

# The Impact of Human Resources on the Banking Sector Performance in Syria

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**Abstract**—This research deals with the relationship between some of the general characteristics of human resources in the Syrian banking sector, such as the level of education, training and experience, and the operational financial efficiency of this sector. The data for the human resources are collected from the employees of several private banks in Syria, then testing the relationship with the financial data derived from the annual financial statements published by those banks for year 2019, the same year of data collection. This study is the cornerstone of complementary studies, which is more specialized in the field of human resources and financial performance. The study concluded that there is no effect of the human resources efficiency on financial performance for year 2019, which raises the urgent need of conducting similar research for a range of years and more comprehensive study on the factors that affect financial performance whether in the Syrian market or other markets as a part of behavior analysis on financial market.

**Keywords**—Banks financial performance, Human resources, Syria.

## I. INTRODUCTION

Intellectual capital has recently become in the center of most organizations, it represents the most important role in achieving their competitive advantage. Intellectual property is the enhanced value of the organization's assets, which often has an intangible nature, this value is derived from the following elements: Organizational function, information technology, human resource competency and competitiveness, and the strength of the organization's relationship with its clients. Intellectual capital is defined as a set of intangible knowledge assets that act as an integrated system to create value for the enterprise and enhance its competitiveness (Karier, 2010). Human capital is one of the basic components of intellectual capital. Human capital is the sum of the experience, knowledge, energies, enthusiasm, creativity, and qualities that workers have and invest in work (Fonseca and Fratesi, 2017). Contemporary organizations increasingly rely on human capital to achieve their goals. The optimal use of physical investments depends on the efficiency of employees. Today, focus on these resources for their active contribution to success and competitive advantage.

## II. RESEARCH IMPORTANCE

Although many senior leaders do not pay adequate attention to human resources, especially in the annual reports issued by their organizations, where the focus is on the economic and financial performance and the amount of the company's profits or the amount of services provided by the beneficiaries, but many studies conducted over the years have shown that one of the most important success factors for enterprises is the presence of scientifically qualified and well-trained human forces. Where the human element is the most important resource for the enterprises, since the performance of employees to perform their activities and tasks optimally ensures the establishment of strength and the survival of competitiveness.

## III. RESEARCH OBJECTIVE

This study attempts to reveal what is the nature of human resources (or the appropriate mix of manpower) that improve the work of banks and achieve the best returns for the bank.

The study will also serve as a guide for human resources managers in the banking sector to help select banking

professionals to achieve the objectives set, as they may reveal some errors in human resource policies regarding the selection of employees to increase the effectiveness of the individual in the organization.

#### IV. RESEARCH PROBLEM

The entry of private banks to Syria has formed a major change in the Syrian banking sector, and even the Syrian economy as a whole, which was dependent on the whole on the government banks, and with the entry of private banks to the Syrian market and the spread of large, the competition between them, on the one hand, and with banks, on the other hand, is a remarkable phenomenon.

And since the nature of operation in commercial banks depends on the human factor to deal directly with customers, that is to figure out the customers needs and demands, accompanied with the human factor importance in marketing the services of the bank, this fact has made the human factor an indispensable element for the success of commercial banks, no matter how developed technical means these banks are using.

Because of this great importance of the human factor in the banking sector, the study of this factor in detail and analytical has become an urgent necessity, especially in the Syrian labor market, which raises many questions about the relationship between the nature of human resources working in the banking sector and the growing success achieved by this sector, and the level of specialized scientific qualification for cadres working in the banking sector has a positive impact on the profitability of the bank. What is the relationship between some of the characteristics of human resources in terms of gender, age level, level of training received, and the quality of the profits achieved by the bank.

#### V. RESEARCH HYPOTHESES

Considering that this research will include the most of the human resources aspects in the Syrian banking market, the following hypotheses will be tested.

##### A. Hypotheses 1

$H_0$ : The specialized education in the Syrian banking sector has no impact on banking performance.

$H_1$ : The specialized education in the Syrian banking sector has an impact on banking performance

##### B. Hypotheses 2

$H_0$ : The level of training for the employees in the Syrian banking sector has no impact on banking performance.

$H_1$ : The level of training for the employees in the Syrian banking sector has an impact on banking performance

##### C. Hypotheses 3

$H_0$ : The banking experience in the Syrian banking sector has no impact on banking performance.

$H_1$ : The banking experience in the Syrian banking sector has an impact on banking performance.

#### VI. RESEARCH METHODOLOGY

##### A. Data Source

###### Primary Data:

- A distributed questionnaire to bank employees.

###### Secondary Data:

- Disclosed financial statement in the Syrian banking sector.
- Journals and books.

##### B. Population and Sampling

The population of this research includes the bankers of the registered commercial banks in the private Syrian market. Since the private Syrian banks have huge similarity in their organizational hierarchy and their provided services as well, the research was conducted in the following banks:

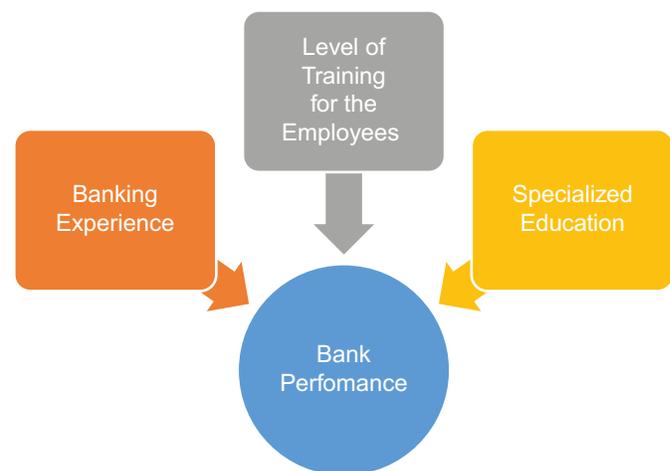
Arab Bank Syria (ARBS)	Bank of Jordan Syria (BOJS)
Bank of Syria and overseas (BSO)	Cham bank (CHB)
Syria International Islamic Bank (SIIB)	Baraka Bank Syria (BAS)
Fransabank Syria (FRBS)	Qatar International Bank Syria (QNBS)
Sharq Bank Syria (SHRQ)	International Bank for Trading and Financing (IBTF)

##### C. Data Collection Tool

The primary data collection tool is a questionnaire that was distributed to bankers working in private commercial banks in the banking sector that were mentioned earlier, this questionnaire includes questions related to the level and type of education and years of experience. After collecting the answers, the data will be sorted according to the bank name.

The secondary data are financial data that were disclosed by the banks of the sample, those data are disclosed through the various means of media (the banks' publications, Damascus Stock Exchange, the central bank of Syria, etc.)

##### D. Research Variables



##### E. Data Analysis Methodology

The researchers conducted the analyses using developed equations and then applying correlation and regression

analysis to examine the impact of the independent variables on the bank performance and the level of that relationship in case there was any impact.

## VII. LITERATURE REVIEW

Human resource management as defined by Professor Eduardo Filippo in his book *Principles of Personnel Management* as “planning, organizing, guiding and controlling the process of selecting, developing, caring for and maintaining individuals with a view to contributing to achieving the established organizational goals set by the administration” (Odeh, 1994), another definition of human resources is the art of obtaining, developing, and maintaining a specialized workforce in ways that achieve the organization’s goals and functions with maximum efficiency and maximum degree of economic (Snell and Morris, 2018); thus, the element of human resources has a huge role in achieving the organization objectives, and this requires having specialized workforce and for that purpose, this study was conducted.

Many researches explained the necessity of selecting and assigning academically qualified personnel to various types of organizations including financial organizations, for the employee’s selection process to be carried out correctly, it must begin with an analysis of functions within the organization and its planning. The job planning process can be explained as the process of collecting information on each job to identify the job description and requirements, specifications, characteristics, and the primary purpose of collecting information on each job (Durrah and Al-Sabbagh, 2008).

There are many sources for personnel to recruit, but most human resources managers agrees that these sources can be categorized into internal and external; where internal sources of personnel are when the management of the organization uses the available personnel inside the organization, as they possess the necessary qualifications to meet the job needs, internal recruitment is done through either promotions, employee transferring, and internal announcements as well. Otherwise, the organization will go for external sources – from outside the firm – to recruit qualified personnel to fill the vacancies in the organization (Snell and Morris, 2018).

The educational background of the candidate is considered to be one of the important factors for any recruitment decisions, whether regarding the field of education or the level of education, as many studies have resulted that there is a high impact of the educational background of the candidate –internal or external alike – on the decision of employment (Chen and Wu, 2007), while Aparicio, 2014, emphasizes of the significance of the educational level in the employment decision, and according to OECD, 2014, more than 80% of the population of the OECD countries who hold university education are employed, where this average falls to less than 60% for those who did not obtain any upper secondary education. As a result, educational background is a very significant element in human resources management.

Training is a term than is usually used when an organization is providing a certain kind of learning to improve the efficiency of its personnel; however, many HR experts differentiate between training and development, while training refers to be oriented towards short-term concerns, development tends to focus more for enhancing the skills of the staff for long-term responsibilities. It has been shown in many researches that firms’ indicators of revenues and profitability have a positive correlation with the given amount of training and development to increase the knowledge and skills of its employees (Snell and Morris, 2018).

According to Solow, 2017, the significance of the employee experience is growing as they will engage more in achieving the firm/s objective more effectively, research showed that companies with highly engaged and experienced personnel made a revenue growth rate 2.3 more than average.

## VIII. DATA COLLECTION

As described earlier, there are two types of collected data (the employees’ data-the bank data).

### A. The Employees’ Data

The purpose of collecting this data is to obtain a clear idea about the personality of the employees and the specifications and competencies they hold in the Syrian banking sector, as we need to search for information regarding the educational level of the bankers in the Syrian market which is the main variable to be studied; in the research, it is necessary to distinguish between the levels of education and the researchers have been divided those level into (secondary certificate, university degree, master’s degree, and doctorate), where it is not possible for the banker to hold any certificate that is less than high school.

It is also necessary to distinguish between the types of certificate, whether it is specialized in the economic or banking field, and it is also important information to be taken into account for the research. It must also take into account whether the employee is in the stage of academic achievement and what kind of certificate he is seeking.

As for the training, the duration of the training obtained by the employee in the early stages of the work is one of the important factors that affect the efficiency of the employee and raise the effectiveness of his performance, taking into account, the type of training if it is predominantly theoretical or scientific is also an important factor, and the subject of continuity of training during the period of work, duration, and periods of repetition of training courses within the bank or outside the information to be observed.

The foreign language is one of the skills that must be met by the bank’s employee, which has become an urgent necessity in the light of electronic banking and for the purpose of dealing with correspondent banks. Therefore, the foreign language possessed by the employee and

the extent of his proficiency is important information to obtain a clear idea of efficiency and ability of the bank employee.

The experience of a bank employee from his previous job at a bank is one of the strengths of the employee, which helps him to adapt quickly to the new work environment and the lack of the need for intensive training courses, especially in the practical aspect.

Moreover, there are some other natural characteristics that may affect negatively or positively on the performance of employees in banks and we will choose from them in our research the average age of employees and the gender of employees and its impact on the performance of banks.

*B. The Banks' Data*

According to Casu et al., 2015, as being an intermediary between depositors and borrowers, the essence of the banks' operational nature is accepting the deposits and providing credit, thus comparing the amount of deposits of a bank to total amount of loans is considered to be one of the ratios to evaluate the performance of a bank. The amount of deposits and loans of a bank is dependent on many external factors that might affect the banks' activity as an intermediary between depositors and borrowers, such as the state laws and regulations, the expectations for the economy, the clients preferences regarding savings versus investments decision, and many other factors that will affect the demand for liquidity and relatively, the level of deposits, and loan amounts.

As a result, another measure has been adopted for this research, this measure depends on evaluating the operational efficiency of the bank by calculation the efficiency ratio by comparing the expenses to the revenues of the bank, considering that a bankers' efficiency is the most effective element to reduce the operating costs and in increasing revenues (Choudhry, 2018). As a well-trained staff, both academically and professionally with fair banking experience would be more able to avoid

mistakes and faults, and performing better for the purpose of reducing operating expenses and increasing the bank's revenues (Massoudi, 2016).

IX. DATA ANALYSIS

For the purpose of this research, an analysis approach has been adopted to assess the employees working in banks selected in a the sample, this approach depends on the capabilities of the employee, which has been questioned in the questionnaire, each item of the questionnaire has a certain weight which depends on the significance of the answer, which reflects the efficiency of the employee, as an example, the weight of significance of an employee holding an academic degree is 15%.

Moreover, every potential answer for the items of the questionnaire has a grade that ranges between 0 and 100, according to the significance of the answer and its relevance to the nature of the banking operations, as an example, if the respondent chose having a bachelor degree, this will result into having a 50/100, while PHD holders will get 100/100 as explained in the following Table I:

Following the primary data collection, each item answer will be assigned with its relative grade, then multiplied with the weight of the item, the total of the all the items will result in giving the level of efficiency for that employee using the following equations:

Equation 1:

$$efx(ed) = (\alpha1 * \beta1) + (\alpha2 * \beta2)$$

Where:

efx(ed): Employee's educational efficiency

$\alpha1$ : First question grade

$\beta1$ : First question weight

$\alpha2$ : Second question grade

$\beta2$ : First question weight

Equation 2:

$$efx(tr) = (\alpha4 * \beta4) + (\alpha5 * \beta5)$$

TABLE I  
SURVEY QUESTIONS GRADE DISTRIBUTION

Questions	Weight (%)	Answers				
		1	2	3	4	5
Level of academic degree	15	0	10	50	75	100
Degree in banking or relevant study (yes/no)	25	0	100			
Foreign languages (good level minimum)	10	0	50	75	100	
Duration of training when you started working in the banking sector	15	0	25	50	75	100
None=1						
1 month=2						
2 months=3						
3 months=4						
4 months or more=5						
Are you still getting continuous training in your bank?	10	0	100			
Do you have previous experience in the banking industry	10	0	100			
Years of experience in banking sector	10	0 (<1)	25 (1)	50 (2)	75 (3)	100 (>3)
Position in previous job	5	0	25	100		
No position=1						
First entry level=2						
Position in a middle management level or higher=3						

Where:

$efx(tr)$ : Employee’s educational efficiency

$\alpha_4$ : Fourth question grade

$\beta_4$ : Fourth question weight

$\alpha_5$ : Fifth question grade

$\beta_5$ : fifth question weight

Equation 3:

$$efx(ex) = (\alpha_6 * \beta_6) + (\alpha_7 * \beta_7) + (\alpha_8 * \beta_8)$$

Where:

$efx(ex)$ : Employee’s educational efficiency

$\alpha_6$ : Sixth question grade

$\beta_6$ : Sixth question weight

$\alpha_7$ : Seventh question grade

$\beta_7$ : Seventh question weight

$\alpha_8$ : Eighth question grade

$\beta_8$ : Eighth question weight

Equation 4:

$$efX = \sum_8^1 \alpha * \beta$$

The following example explains how to use Equations 1, 2, 3, and 4; considering a respondent has the following data:

- Level of academic degree: Bachelor
- Degree in Banking or relevant study: Accounting
- Foreign languages: English
- Duration of training when you started working in the banking sector: 1 month
- Are you still getting continuous training in your bank: NO?
- Do you have previous experience in the banking industry: YES?
- Years of experience in banking sector: 1 year
- Position in previous job: First level entry

According to the above answers, the employee’s efficiency is calculated using the previous Table II as follows:

Relevantly, using Equations 1, 2, and 3, we can calculate the educational, professional training, and experience efficiency of the employee as follows:

$$efx(ed) = (\alpha_1 * \beta_1) + (\alpha_2 * \beta_2) = 7.5 + 25 = 32.5$$

$$efx(tr) = (\alpha_4 * \beta_4) + (\alpha_5 * \beta_5) = 0 + 3.75 = 3.75$$

$$efx(ex) = (\alpha_6 * \beta_6) + (\alpha_7 * \beta_7) + (\alpha_8 * \beta_8) = 10 + 2.5 + 1.25 = 13.75$$

Equation 5:

To find out the educational efficiency of a bank, we need to calculate the average of the employee’s educational efficiency grades using the following equation:

$$efB(ed) = \frac{\sum_n^1 efx(ed)}{n}$$

Where:

$efB(ed)$ : The Bank’s educational efficiency

$n$ : Total number of the bank’s employees

The following Table III shows the value of the educational efficiency of each bank of the study sample:

Equation 6:

To find out the educational efficiency of a bank, we need to calculate the average of the employees professional training efficiency grades using the following equation:

$$efB(tr) = \frac{\sum_n^1 efx(tr)}{n}$$

Where:

$efB(tr)$ : The Bank’s professional training efficiency

$n$ : Total number of the bank’s employees

The following Table IV shows the value of the professional training efficiency of each bank of the study sample:

Equation 7:

To find out the educational efficiency of a bank, we need to calculate the average of the employee’s experience efficiency grades using the following equation:

$$efB(ex) = \frac{\sum_n^1 efx(ex)}{n}$$

Where:

$efB(ex)$ : The Bank’s experience efficiency

$n$ : Total number of the bank’s employees

The following Table V shows the value of the experience training efficiency of each bank of the study sample:

TABLE II  
EMPLOYEE’S EFFICIENCY

Questions	$\alpha$	$\beta$	$\alpha * \beta$
	Grade	Weight (%)	
Level of academic degree	50	15	7.5
Degree in Banking or relevant study (yes/no)	100	25	25
Foreign languages (good level minimum)	50	10	5
Duration of training when you started working in the banking sector	25	15	3.75
Are you still getting continuous training in your bank	0	10	0
Do you have previous experience in the banking industry	100	10	10
Years of experience in banking sector	25	10	2.5
Position in previous job	25	5	1.25
Employee’s efficiency efX			55

TABLE III  
EDUCATIONAL EFFICIENCY

Bank name	ARBS	IBTF	BSO	CHB	SIIB
efB(ed)	24.2885	26.6833	18.4091	17.0192	18.2813
Bank name	BAS	FRBS	QNBS	SHRQ	BOJS
efB(ed)	30.4623	21.5748	16.2584	16.3548	13.5834

TABLE IV  
PROFESSIONAL TRAINING EFFICIENCY

Bank name	ARBS	IBTF	BSO	CHB	SIIB
efB(tr)	18.6538	19.3333	18.1818	6.7788	6.3021
Bank name	BAS	FRBS	QNBS	SHRQ	BOJS
efB(tr)	26.56	15.6586	18.2148	12.3645	10.4167

Equation 8:

As for the bank’s employee’s efficiency of the sample, an average for all employees efficiency grades of the sample of this research, this calculation is as follows:

$$efB = \frac{\sum_{n}^1 efX}{n}$$

Where:

efB(ex): The Bank’s experience efficiency

n: Total number of the bank’s employees

The following Table VI shows the value of the employees’ efficiency of each bank of the study sample:

Equation 9:

The efficiency of the bank is measured using the efficiency ratio of the bank, which is calculated by dividing the total expenses to the total revenues (Moles and Terry, 2005), the efficiency ratio can be expressed as follows:

$$Efficiency\ ratio = \frac{\sum expenses}{\sum revenues}$$

The following Table VII shows the value of the efficiency ratio of each bank of the study sample for the year 2019,

TABLE V  
EXPERIENCE TRAINING EFFICIENCY

Bank name	ARBS	IBTF	BSO	CHB	SIIB
efB(ex)	7.6923	9.5833	5.2273	7.6923	6.5625
Bank name	BAS	FRBS	QNBS	SHRQ	BOJS
efB(ex)	28.173	19.1452	19.3256	14.2549	11.6183

TABLE VI  
EMPLOYEES EFFICIENCY

Bank name	ARBS	IBTF	BSO	CHB	SIIB
efB	1687.8205	1853.3321	1393.9394	1049.6796	1038.1944
Bank name	BAS	FRBS	QNBS	SHRQ	BOJS
efB	2839.8433	1879.2867	1793.2933	1432.4733	1187.28

TABLE VII  
THE EFFICIENCY RATIOS

Bank name	ARBS	IBTF	BSO	CHB	SIIB
Efficiency ratio	240.81%	47.15%	23.84%	74.51%	59.92%
Bank name	BAS	FRBS	QNBS	SHRQ	BOJS
Efficiency ratio	41.94%	86.29%	65.89%	65.50%	124.90%

TABLE VIII  
CORRELATION ANALYSIS FOR EDUCATION AND EFFICIENCY RATIO VARIABLES

	Education	Efficiency
Education		
Pearson correlation	1	0.011
Sig. (two tailed)		0.977
n	10	10
Efficiency		
Pearson correlation	0.011	1
Sig. (two tailed)	0.977	
n	10	10

which is the same year of collecting data of the banks’ personnel:

With the data collected above, this study is about finding the impact of the independent variables on the dependent variables using correlation and regression tests for the hypothesis explained earlier as follows:

*A. Hypotheses 1: (Impact of Education on Banking Performance)*

By applying Pearson correlation test and regression, it is founded the correlation coefficient (R = 0.011), which reflects a very low relation between the two variables, and in result a low regression coefficient, which also means that the education efficiency factor has no effect on the banking performance in the study sample. Table VIII illustrates the Pearson correlation coefficient for hypothesis 1.

*B. Hypotheses 2: (Impact of Training on Banking Performance)*

By applying Pearson correlation test and regression, it is founded the correlation coefficient (R = -0.049), which reflects a very low relation between the two variables, and in result a low regression coefficient, which also means that the training efficiency factor has no effect on the banking performance in the study sample. Table IX illustrates the Pearson correlation coefficient for hypothesis 2.

*C. Hypotheses 3: (Impact of Experience on Banking Performance)*

By applying Pearson correlation test and regression, it is founded the correlation coefficient (R = -0.210), which reflects a very low relation between the two variables, and in result a low regression coefficient, which

TABLE IX  
CORRELATION ANALYSIS FOR TRAINING AND EFFICIENCY RATIO VARIABLES

	Training efficiency	Efficiency
Training		
Pearson correlation	1	-0.049
Sig. (two tailed)		0.894
N	10	10
Efficiency		
Pearson correlation	-0.049	1
Sig. (two tailed)	0.894	
N	10	10

TABLE X  
CORRELATION ANALYSIS FOR EXPERIENCE AND EFFICIENCY RATIO VARIABLES

	Experience	Efficiency
Experience		
Pearson correlation	1	-0.210
Sig. (two tailed)		0.560
n	10	10
Efficiency		
Pearson correlation	-0.210	1
Sig. (two tailed)	0.560	
n	10	10

also means that the experience efficiency factor has no effect on the banking performance in the study sample. Table X illustrates the Pearson correlation coefficient for hypothesis 3.

#### X. CONCLUSION

The aim of this study is to find out the effect of the basic elements of efficiency on financial performance in the Syrian banking sector and after conducting correlation and regression tests for the data that were collected using a methodology of collecting both primary and secondary data.

The conclusion of the tests was that those elements (education, training, and experience) have no effect on the financial efficiency in the Syrian banking sector. Reasons may be interpreted which are many including:

- Financial efficiency is usually a result of policies and strategies that are usually benchmarked from best practices of big enterprises and successful cases, especially in what is considered a new market like the Syrian banking sector.
- In a relative new market as the Syrian banking sector, most of the financial efficiency is a result of the effort of the management of the banks, which are most likely highly experienced personnel who are managing the financial performance of the banks.
- Using the operating efficiency as a sole indicator of financial performance could have affected the tendency of the analysis
- Using data of only year 2019 could be one major limitation of the study that has resulted in a no relation or impact conclusion.

#### A. Recommendations

Considering the above results, the researchers have few recommendations for the purpose of achieving the purpose of the study:

- Conducting more research using the same study model for several years and using the values' differences of the used variables for several continuous years.

- Expanding the study using several elements for the financial performance variable rather than only analyzing the operational efficiency
- Using the model on a different market to compare results.
- Conducting more research to find out the ration of financial performance in new markets, not only banking sectors, in developing countries.

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