فصلنامه تحقیقات جدید در علوم انسانی
Human Sciences Research Journal
دوره جدید، شماره سی و چهارم، زمستان ۱٤۰۰، صص۱۱٤-۱۰۱
New Period. No 34. 2022, p 101-114
ISSN: (2588-3593) شماره شاپا (۳۵۹۳-۲۵۸۸)

Intellectual capital and its importance in achieving competitive advantage An analytical study at the College of Tourism Sciences, University of Karbala

*** Mohsen Mahdi Rabat ** M. Dhafer Obaid Faraj**
***** Ali Tuama Hassan Albdairi**
Department of Hotel Management / College of Tourism Sciences / University of Karbala

Abstract
This study came as an expression of a contemporary vision to investigate the role of intellectual capital through (its concept, importance, characteristics, and development), Competitive advantage through (its concept, sources, characteristics, and structure) The modern terminology of fundamental dimensions in the management of the organization and its insightful vision in achieving success, with greater growth and greater returns can be achieved by keeping pace with modern sciences in the business world.
Hence the importance of the study, the problem, and objectives, which presented an important aspect in the business world, and we touched in this study to three sections, the first topic was intellectual capital, the second topic was competitive advantage, then the third topic represented the practical side of the study, then conclusions, recommendations and sources Then we discussed the importance of the study, the problem of the study, the hypotheses of the study, and the aim of the study, as follows:

[Downloaded from jnrihs.ir on 2026-11-18]

First: the importance of the study:
Business organizations are witnessing unprecedented developments as a result of the economic openness that the world has witnessed in recent years, which has led to an increase in competition towards success and leadership in these organizations, which requires taking motive measures that put them in the forefront through the use of standards and their application according to the terms that came in the study variables in the head Intellectual money and competitive advantage.

Secondly: the problem of the study:
Organizations face intense competition in the local or foreign market, and from here the problem of the study crystallized from the fact that there is an open market as a result of technology and globalization of markets, and offering products supported by well-known brands, Which necessitated business organizations to stay in the markets, and maintain their shares, through the use of knowledge and customary development in research that the advanced intellectual capital that can keep pace with the competitive advantage.

Thirdly: the objective of the study:
The main objective of this study is to try to reveal the impact of the message of modern business organizations in achieving a competitive advantage among all operating organizations through the use of intellectual or knowledge capital, which is concerned with the thought of human resources working in these organizations or nibbling them from other organizations, in order to use The best scientific and technological ways that the organization is advancing.

Fourth, the hypotheses of the study
These hypotheses can be put like this**:**
1. Is there an impact for business organizations to adopt intellectual capital and competitive advantage in developing them**..**
2. There is no effect for business organizations to adopt intellectual capital and competitive advantage in their development.

Fifth - The limits of the study: The limits of the study were as follows
1- Spatial boundaries: The study was applied in the College of Tourism Sciences located at the University of Karbala (Fariha region). The number of the sample (forty professors from the faculty).
2-Temporal limits: The temporal limits of the research were from November 22, 2021 to May 15, 2022.

[Downloaded from jnrihs.ir on 2026-11-18]

The first topic
intellectual capital

In light of the competitive economy and the information age, intellectual capital has become the real capital and a strategic resource for organizations, and the main key determining the development process, Because it is the cornerstone that plays the main role in the process of innovation and renewal, and it is the leader in the innovation process in light of the accelerating environmental changes towards a constantly renewed world, It is capable of transforming knowledge into value and then into a competitive advantage, This means that the center of gravity in value generation has moved from the exploitation of natural resources (material) to the exploitation of intellectual assets (intangible) and from the law of diminishing returns (which applies to material goods) to the law of increasing returns (with regard to knowledge and ideas).

From this point of view, we will discuss in this topic the most important terms related to the first variable that came in our study, which is intellectual capital, as follows:

First - the concept of intellectual capital:

There are many names that are used today to denote intellectual capital, including knowledge capital, knowledge assets, intangible assets, intangible capital or intangible assets, The concept of intellectual capital differs from the concept of physical capital, and this can be seen through the basic differences between physical assets and physical capital. knowledge assets and intellectual capital, As the advantages of intellectual capital increase in its cumulative returns against the diminishing returns in physical capital, and that the individual is the expressive and most important model in intellectual capital, and in return the machine is the model expressing physical capital (Shaban, 2011, 35).

The human being is the basis of intellectual capital, and that the productive value depends largely on the skills and knowledge of workers in various types of organizations, and that business problems are solved with their intelligence, and is a source of knowledge if the four levels of knowledge are achieved, represented by the following:

1. The rule (knowing what): which is derived from perceptual knowledge, and appears with great skill on the rules of polite behavior.
2. The rule (knowing how): which emanates from advanced skills, and appears in transforming the learning of the theories and concepts presented into a tangible practical reality.
3. The (know-why) rule, which stems from how systems are understood, and appears in the depth of the fabric of causal relationships between things and situations.

[Downloaded from jnrihs.ir on 2026-11-18]

4. The rule (Caring for Individuals - Why): It is established through self-motivated creativity and deals with knowledge of driving situations and preparation for the purpose of success.

The literature included many definitions that tried to give a concept of intellectual capital. Its authors proceeded from administrative, economic and accounting points of view (Al-Anzi, 2001, 158).

Intellectual capital is "a group of workers who possess a set of cognitive and organizational capabilities without others, enabling them to produce new ideas or develop old ideas that enable the organization to expand its market share and maximize its strengths and make it in a position to seize the appropriate opportunity, and the capital is not concentrated The intellectual level is at a certain administrative level and not at the other, and it is not required to have an academic certificate for those who are characterized by it" (Al-Mafraji, 2003, 18). Intellectual capital is defined as "a group of workers who possess mental capabilities, the elements of which are (knowledge, skill, experience, values) that can be employed and invested in increasing intellectual contributions, to improve the performance of organizations, and to develop the space of their creativity in a manner that achieves effective relationships with all parties dealing with them. It makes a significant difference between its market value and its book value, (Al-Anzi, 2001, 171), and it was also defined as "the intellectual resources that organizations officially own and use to increase production and achieve competitive advantage." It is "sources of knowledge that will create value and economic benefit for organizations according to their future vision " Others defined it as " the set of skills available in the organization that enjoys extensive knowledge that makes it able to make the tourism organization global by responding to the requirements of individuals (guests) and the opportunities offered by technology" (Al-Taher, 2012, 43). Here, we can say that intellectual capital is one of the assets, most of which are intangible, as it represents tacit and essential knowledge that lies in the minds of some workers. Various works and overcoming current and future problems, in order to achieve the existing goals for them.

Some studies have indicated that intellectual capital is of economic importance, as the intangible assets represented by intellectual capital currently constitute from (60%-75%) of the value of some organizations, and that failure to observe these assets may negatively affect their performance, as it is possible That leads to the manipulation of information about the organization, which leads to a high cost of human capital and impedes growth and innovation.

In confirmation of the foregoing, the importance of intellectual capital appears in that it represents the most important source of profitability and the competitive backbone of the organization, as it is one of the most important factors of excellence and competitive distinction in the global economy based on knowledge, and that the process of building an

[Downloaded from jnrihs.ir on 2026-11-18]

intellectual base represents a great commitment to the senior management, as it requires time, effort and resources. Physical and financial, but it may require a new reorganization of the various activities and operations (Bahdiyah, 2004, 4)

Intellectual capital is also considered a basis in building and establishing smart organizations that are interested in investing the minds in them, and the information technology available to them, through a refined value system that determines the responsibilities and tasks of the organization, and the diversity and multiplicity of one person's experiences and skills.

The importance of intellectual capital also appears in that it is the most valuable asset in the twenty-first century in the light of an economy called (the knowledge economy), because it represents scientific forces capable of introducing fundamental modifications to everything in the work of their organizations, as well as their successive innovations, as it is a strategic resource and weapon. Competitively (Shaaban, 2011, 42).

Organizations may face a number of problems if they do not create an appropriate strategy to preserve their intellectual capital, including (Saleh, 2001, 81).

Third :the characteristics of intellectual capital:

The most important component of intellectual capital is human capital, which is its vital component, and they are those who are characterized by high cognitive and organizational capabilities that distinguish them from other individuals working in the tourism organization, and they are distributed at various levels of the organizational structure, and the availability of an academic certificate is not required for those who are characterized by this. . The following are the most important characteristics of intellectual capital, which are represented by the following:

1- Organizational: With regard to the strategic level, we find that intellectual capital is spread at all levels and in varying proportions, , As for the organizational structure that suits intellectual capital, it is the flexible organic organizational structure, and this characteristic is related to the internal environment of the organization (Al-Rousan, 2009, 47-48).

2- Professionalism: attention is focused on organizational education and training regardless of the availability of an academic degree, in order to increase the skill, diversity and experience of intellectual capital. These characteristics are related to the practices of human elements within the business organization.

3- Behavioral and Personal: Intellectual capital tends to take risks to a large degree, by dealing with issues that are characterized by uncertainty, Because intellectual capital tends to initiate and present constructive ideas and proposals, and has the ability to make decisions without hesitation, in addition to possessing high levels of intelligence, sharp perseverance at

[Downloaded from jnrihs.ir on 2026-11-18]

work, and high self-confidence (Farid, 2013, 100). These characteristics are related to human behavior and its self-construction.

4. Creativity: Creativity is defined as "the generation or adoption of new ideas and putting them into practice" It is considered a container for the production of the diverse individuals in the organization (Abbas, 2010, 33).. The best tourism organizations are those that are able to innovate continuously, and the law of life confirms that the constant in its place is backward, and continuous creativity is the guarantee to achieve the sustainable competitive advantage, As the best leaders in organizations are those who have the ability to explode the creative talents of their subordinates and energize them and work to attract intellectual capital and its industry in these organizations and work to preserve it (Al-Rousan, 2009, 48):

In light of the foregoing characteristics possessed by intellectual capital, through which it is considered a real wealth that distinguishes a tourism organization from another through the mental and cognitive capabilities enjoyed by a specific number of workers, and the distinct innovations generated by them that are difficult to imitate by other organizations, Organizations must provide material and moral incentives for this important asset, and adopt a solid basis for its construction and management in a manner that ensures its preservation and development in the rapidly changing business environment.

Fourth: the development of intellectual capital:

Intellectual capital represents a basic competitive advantage for organizations, because of the qualitative developments that it provides that contribute to raising the overall performance of organizations, and then achieving growing rates of profit, But the biggest challenge for organizations is to preserve, develop and employ these knowledge and intellectual assets in order to achieve the competitive advantage of the organization:

Among the major challenges faced by modern organizations are the following:

1. How to obtain intellectual capital, and then how to benefit from the knowledge stored in the minds of employees.

2. Preserving the intellectual capital it owns and mastering the methods of its management and development; Because it represents the basic core knowledge possessed by employees and experts, It may be a competitive weapon used by the tourism organization to raise its value in the local and international markets, In addition to the costs that may be incurred by the organization in the case of searching for an alternative that possesses the knowledge (Al-Azzawi, ..., 70), For the purpose of correct dealing with these cognitive and intellectual assets, as mentioned in the previous paragraph, There is a management concerned with how to find these assets,

[Downloaded from jnrihs.ir on 2026-11-18]

develop them, invest them and place them in the most appropriate employment position, and work to spread this knowledge among the members of the organization at all levels to reach the various organizational goals that the organization aspires to (Al-Ghaliby, 2004, 60).

And that the uninvested intellectual capital is a process that can be likened to unmined gold, and this description makes it easy to emphasize the benefits that any organization can reap in society through the development of intellectual capital (Rampage, 2007, no page).

Based on the foregoing, it can be said that the effective management of intellectual capital is the basis for adapting to rapid environmental changes to take a foothold in the world of tomorrow, represented by globalization and multinational organizations, because it possesses knowledge and creative ideas, and offers new products and methods of work.

The second topic

Competitive advantage

In recent years, the topic of competitive advantage has become a world-wide concern, This is due to keeping pace with the rapid developments that the world is witnessing, represented in the phenomenon of globalization and integration into the global economy, The policies of openness and market liberalization, in addition to the tremendous developments in information and communication technology, In light of these developments, it has become difficult for any country to live in isolation from these developments due to the difficulties and obstacles. Therefore, developing countries began to adopt reform policies aimed at rehabilitating and restructuring their economies, Creating an economic environment that supports its competitiveness in a global economy that is open to electronic commerce and capital flows, and from here we will address in this topic to the following:

First: the concept of competitiveness:

The concept of competitiveness is characterized by relative modernity, and the concept of competitiveness overlaps with several other concepts, including growth, economic development, and prosperity of countries, This is what makes it difficult to define an accurate and precise definition of competitiveness, in addition to an important factor, which is the dynamic of the continuous change of the concept of competitiveness, At the beginning of the seventies it was linked to foreign trade, then it was linked to industrial policy during the eighties, while in the nineties it was linked to the technology policy of countries (Khalil, 1998, 84).

At the present time, the competitiveness of countries is concerned with the extent to which they are able to raise the living standards of their citizens, Most economists and international economic bodies have disagreed on defining a specific and precise concept of competitiveness, Some of them

[Downloaded from jnrihs.ir on 2026-11-18]

start from a narrow concept and shorten it to price competitiveness and trade, Others use a broader concept that includes almost all aspects of economic activity, Competitive advantage has been defined as "the ability to produce goods and services with good quality, at the right price, at the right time, and this means meeting the needs of consumers more efficiently than other establishments (Arab Administrative Development Organization, 2008, 65).

Second: sources of competitive advantage:

The institution gains a competitive advantage through (Ben Habib, 2006, 163):

1. Reducing costs by performing its functions more efficiently than its competitors.
2. Excellence in the product or service provided in terms of creativity, quality, and attached services.

These two methods allow the organization to gain and maintain a competitive advantage, especially if combined with:

__ Create barriers to competitors, such as controlling distribution channels to loyal customers.

__ Exploiting technical development and rapid innovation to prevent competitors from imitating the used technology.

__ Control the method of delivery for production, and distribution

__ Analysis of the nature and extent of the competitive environment of the institution (Al-Sumaida'i, 2007, 367).

Third: the characteristics of competitive advantage:

In order to give the competitive advantage the clearest concept, it is worth presenting some of its characteristics that can be used by the organization to assess its competitive advantage. These characteristics are (Sadler, 2008, 30):

1. It is derived from the wants and needs of the customer.
2. It makes the most important contribution to business success .
3. Provides a unique fit between the organization's resources and opportunities in the environment.
4. Long lasting and difficult to imitate by competitors .
5. Provides a base for subsequent improvements.
6. Provides direction and motivation to the whole organization.

Also, among these characteristics that must be distinguished by the competitiveness of the organization, we find the following:

1. It is based on difference, not similarity
2. It is established in the long term, as it specializes in seizing opportunities in the future.

[Downloaded from jnrihs.ir on 2026-11-18]

3. Competitive advantage is often geographically concentrated (David, 2008, 301).

Fourth: Building a competitive advantage:

The competitive advantage is achieved through the availability of four factors which are superior efficiency, superior quality, superior modernization, and superior customer response.

These factors represent the production of fruitful efficiency for the company and in return allow it to distinguish its products, thus creating more value for the customer and also reducing their cost structures, These factors are the foundations for building a competitive advantage, which any company can adopt with the difference in the type of industry or the products it produces, And although they appear to be separate factors, they are in fact intertwined (Al-Ghaliby, 2009, 309).

The third topic

Application side

First - the research sample: based on what the study requires from the analysis of phenomena related to its variables, the community of teaching professors at the College of Tourism Sciences, University of Karbala, was chosen as a community for the study, and the questionnaire was distributed to (40) professors randomly, It was indicated by the individuals, as their answers were sound to benefit the study, and (36) answers were valid and (4) were not valid, as follows.

1- Study scale: Using the five-degree Likert scale, whose range ranged between (5-1) as shown in the following figure (Al-Mashhadani, 2014, 87)

The figure represents the scale of the study

Strongly agree	Agree	Neutral	I do not agree	Never agree

Second - the statistical methods used in the research: In analyzing the questionnaire data, the researcher adopted the following statistical methods (Al-Bayati, 2000, 108-110) (Al-Bayati, 2000, 108).

1. Weighted Mean: It is the sum of the values divided by their number.

$$\overline{X} = \frac{\sum x_{ifi}}{\sum fi}$$

2. Standard Deviation: (Standard Mean): One of the best and most widely used measures of dispersion in research, and it is represented mathematically by the square root of the variance.

$$S = \sqrt{\sum(xi - \overline{X})^2 \; fi/n - 1}$$

Since: xi: vocabulary, $\overline{X}$: arithmetic mean, fi: frequencies, n: sample size.

3. Relative importance: It is the partial number divided by the whole number, and the result is multiplied by one hundred

[Downloaded from jnrihs.ir on 2026-11-18]

Relative importance = (partial number / whole number) x 100. (Al-Thafi, 2000, 87)

Third : Describing and evaluating the level of answers in the first variable: (Intellectual capital). This axis included eight questions, which were represented by the answers of the study community according to the (Likert five-point) scale. The table below represents the answers of the study community members and the statistical results of the first variable and my criteria:

Table No. (1) Statistical analysis of the first variable, intellectual capital

Relative importance	standard deviation	Arithmetic mean	sum	1	2	3	4	5	questions
0.006087	15.43548	3.6667	36	23	11	2	1	0	Q1
0.006419	18.82153	3.8667	36	18	14	4	0	0	Q2
0.005755	21.86109	3.4667	36	20	16	0	0	0	Q3
0.006087	22.63987	3.6667	36	18	17	1	0	0	Q4
0.009296	16.03639	5.6	36	16	14	5	5	1	Q5
0.006197	18.82844	3.7333	36	19	14	3	0	0	Q6
0.006308	16.08433	3.8	36	20	12	3	1	0	Q7
0.005976	24.18784	3.6	36	18	18	0	0	0	Q8
0.00623	18.667	3.9664	Total						

Intellectual capital: The study questionnaire included (8) paragraphs related to the first variable, intellectual capital, as shown in Table (1), as its weighted arithmetic mean reached (3.9664) With a standard deviation of (18.667), since the hypothetical mean is (3) over the scale area, This indicates a clear progress towards the application of this term, meaning that the average answers of the members of the study community in question for this variable are OK, As for the relative importance of accountability, it reached (0.00623), which is a good percentage, This confirms the importance of intellectual capital and its pivotal role in order to find positive factors in order to advance the reality of the organization, and achieve development and innovation.

The results indicate the importance of intellectual capital in delegating powers to administrative leadership.

Fourth : Describing and evaluating the level of answers in the second variable: (competitive advantage). This axis included eight questions, which were represented by the answers of the study community according to the (Likert five-point) scale. The table below represents the answers of the members of the study community and the statistical results of the first variable, as follows:

[Downloaded from jnrihs.ir on 2026-11-18]

Table No. (2) Statistical analysis of the second variable, competitive advantage:

Relative importance	deviation	average	sum	1	2	3	4	5	questions
0.006419	17.1194	3.8667	36	19	13	3	1	0	x1
0.006419	14.93375	3.8667	36	25	9	5	0	0	X2
0.006197	14.80189	3.7333	36	22	11	1	1	1	X3
0.006529	19.36997	3.9333	36	18	15	2	0	1	X4
0.006861	20.32176	4.1333	36	16	16	3	0	1	X5
0.006087	20.07526	3.6667	36	19	15	2	0	0	X6
0.006529	18.19879	3.9333	36	18	14	3	1	0	x7
0.00664	23.37276	4	36	16	18	0	2	0	X8
0.00633	18.621	3.9141	Total						

Competitive advantage: The study questionnaire included (8) paragraphs related to the competitive advantage variable, as shown in Table (2), as its weighted arithmetic mean reached (3.9141)) with a standard deviation of (18.621) and since the hypothetical mean is (3) over the scale area, This indicates clear progress towards applying the term competitive advantage, That is, the average answers of the members of the study community in question about this characteristic are OK, As for the relative importance of the questions, it reached (0.00633), which is a good percentage, This confirms the importance of competitive advantage and its pivotal role by enabling administrative leadership in business organizations, The competitive advantage also works in creating positive competition among employees, and achieving development and innovation.

The results indicate the importance of competitive advantage in delegating powers to the administrative leadership of organizations, making progress in making competitive advantage one of the basic pillars in developing the work of organizations.

Conclusions and Recommendations

First, the conclusions:

1. Intellectual capital constitutes a basic pillar in the organization's plans and becomes an effective tool in the success of organizations and knowledge of all the opportunities and threats that revolve around them.
2. Enhancing competition in time by introducing more new or developed products, reducing the period between each innovation and the next, as well as increasing the creative ability.
3. Reducing costs and the possibility of selling at competitive prices, improving productivity and enhancing competitiveness.

[Downloaded from jnrihs.ir on 2026-11-18]

4. Intellectual capital is considered the most valuable asset in the twenty-first century, because it represents scientific forces capable of introducing fundamental modifications to everything in the work of organizations.
5. Intellectual capital is the main weapon of the organization in today's world, because intellectual assets represent the hidden force that ensures the survival of the organization.
6. The competitive advantage represents the woman that reflects the desires and needs of the customer, from which the plans of business organizations are based.
7. The competitive advantage reflects the organization's leadership and singularity in providing the good or service to the customer, which gives the organization permanence in success.

Secondly: recommendations:

1. Business organizations should pay attention to intellectual capital by searching for creative human resources and nibbling them for the benefit of the organization.
2. Study the circumstances surrounding the organization of opportunities and threats, and this can only be achieved through human resources that possess excellence and innovation.
3. Well-trained technical and administrative human resources enhance competition in more new or developed products.
4. No organization can maintain its market shares without adopting a competitive advantage in its production of transactions.
5. Through our study, it became clear to us that there is a great correlation between intellectual capital and competitive advantage, as they cannot be separated, and that their separation leads to a decline in the performance of the organization.

[Downloaded from jnrihs.ir on 2026-11-18]

resources and references
First: The Holy Qur'an.
1. Surah An-Nahl, verse 12
2. Surat Al-Baqarah, Verse 269
Secondly: the books.
1. Al-Taher, Asmahan Majid, (2012) Knowledge Management, first edition, Dar Wael for Publishing and Distribution, Amman.
2. Al-Azzawi, Enas Khudair Abbas, (b, c) The impact of intellectual capital on the performance of small and medium enterprises.
3. Al-Mashhadani, Khalil Ibrahim (2014) Scientific Research Methods and Applications in the Tourism and Hotel Industry, Press, Al-Mutanabbi, Baghdad.
4. David, Robert , A. Betty (2008) translated by Abdul Hakam Al-Khuzamy, Strategic Management and Building Competitive Advantage, Dar Al-Fajr for Publishing and Distribution, first edition, Cairo Egypt.
5. Al-Ghalbi, Taher Mohsen, (2004) Strategic management, an integrated methodological perspective, Wael House for Publishing and Distribution, second edition, Amman, Jordan.
6. Al-Mafraji, Adel Harhoush, (2003) Intellectual Capital - Methods of Measurement and Methods of Preserving it, First Edition, Publications of the Arab Organization for Administrative Development, Cairo.
7. Ben Habib, Abdel Razzaq (2006) Economics and Management of the Institution, Diwan of University Publications, Algeria, fourth edition.
8. Sadler, Philip (2008) translated by Ola Ahmed Salah, Strategic Management, Nile Group for Publishing and Distribution, Cairo, Egypt, first edition.
9. Al-Sumaida'i, Mahmoud Jassem, Rodaina Othman Yousef, (2007) Marketing Services, Dar Al-Ayyam for Publishing and Distribution, Amman, Jordan.
10. Al-Bayati, Muzaffar Fadel (2000) Nasr Helmy Refaat, Tourism Statistics, College of Administration and Economics, Al-Mustansiriya University, Baghdad, University Press for Publishing and Distribution, Baghdad.
11. Khalil, Nabil Morsi (1998) Competitive Advantage in Business, Alexandria Book Center, Egypt.

Messages and theses :**Third**
1. Salih, Ahmed Ali (2011) Patterns of Strategic Thinking and Its Relationship to the Factors of Preserving Intellectual Capital, Unpublished Master's Thesis, University of Baghdad, College of Administration and Economics, Iraq.
2. Farid, Belgoum (2013) Production and Sharing of Knowledge in the Institution: The New Bet of Human Resource Management - Case Study of ISO 9001-certified Institutions for the Wilayat of Oran, PhD Thesis,

[Downloaded from jnrihs.ir on 2026-11-18]

University of Abi Bakr Belkaid, Faculty of Economics, Commercial Sciences and Management Sciences, Algeria.
3. Abbas, Sharif Ahmed Hassan, (2010) Transformational leadership behaviors and their impact on organizational creativity, an applied study on Jordanian human drug manufacturing companies, a master's thesis, Middle East University.
4. Al-Rousan, Mahmoud Ali. Mahmoud Muhammad Al-Ajlouni, (2009) The Impact of Intellectual Capital on Creativity in Jordanian Banks, Dar Al-Masira, Amman.
5. Shaaban, Mustafa Rajab Ali (2011) Intellectual capital and its role in achieving the competitive advantage of the Palestinian cellular communications company Jawwal, Master's thesis, Islamic University, College of Commerce, Gaza.

Fourthly : Research and conferences:
1. Al-Anazi, Saad, (2001) The Real Wealth of Twenty-First Century Organizations, Journal of Economic and Administrative Sciences, Volume (8), Issue (23), University of Baghdad, College of Administration and Economics.
2. Yehdia, Semlali, (2004) The Strategic Management of Intellectual Capital and the Sustainable Competitive Advantage of the Economic Institution, Journal of Human Sciences, Mohamed Khider University of Biskra, Issue (6), Algeria.
3. Al-Amri, Salih (2001) Knowledge capital, the new competitive advantage for organizations.
4. Hayjan, Abdulrahman (2007) Intellectual Capital: The Strategy of Transformation from the General Category to the Distinguished Category, Working Paper of the Arab Forum for Human Resources Management, the Fourth Annual Scientific Conference on Knowledge Management in the Arab World for the period from April 26-28, Jordan.

[Downloaded from jnrihs.ir on 2026-11-18]