

THE IMPACT OF THINKING STRATEGIES ON THE EMPLOYEES' CREATIVE BEHAVIOR IN INSURANCE COMPANIES IN JORDAN

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Abstract

The current situation that business organizations now in the changeable and advanced working environment is characterized by being difficult and risky to achieve the organizations objectives, keep on business and maintain success. They also face some challenges and wide competition from various companies in the insurance sector which is considered as one of the important and basic economic sectors in Jordan. Therefore, the organizations seek to maintain development through using their available resources the best use and creating thinking strategies that affect on the creative behavior of the employees, which contribute to achievement the sustainability and create a competitive advantage that make them superior to competing organizations. However, business organizations have been affected by phenomena in the knowledge economy which made them searching for new mechanisms in order to compete, ensure survival and continuity and create added value through using set of strategies that contribute to focus on the main and supporting processes in this sector. Hence, the importance of thinking strategies as supportive activities and a necessary requirement in creating the creative behavior for employees and dealing with major challenges whether local or regional. Thinking strategies are considered as the main generator to create new ideas and improve the current ideas. They also support the organizations main activities and enable them to expand their share Market, maximize their value and make them capable of seizing opportunities, achieving competitive advantages, surviving and continuing in the current market, as well as thinking of finding new markets to serve new customers and to provide them with satisfaction. This study aims to examine the impact of various thinking strategies (Critical Thinking Strategy, Creative Thinking Strategy, Six-hats Strategy, Scamper Strategy, Sociology Strategy) on the creative behavior of employees who work in insurance companies sector in Jordan

Keywords:

Thinking strategies, creative behavior, and competitive advantage.

1. Methodology of Study:

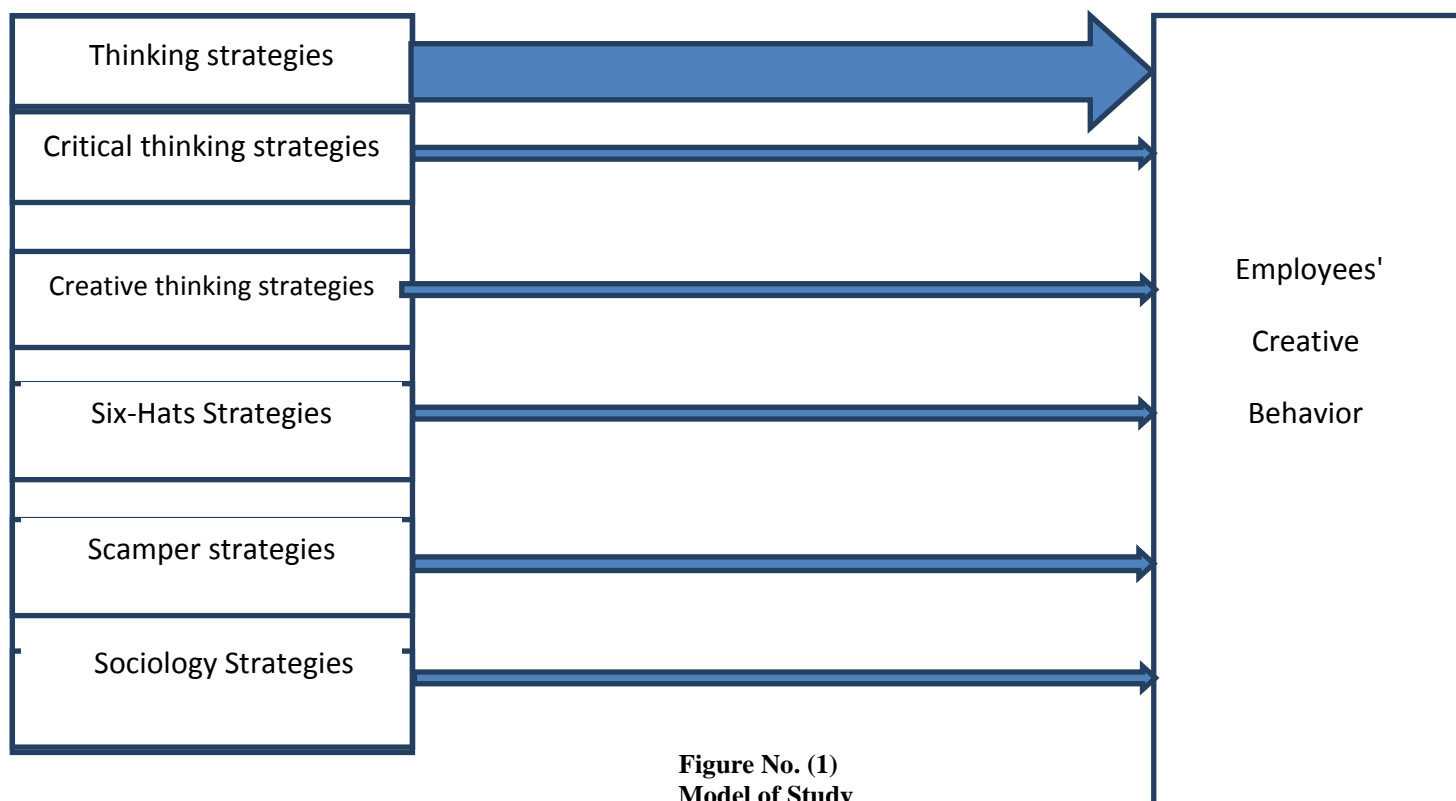
1.1 Introduction:

Creative behavior is considered as one of the contemporary, vital and necessary topic as it is the first objective for business organizations, since it plays a great and major role in making them maintain development and dealing with the changes in their working environment (Greenberg,2005) . In addition, it helps the organizations to get opportunities and achieve growth and business continuity. Therefore, all business organizations work in finding the factors that affect the workers' creative behavior in order to create opportunities (Borghini,2005). Hence, the researcher reviewed and studies to find these factors and evaluate them (Al-Sakarn, 2016). The results came to clarify that there are set of strategies related to creative thinking, such as thinking strategies (Critical Thinking Strategy, Creative Thinking Strategy, Six-Hats Strategy, Scamper Strategy, Sociology Strategy) . These strategies play a significant role in dealing with the employee's stock of knowledge and reflect how employees deal with their experiences and information while they are planning and working (Carmeli,2009). It also, affects their way of analyzing situations and problems encountered in the business of their organization (Trott2008). Insurance companies sector in Jordan is one of the leading sectors in Jordan economy that faces a lot of

challenges and competition locally, regionally and internationally, due to the development in the area of insurance services. Thus, this study aims to answer the main question : "Do thinking strategies (Critical Thinking Strategy, Creative Thinking Strategy, Six-Hats Strategy, Scamper Strategy, Sociology Strategy) affect on the creative behavior of employees in insurance companies in Jordan?" . In order to answer this question, the present study aims to identify and define the thinking strategies and creative behavior of workers. It also clarifies the mechanism of thinking strategies in enhancing and improving the workers' creative behavior in insurance companies sector in Jordan. Moreover, this study offers some solutions to the decision makers of this sector that develop their work, create competitive advantage and achieve success .

This study is of scientific significance as it provides scientific extension in this field, which serves researchers and academics to expand, search, study and provide more knowledge and information that can be used in the process of organizational thinking, which contribute, enhance and develop the creative behavior of employees that is reflected positively on the organizations business in helping them solve problems, and improve products and customer services. It also leads to enhance their strength ,improve and address their weakness. Finally, it helps the companies to exploitation of available opportunities and avoid threats and risks which help them to maintain existing customers and attract more new costumers which strengthen the competitive position in business Market, increase their profits and achieve their objectives efficiently and effectively (Dewett,2004) , (Fauzi,2009), (Madsen & Vlhoi,2005) (Imran,2010).

1.2. Model of Study :-



**Figure No. (1)
Model of Study**

1.3. Hypotheses:

Ha1: There is a statistically significant impact of thinking strategies (Critical Thinking Strategy, Creative Thinking Strategy, Six-Hats Strategy, Scamper Strategy, Sociology Strategy) on the creative behavior of employees in insurance companies sector in Jordan. The ramifications of this hypothesis are the following sub-hypotheses: -

Ha1-1: There is a statistically significant effect of Critical Thinking Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Ha1-2: There is a statistically significant effect of Creative Thinking Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Ha1-3: There is a statistically significant effect of Six-Hats Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Ha1-4: There is a statistically significant effect of Scamper Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Ha1-5: There is a statistically significant effect of Sociology Strategy on the creative behavior of employees in insurance companies sector in Jordan.

1.4. Population and Sample of the Study

1.4.1 Data collection:-

Data collection was done in two ways:

- Firstly:
The researcher had revised and scanned different theoretical and practical studies of thinking strategies and creative behavior, in which books, Arabic and English journals, MA and PHD thesis working papers/ conference papers + websites .
- Secondly:
A questionnaire that reflects effect of thinking strategies role in creative behavior of employees has been developed, based on previous questionnaires and studies in this matter has been referred to. They also were shown to number of judgments to ensure the content validity, and then they were edited and distributed on employees of insurance companies in Jordan, as well as five-point Likert scale has been used in the questionnaire:
(1) Strongly agree (2) agree (3) neither agree nor disagree
(4) Disagree (5) strongly disagree.
Statistical Package for the Social Sciences (SPSS) has also been used in this study.

1.4.2. Study population:

The population of the study consists of insurance companies sector employees in Jordan, 4 companies include (1000) employees and (600) of them were included in this study.

1.4.3 Study sample:

Depending on the statistical equations used to determine the sample size and according to the sample size table, the sample is determined by (140) employees, distributed as below: (Sekaran,2013:249)

Table No. (1)
Names of the Companies Representing the Sample of the Study
and Staff Number

Name of the Company	Number of Distributed Questionnaires
Arab East Insurance Company	35
Jordan Insurance Company	35
Middle East Insurance Company	35
Arab Eagle Insurance Company	35
Total	140

2. Theoretical Aspect of the Study:

2.1 . Thinking Strategies

Al-Atom (2009) stated that recently, business organizations have become more interested in the issue of thinking as one of the pillars of the organizational development process (Daivid,2001. It is also considered as the most important assets in the organization and the most important factor contributing to achieve its objectives, thinking strategies is the major and significant part in this process (Neil,2011). Moreover, (Lida,2016) defined thinking strategies as the methods, ways and processes that employees use in classifying their minds and organizing their knowledge in a new way and style that solves a lot of problems in their work (Alnidawy,2017). Hence, there are five thinking strategies being taken into consideration by organizations:

1. Creative thinking strategy: It is a complex and purposeful scientific approach that is accompanied by a strong desire to search for new solutions or results that have not been previously known (Zaitoon, 2002).
2. Critical thinking strategy: It is a set of thinking skills that can be used individually or in combination without being bound by any particular arrangement to verify certain topics based on a set of specific criteria, in order to make a judgment or arrive at a particular conclusion or decision to solve specific problem (David et al,2015,).
3. Six-Hats Strategy : It is meant to adopt a method that allows unrestricted thinking of a specific time and thus provides opportunities to discuss all problems simultaneously and thus, allow employees to use all hats at one time instead of using one hat or one style of thinking. Each hat refers to a specific style or style of thinking , the colors of these hats are (white, red, black, yellow, green, blue, and others) (Micheal et al, 2015).

4. Scamper strategy: This strategy is linked to the development of ideas and reconfiguration of the relationship to reach to new ideas and each character refers to a particular pattern of thinking, it's lead to generating new ideas (Helen,2015).
5. Sociology Strategy: The process of linking a group of different elements, which do not have a virtual link through the use of a systematic framework to create harmony between these elements, which contribute to the success of the organization and help them facing a range of challenges for the present and future through dealing with the stock of knowledge that works to develop the abilities and skills of employees, in order to help the organization to adapt effectively with the new requirements and challenges (Smith & Smith,2007).

2.2. The employees' creative behavior

(De Jong,2007) explained that the creative behavior of employees is one of the effective aspects that ensure continuity, stability and growth in the business organization. That's why successful organizations seek to develop and motivate the creative behavior among their employees, in which it will improve their levels to achieve the organization goals efficiently and effectively (Sarn, 2000). Accordingly, (Martins & Terblans,2003) defined the creative behavior as the individuals' actions that adopt and derive new ideas and working styles to improve production and management processes, as well as improve the efficient attitude of the organization and employees . As a result, (Daft & Noe , 2001) clarified that creative behavior appears in three levels: individual level, group level and organization level (De Jong, 2007). Researchers had worked on improving a set of the most comprehensive models for creative behavior dimensions, where (Cantwell,2010) introduced a multiple dimension model for the creative behavior of employees that includes five major dimensions .

First dimension is according to (Griffen & Moorhead, 2006), discovers the creative opportunities in order to make it useful in improving the individuals' and organization work (Ki Nicki & Kreitner,2006).

Second dimension is about the intellectual movement that identifies the behavior of workers to create and generate new ideas and solutions, as well as offering initiatives that make a change at all of the organization levels (Ki Nicki & Kreitner,2006).

Third dimension is according to (Hemlin et al,2004), this dimension is about the scientific test that makes applies and identifies the ideas and the results by using scientific and practical methods (Kleysen et.al, 2001).

Fourth dimension is according to (Borghini , 2005), this dimension is about the challenges of the main creative processes through discovering the ideas and the creative solutions among the employees, and use it to achieve the goals and to work in new way.

Finally, the fifth dimension is the process of applying the old or new creativity of workers and correcting deviations if any (Melen,2015). Moreover, (Decenzo & Robbins ,2005) identifies the most important six factors that help employees to reach the creative behavior:

1. The ability of handling mystery.
2. The strong desire to overcome obstacles.
3. The desire to grow, change and develop.
4. Self-motivation.

5. The desire to admit the achievements of others.
6. Full readiness for workers to do a range of reasonable or calculated risks.

In addition, (Carmeli and Sperieler , 2009) addressed that there are seven skills within the creative behavior of workers: fluency, originality, singularity, uniqueness, intellectual flexibility, the initiative and dealing with problems seriously (Carmeli et.al, 2009). (Trott,2008) distinguished that the importance of creative behavior for organizations appears through enhance their ability to develop and change according to the environment, which will allow them to improve and develop their products, increase their competition, and maximize the profits. Accordingly, (Dehnis Rondall,2006) said that employees' creative behavior allows the organization to solve their problems creatively and newly, which enhance its ability to exploit of the available opportunities and avoiding risks, which in turn will help it grow, develop and continue its business successfully (Alnidawy, 2017).

2.3. The mechanisms of connecting the study variables of thinking strategies with the employees' creative behavior

The model of this study has included two main variables: the independent variable (thinking strategies) and the dependent variable (employees' creative behavior). Creative behavior is presented by proposing new ideas which produce new products with high value (Noe et al,2006). Hence, the study variables had been connected through declaring that thinking strategies help to create and develop the intellectual flexibility for employees, which is the most important skill that achieve and provide the employees' creative behavior in the organization (Alnidawy & Omran,2014). Thus, the intellectual philosophy thinking strategies can be clarified. Firstly, creative thinking strategy includes a set of activities that help employees to produce the great majority of unpredicted creative ideas, which help both workers and organization in approaching a creative behavior that negates axioms and assumptions in the employees' minds. As well as creating a set of new creative ideas will lead to creativity and productivity and apply it (Alnidawy & Omran,2014)

On the other hand, critical thinking strategy depends on reflecting axioms and assumptions associated with mental exercises to discover new things. Achieving

mental fluency also makes the employees think in a good way which allows them to reach creative behavior through the following steps: (collecting data and facts, studying and analyzing data by using several skills, discussing various ideas, distinguishing between strength and weakness points, evaluating the performance, and finally making conclusions). These steps help in discovering new ideas that develop the organization and achieve its objectives (Carter,,2009) (Franz,2005)(Decen Zo & robbins, 2005) (Babaloa & Nigeria, 2009).

Six -Hats strategy distorts the axioms and assumptions and removes the cognitive constraints associated with the workers' creative behavior in order to rearrange the right steps through making more logical arrangement through six hats differ in style and performance, which creates new concepts contribute to create new ideas that serve and improve the organization business. Further, Scamper strategy depended on exaggerates and amplifies the situations, actions and ideas that lead to dismiss familiarity and reality. It also changes the workers' mental condition, so that they can face the situation in new way which lead to creates new and developed ideas, in order to improve the organizations (Gozukara & Yildirm,2016) (Bester et al,2015) (Dejong,2007).

Finally, Sociology Strategy is the process of sudden stop and it encourages the workers to stop suddenly during their work, break routine and search for new ideas to improve the organization business through using a set of new skills to achieve the organization objectives efficiently.(Alnidawy,2015)

3. The practical study:

3.1. Testing the main hypothesis 1:

There is a statistically significant effect of thinking strategies (Critical Thinking Strategy, Creative Thinking Strategy, Six-Hats Strategy, Scamper Strategy, Sociology Strategy) on the creative behavior of employees in insurance companies sector in Jordan.

Table (2)

Regression test results of the thinking strategies impact on the creative behavior of employees

Correlation Coefficient R	Determination Coefficient R2	Beta Coefficient B	F value	Significance Sig
0.56	0.31	0.56	34.31	0.00

According to table (2), the value of correlation coefficient (R) in the influence of thinking strategies (Critical Thinking Strategy, Creative Thinking Strategy, Six-Hats Strategy, Scamper Strategy, Sociology Strategy) on creative behavior of employees is (0.56), (F) value is (34.31) and it is significance in (0.00). Thus, the hypothesis: "There is a statistically significant effect of thinking strategies (Critical Thinking Strategy, Creative Thinking Strategy,

Six-Hats Strategy, Scamper Strategy, Sociology Strategy) on the creative behavior of employees in insurance companies sector in Jordan" has been accepted as Beta is (0.56), which clarifies a positive effect. In addition, according to (R²) thinking strategies explain (31%) of variance and (69%) is for other factors. Which supports the validity of the model proposed in the study.

3.2. Testing sub-hypothesis 1-1:

There is a statistically significant effect of Critical Thinking Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Table (3)

Regression test results of the critical thinking strategy impact on the creative behavior of employees

Correlation Coefficient R	Determination Coefficient R²	Beta Coefficient B	F value	Significance Sig
0.39	0.15	0.39	8.31	0.00

According to table (3), the value of correlation coefficient (R) in the influence of critical thinking strategy on creative behavior for employees in insurance companies in Jordan is (0.39), (F) value is (8.31) and it is significance in (0.00). Thus, the hypothesis: "There is a statistically significant effect of critical thinking strategy on the creative behavior of employees in insurance companies sector in Jordan" has been accepted as Beta value is (0.39), which clarifies a positive effect. In addition, according to(R²) , critical thinking strategy explains (15%) of variance and (85%) is for other factors. Which supports the validity of the model proposed in the study.

3.3. Testing sub-hypothesis 1-2:

There is a statistically significant effect of Creative Thinking Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Table (4)

Regression test results of the Creative Thinking Strategy impact on the creative behavior of employees

Correlation Coefficient R	Determination Coefficient R²	Beta Coefficient B	F value	Significance Sig
0.70	0.50	0.70	16.41	0.00

According to table (4), the value of correlation coefficient (R) in the influence of creative thinking strategy on creative behavior for workers in insurance companies in Jordan is (0.70), (F) value is (16.41) and it is significance in (0.00). Thus, the hypothesis: "There is a statistically significant effect of Creative Thinking Strategy on the creative behavior of employees in

insurance companies sector in Jordan." has been accepted as Beta is (0.70), which clarifies a positive effect. In addition, according to (R2) creative thinking strategy explains (50%) of variance and (50%) is for other factors, Which supports the validity of the model proposed in the study.

3.4. Testing sub-hypothesis 1-3

There is a statistically significant effect of Six-Hats Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Table (5)

Regression test results of the Six-Hats Strategy impact on the creative behavior of employees

Correlation Coefficient R	Determination Coefficient R2	Beta Coefficient B	F value	Significance Sig
0.52	0.27	0.52	11.90	0.00

According to table (5), the value of correlation coefficient (R) in the influence of Six-Hats Strategy on creative behavior for workers in insurance companies in Jordan is (0.52), (F) value is (11.90) and it is significance in (0.00). Thus, the hypothesis: " There is a statistically significant effect of Six-Hats Strategy on the creative behavior of employees in insurance companies sector in Jordan" has been accepted as Beta is (0.52), which clarifies a positive effect. In addition, according to (R2) Six-Hats Strategy explains (27%) of variance and (73%) is for other factors, which proves the suggested study . Which supports the validity of the model proposed in the study.

3.5. Testing sub-hypothesis 1-4:

There is a statistically significant effect of Scamper strategy on the creative behavior of employees in insurance companies sector in Jordan.

Table (6)

Regression test results of the Scamper strategy impact on the creative behavior of employees

Correlation Coefficient R	Determination Coefficient R2	Beta Coefficient B	F value	Significance Sig
0.69	0.48	0.69	16.35	0.00

According to table (6), the value of correlation coefficient (R) in the influence of Scamper strategy on creative behavior for workers in insurance companies in Jordan is (0.69), (F) value is (16.35) and it is significance in (0.00). Thus, the hypothesis: "There is a statistically significant effect of Scamper strategy on the creative behavior of employees in insurance companies sector in Jordan" has been accepted as Beta is (0.69), which clarifies a positive effect. In addition, according to (R2) Scamper strategy explains (48%) of variance and (52%) is for other factors, Which supports the validity of the model proposed in the study.

3.6. Testing sub-hypothesis 1-5:

There is a statistically significant effect of Sociology Strategy on the creative behavior of employees in insurance companies sector in Jordan.

Table (7)

Regression test results of the Sociology Strategy impact on the creative behavior of employees

Correlation Coefficient R	Determination Coefficient R2	Beta Coefficient B	F value	Significance Sig
0.40	0.16	0.40	8.60	0.00

According to table (7), the value of correlation coefficient (R) in the influence of the Sociology Strategy on creative behavior for workers in insurance companies in Jordan is (0.40), (F) value is (8.60) and it is significance in (0.00). Thus, the hypothesis: "There is a statistically significant effect of the Sociology Strategy on the creative behavior of employees in insurance companies sector in Jordan" has been accepted as Beta is (0.40), which clarifies a positive effect. In addition, according to (R2) the Sociology Strategy explains (16%) of variance and (84%) is for other factors, Which supports the validity of the model proposed in the study.

4. Conclusions and Recommendations

4.1. Conclusion:

According to the statistical analysis results, it has been reached to one main conclusion and five secondary conclusions. Primarily, there is an impact of thinking strategies on the employees' creative behavior, in which the greater the practice of thinking strategies, the greater the employees' creative behavior is influenced, the greater new creative ideas are created, which lead to the insurance companies in Jordan maintain success and development. Other conclusions are related to the five thinking strategies. Firstly, there is a positive effect of creative thinking strategy on the creative behavior of employees that was reflected on the creativity and production processes for employees in insurance companies in Jordan. Secondly, there is a positive effect of critical thinking strategy on the creative behavior of employees that was reflected on increasing the creativity and production processes, and alternative solutions in insurance companies in Jordan. Thirdly, there is a positive effect of Scamper strategy on the creative behavior of employees that was reflected on the creativity, production and evolution processes for employees in insurance companies in Jordan. Fourthly, there is a positive effect of Six-Hats Strategy on the creative behavior of employees that was reflected on multiple creative processes among employees, and suggest various positive alternatives that were reflected positively in

the business of insurance companies in Jordan. Finally, there is a positive effect of Sociology Strategy on the creative behavior of employees that was reflected on increasing teamwork, collective creativity processes and asserting the concept of knowledge sharing among employees in insurance companies in Jordan.

4.2. Recommendations:

1. Apply and adopt the various thinking strategies (i.e. critical thinking strategy, creative thinking strategy, Six-Hats Strategy, Scamper strategy and Sociology Strategy) and consider them as a strategic curriculum in insurance companies in Jordan, for its influence in increasing the creative behavior of employees and adopting new, developed and creative ideas that lead to improve insurance companies' competition locally, regionally and internationally.
2. Encourage employees to distort current axioms and assumptions. As well as to work on new concepts, axioms and assumptions that lead to positive results such as creativity, which in turn reflects the progress of the organization and its development.
3. Encourage employees to practice exaggeration strategy and adopt intellectual excitement as a way to develop the creative thinking process for employees, which will lead to new creative thoughts help to develop the organization.
4. Encourage employees to adopt the systematic analytical thinking that leads to conclude a set of creative ideas which are new for employees and companies.
5. Focus on the process of training and developing for employees by using various skills and strategies that influence their creative abilities, which will allow them to produce new creative ideas to serve the business of individuals and companies.
6. Encourage employees to adopt various and different thinking according to Six - Hats strategy and to focus on colors strategies that enhance the creative ability of employees in insurance companies in Jordan.
7. Encourage employers to adopt the strategy of dealing with familiarity as a strange issue and vice versa. This will improve their creative ability and achieve the company's goals through suggesting ideas and initiatives helps in its development, and increases their competitors among local, regional and international companies.

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