchers in this chapter attempt to process the data collected through the survey of the research sample, in order to see the descriptive analysis of the research variables (human resources expertise, human capital) within Almustashar Islamic Bank in order to identify their application, and thus test the correlation and impact relationship between the research variables, to ensure the validity and accuracy of the main and sub-hypotheses of the research as in the following sections:

### **Descriptive analysis of Research Variables**

In this section, the most important findings reached after data processing will be discussed and interpreted descriptively, as human resources expertise has been measured through three dimensions - information, knowledge, ideas - customer capital through four dimensions - customer value, customer satisfaction, market share, marketing capabilities - the most prominent of these results can be illustrated through Table 1:

Table 1. Descriptive analysis of research variables

Variables	Percentage Agreement	Arithmetic Mean	Standard Deviation	Variation Coefficient	Relative Importance	Relationship Strength
Information	%87	3,7	0.65	0.18	0.82	Very good
Knowledge	%83	3,3	0.74	0.22	0.78	Good
Ideas	%90	4	0.57	0.14	0.86	Very good
Human resources expertise	%86	3,7	0.65	0.18	0.82	Very good
Customer Value	%79	2,9	0.93	0.32	0.68	Meduim
Customer satisfaction	%83	3,3	0.73	0.22	0.78	Good
Market share	%92	4,2	0.53	0.13	0.87	Very good
marketing capabilities	%88	3,1	0.63	0.16	0.84	Very good
Customer Capital	%85	3,6	0.71	0.21	0.79	Good

1. **Descriptive analysis of human resources expertise.** Table 1 shows that the human resources expertise achieved relative importance with a very good rating within Almustashar Islamic Bank, which is a result consistent with the percentage agreement towards the human resources expertise, which was 86%, which is also a very good percentage and indicates that Almustashar Islamic Bank is interested in investing the expertise of its human resources in enhancing the information bases available to him, as well as spreading knowledge and sharing it with all his employees and with the various organizational levels in order to enhance their ability to put forward new and constructive ideas that contribute to enhancing the overall performance of the bank. The value of the arithmetic mean came to support these results as it was 3.7, and it confirms that Almustashar Islamic Bank is interested in investing the expertise of its human resources with a statistically high degree. On the other hand, the value of the variation coefficient confirmed the presence of high harmony among the members of the research sample when answering the items related to human resource expertise. These results were consistent with the value of the variation coefficient, which amounted to 0.18, which confirms the low dispersion between the answers of the research sample. With regard to the relative importance of dimensions of human resource expertise, ideas ranked first with a percentage of 0.86, while information came in the second position with a percentage of 0.82, and finally knowledge came with a relative importance of 0.78.

2. **Descriptive analysis of customer capital:** The relative importance of customer capital can be identified through table 1, which has been good in comparison with human resources expertise. Customer capital has achieved 0.85, a very good ratio and confirms the interest of Almustashar Islamic Bank in enhancing the value that its customers achieve when dealing with them, thereby enhancing their levels of satisfaction, in a way that enhances the Bank's market share, which is reflected in enhancing its marketing capabilities. These results may correspond to the value of the customer capital arithmetic mean of 3.6 which affirms the interest of Almustashar Islamic Bank in enhancing its customer capital at a statistically high level. The value of the variation coefficient and standard coefficient confirmed the high consistency and low dispersion between the responses of the research sample when responding to the customer capital items at 0.71 and 0.21 respectively. As far as the relative importance of customer capital dimensions is concerned, the market share ranked first with 0.87, while the marketing capabilities was second with 0.84, the customer's satisfaction with third with 0.78 and the customer's value for fourth with 0.68.

### Hypotheses Testing

Having ascertained the interest of the management of Almustashar Islamic Bank in investing human resources expertise in the implementation of its own activities, as well as enhancing its customer capital to retain its clients, we will try in this section to assess correlation in order to test the hypotheses and sub-hypotheses of the research, based on the results indicated in table 2.

**Table 2. Correlation between human resources expertise and client capital assessed**

Independent variables	a	b	r	R <sup>2</sup>	F	Significance Level	Description
Information	0.83	0.96	%47	0.23	27,31	0.01	Significant
Knowledge	0.81	0.97	%50	0.25	31.72	0.01	Significant
Ideas	0.79	0.99	%53	0.28	34.92	0.01	Significant
Human Resources Expertise	0.81	0.98	%50	0.25	31,33	0.01	Significant

1. **Testing hypothesis 1 and sub-hypotheses.** Table 2 shows that the correlation between customer capital and human resource expertise for research is 0.47\*\*, which is a positive and significant relationship at the significance level of 0.01 and confirms the importance of the mutual relationship between customer capital in enhancing resource expertise Human working within Almustashar Islamic Bank, by

looking at various needs and desires, and then getting acquainted with their performance and proposals. On the other hand, human resources expertise contributes to providing knowledge and generating ideas for providing services that correspond to the needs of the bank's clients. The two researchers are therefore based on these findings in accepting the first hypothesis - *Human resources expertise has a positive influence on customer capital within Almustashar Islamic Bank at a statistical significance level of 0.01*. Upon acceptance of the first hypothesis, the same findings as those referred to in table 2 can be based on in providing grounds for acceptance of the sub-hypotheses that emerged from it, as the correlation between information as a dimension of human resources expertise and customer capital was 0.47, which is also a positive significant relationship. The researchers accept the first sub-hypothesis - *Information as a dimension of human resources expertise has a positive influence on customer capital at a statistical significance level of 0.01 within Almustashar Islamic Bank*. To accept the second sub-hypothesis - *Knowledge as a dimension of human resources expertise has a positive influence on customer capital at a statistical significance level of 0.01 within Almustashar Islamic Bank*. Reference can be made to the correlation between human resources knowledge and customer capital of 0.50, which is positive and significant at 0.01. Finally, the correlation between the ideas put forward by the human resources working in Almustashar Islamic Bank and the customer capital of its clients reached 0.53, which provides the rationale for accepting the third sub-hypothesis - *Ideas as a dimension of human resources expertise has a positive influence on customer capital at a statistical significance level of 0.01 within Almustashar Islamic Bank*.

- 2. Testing hypothesis 2 and sub-hypotheses.** To test the second hypothesis, it is possible to rely on the significant value of F, 31.33, which confirms the ability of the current regression model to describe the role of human resources experiences in enhancing customer capital, because it exceeded the corresponding table value, and what confirms this result is the value of  $R^2$  of 47 %, which confirms the ability of human resource expertise to explain 47% of the variance of customer capital, while the rest is due to other factors. Here, the researchers can rely on this in accepting the second main hypothesis - *Human resources expertise has a statistically significant impact on customer capital at 0.01 within Almustashar Islamic Bank*. After testing the second hypothesis, it is possible to test the sub-hypotheses that emerged from it. It is possible to test the first sub-hypothesis - *Information as a dimension of human resources expertise has a statistically significant impact on customer capital at a significance level of 0.01 within Almustashar Islamic Bank* - through the significant F value that amounted to 23.31, which exceeded the table value, which confirms the ability of Information available to human resources in enhancing customer capital. On the other hand, the apparent and tacit knowledge of the workers within

Almustashar Islamic Bank plays an important role in strengthening the relationship with the customers who deal with it, as its F value reached 31.72, which exceeded its table value, which confirms the validity of the second sub-hypothesis - *Knowledge as a dimension of human resources expertise has a statistically significant impact on customer capital at a significance level of 0.01 within Almustashar Islamic Bank.*

3. As for the third sub-hypothesis - *Ideas as a dimension of human resources expertise have a statistically significant impact on customer capital at significance level of 0.01 within Almustashar Islamic Bank* - it can be accepted based on the F value of 34.92, which confirms the significant role of human resource ideas in enhancing customer capital within Almustashar Islamic Bank.

## Findings and Recommendations

### Findings

The two researchers were able to draw a set of findings after discussing the findings referred to in the previous studies, the highlights of which can be identified as follows:

1. The management of Almustashar Islamic Bank is clearly interested in enhancing the expertise of human resources, by investing the information available to them in making decisions regarding the projects that they undertake, by employing their knowledge in generating the necessary ideas for developing the services provided to customers.
2. The results of the analysis confirmed that the management of Almustashar Islamic Bank is interested in strengthening its customer capital, in order to enhance its ability to deal with and retain its customers and ensure continuity of dealing with it in the future, regardless of the competitive offers that may be presented to them.
3. The results of the correlation showed that there is a correlation between human resources expertise and customer capital within Almustashar Islamic Bank. Through customer capital, the expertise available to the Bank's employees can be enhanced, enhancing their ability to serve the customers they deal with.
4. The results of the analysis show that human resources expertise significantly contributes to enhancing the ability of Almustashar Islamic Bank to retain its customers through the provision of services consistent with their guidance and

wishes, thereby enhancing their value on the one hand and enhancing their customer capital on the other.

### **Recommendations**

After drawing findings, the two researchers proposed a set of recommendations that would enhance Almustashar Islamic Bank's ability to deal with current research variables. The most prominent of these recommendations are:

1. We propose that the management of Almustashar Islamic Bank host human resources management specialists to establish a range of courses for the Bank's employees in order to enhance their information and knowledge and thus develop their expertise and ability to propose new and constructive ideas.
2. The researchers see the need for Almustashar Islamic Bank to expand its promotional activity in order to send an informative message to its customers about the most important benefits offered to them, which contribute to enhancing the value they achieve when dealing with the bank.
3. The researchers recommend the management of Almustashar Islamic Bank to hold a series of workshops and seminars aimed at conducting direct meetings between the Bank's employees and customers in order to exchange ideas, information and suggestions among them, in such a way as to strengthen the relationship between human resources expertise and customer capital.
4. It is essential that the management of Almustashar Islamic Bank familiarize itself with the experiences of developed countries that have achieved successes in investing human resources expertise in enhancing the capital of their clients in order to transfer their experiences and employ them in the local environment.

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