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The impact of organizational change strategies on competitive advantage in commercial banks in Al-Bayda City-Libya

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Abstract

The purpose of this article is to examine effect of organizational change strategies on competitive advantage of Al-Bayda Commercial Banks. The descriptive analysis approach was used to accomplish the objectives of this study, and the necessary data for the study were collected through a questionnaire. The study was conducted on a sample of (91) managers in these banks. A group of descriptive and analytical analysis methods were employed to process the data. It has been found that there are high levels of two organizational change strategies: the awareness strategy and the mental strategy, while the level of coercive strategy use was moderate. The results indicated that there is a significant effect of organizational change strategies on competitive advantage, and that there is a significant effect of organizational change strategies in the dimensions of competitive advantage (cost, quality, flexibility and innovation).

Keywords: Organizational Change Strategies; Competitive Advantage; Commercial Banks; Al-Bayda

JEL Classifications: G17; G21

Introduction

The topic of competitive advantage in recent decades has received great attention by researchers, as it has become one of the most strategic and fundamental topics of business organizations, because it is the basis for the survival and sustainability of the organization. Therefore, in order for business organizations to maintain their survival, continuity and growth, they must follow the best means and methodologies of organizational change that render the organization capable of adapting to environmental changes and respond to the requirements of the business environment and market fluctuations, as the radical changes in administrative systems require applications and strategies that are used for the purposes of planned organizational change (Shihab, 2014, 9).

The success of organizations in change is determined by how employees interact with these changes because each employee has basically a different perspective from the other employees in dealing with a change, and the extent to which employees interact positively to the change, some employees may have a negative reaction to the change, which is called resistance to change (Damawan & Azizah, 2019).

Study Problem and Questions

Organizations face major competitive challenges resulting from the highly changing business environment and the globalization of banking activity, which threaten them to maintain their competitive advantage, their ability to sustain in competition with organizations in the same banking field, and undermine their competitive position, which requires them to find smart methods and mechanisms to adapt to these environmental variables. To enhance the competitive position and the sustainability of the competitive advantage, therefore, commercial banks must work to sense the external environment in order to limit these threats and avoid risks with the ability to respond to them. As the researchers assume that one of the mechanisms that can lead to improving the competitive advantage and maintaining the competitive position of commercial banking institutions is the organizational change strategies, that they are able to make commercial banks achieve competitive advantage permanently and for a long time, and to face sudden environmental changes in all environmental factors, especially economic, political and social factors.

This study seeks to research strategies for organizational change of AlbaydaCommercial Banks, enabling them to achieve competitive advantage and enhance their competitive position and sustainability. This requires exploring the reality of Libian Commercial Banks and verifying the extent to which these strategies are applied.

Based on the foregoing, this study will focus on the competitive advantages in commercial banks and knowledge of the concept of organizational change strategies for Libian Commercial Banks, and determine the role that these strategies can play in achieving competitive advantage. Based on the above, the study problem can be formulated with the following main question:

What is the effect of organizational change strategies on the competitive advantage in AlbaydaCommercial Banks?

What is the level of importance of practicing organizational change strategy in AlbaydaCommercial Banks?

What is the level of importance of competitive advantage in AlbaydaCommercial Banks?

Study Importance

The importance of the study lies in two aspects, as follows:

Theoretical aspect: The importance of this study stems from the importance of the variables studied. Strategies for organizational change are among the important topics that must be highlighted, given their role in helping companies achieve the competitive advantage and sustainability of business companies today. The concept of competitive advantage is one of the administrative topics that have recently appeared in the field of strategic management, which researchers must address because of its role in enhancing the efficiency of companies' efficiency in achieving their strategic goals. The two researchers have noticed, through their perusal of previous studies related to the subject of the study, the scarcity of research and studies linking the variables of the study, as studies in the field of organizational change strategies are still limited, especially in the Arab environment - within the limits of the researchers' knowledge - as for the

dependent variable competitive advantage there is extensive research and it will contribute to the process of linking the two variables. Therefore, it is hoped that this study will benefit in enriching knowledge in the field of organizational change strategies and competitive advantage, to contribute to bridging the shortage in the Arab library in this area.

The practical aspect: The practical importance of this study is the possibility of the relevant banks benefiting from the results that will be reached, with regard to the concept of organizational change strategies, and the concept of competitive advantage in those banks. Finally, this study will present proposals and recommendations that would urge banks to adopt strategies for organizational change that would enhance the competitive advantage of commercial banks.

Study Objectives

This study mainly aims to:

- Identify the impact of organizational change strategies on competitive advantage.
- Identify the level of importance of the organizational change strategy in AlbaydaCommercial Banks.
- Identify the level of importance of competitive advantage in AlbaydaCommercial Banks.

Study Model

Figure (1) indicates the study model, which includes its variables and the dimensions of each variable.

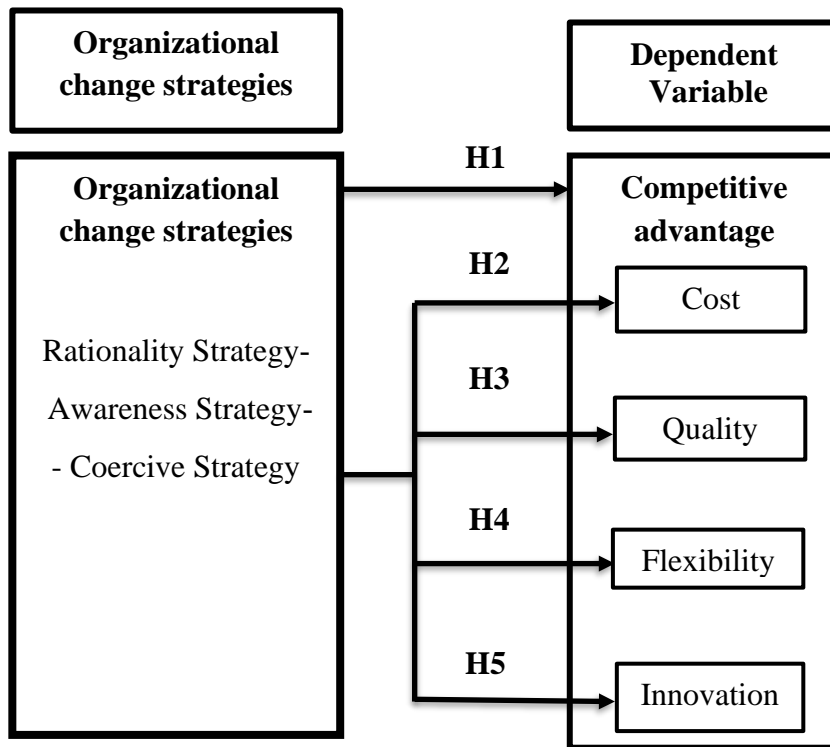


Figure 1: Study model

Organizational Change Strategies

The increased interest in the issue of organizational change in business organizations as a result of rapid technological developments, the communications revolution, environmental changes and market fluctuations, which formed great pressures on organizations and threatened their competitive position, and therefore they had to adopt organizational change as a solution to face those conditions and changes in the business environment and follow strategies contributes to adaptation and response to it with the aim of enhancing its competitive advantage (Al-Najjar & Asi, 2018). Organizational change is a comprehensive planned process that the organization undertakes through a set of practices, methods, behavioral approaches and strategies with the aim of transforming or transferring the organization from the current

situation to a future reality to enhance its position in the market (Al-Titi, 2011, 30). Shihab (2014, 17) knows it is a series of efforts and activities that seek to enhance the change of the organization's capabilities to face challenges and solve problems by employing managerial and behavioral theories, collective efforts and employee participation.

The issue of keeping up with changes in the business environment is an urgent and inevitable need for the survival and durability of organizations, so this importance is clear for smart organizations that always seek change with the aim of sustaining competition in light of market fluctuations, economic conditions, political instability, the revolution of technologies, and rapid communications (Al-Kubaisi & Al-Modou, 2015).

Al-Hayali (2015, 45) identified the goals of change, which are characterized by being accurate, clear, well-studied and planned goals. The organization needs to improve its capabilities in order to ensure its continuity, by adapting to the surrounding environmental factors, and the organization seeks cooperation between all units to accomplish the general goals, in addition to, the organization supports employees and their support to accomplish the required change. The organization aspires to achieve employee job satisfaction, its organizational goals, and work to find compatibility between individual goals and organizational goals to increase the degree of belonging to the administrative organization and its goals.

Dudin (2017, 24) sees several characteristics of organizational change strategies:

Targeting: Change and development must have a clear, specific, and measurable goal, and application linked to a time frame.

Realism: there must be a connection between the change and the practical reality surrounding the organization, and this must take place within its resources and capabilities.

Consensus: That is, there is compatibility between the objectives of the change process and the desires, needs and aspirations of the parties related to the organization.

Effectiveness: that is, change management must achieve the goals of the organization and its contribution is clear in achieving these goals.

Participation: all parties must participate and cooperate in order for the work to be collective, and to be committed by all the forces of change.

Strategy is a package of effective plans and decisions that the organization uses in order to foresee the future that it aspires to achieve. The strategy of change is to adopt a vision with deep dimensions and choose a wide-ranging vision that extends through time to envision the future prospects that are desired to be achieved (Al-Hayali, 2015, 48). Muhammad (2014, 19) identified three strategies for change:

Rational strategy: As it is based on the fact that people are rational, and they will accept change if it reflects on them positively, provide them with advantages and achieve their interests, it uses reason and logic to change the practices of workers, and the decision to change is mostly given to individuals in the organization.

Awareness strategy: It is based on the value and cultural aspect of the individual, as it sees that it is a major engine that is no less important than the intellectual side, as the organization uses several methods such as training and organizational development to remove fear or belief that this change threatens their personal interests.

Coercive strategy: It is based on that change is the submission and submission of those who are less empowered to the one who is the most powerful, and the force for change is suppressed through sanctions, sanctions and other methods for those who resist change.

Competitive Advantage

Business organizations seek to achieve excellence and superiority over competing organizations in the business environment through the organization having a competitive advantage. Fnjan (2018) defines the competitive advantage is the organization's ability to excel, excel and distinguish from its competitors through several styles or methods that make it exceptional and give it a unique competitive position. As Adam (2018, 67) sees it discovering new methods that are more effective than those used by competitors, as they can embody this discovery on the ground, and the competitive advantage arises once a process of creativity and innovation is created. This will achieve competitive advantages, the loyalty and satisfaction of the beneficiaries.

The competitive advantage is of paramount importance to business organizations, as it achieves value for customers, fulfills their desires, supports and entrenches the mental image of customers, as well as achieves sustainable competition and ensures the survival and continuity of the institution, preserves the high market share, and the ability to reach the low price, and thus makes it difficult for organizations to imitate them either it was in the way it followed, the diverse resources it possessed, or its ability to quickly respond to the desires of its stakeholders (Jafar, 2016).

Organizations have become pursuing hybrid or mixed strategies that do not focus on one dimension of competitive advantage, and this makes them possess competitive options, flexibility, and the ability to adapt in the competitive field and reduce risk. The main factor for the success of these organizations is the extent to which they possess the factors or decisive competitive precedents (Mabrouk, Sharrad, 2019), which most research indicates:

Cost: Following the organization to lead the lowest cost by reducing the price of products and reducing the costs of operational operations and marketing products at lower costs than competitors while maintaining an acceptable level of quality, it is a competitive precedence where each business unit seeks to achieve the lowest possible production and distribution costs, so that the specified prices are able to Competition (Darman & Dwi, 2019).

Quality: The ability of the organization to meet the customers' desires and exceed their expectations through the characteristics of the product compared to its competitors, for example, the use of new technology, and the introduction of new products in the market (Yeng, Ishak & Jusoh, 2018). This is by adding unique characteristics to the products that give it a competitive appeal, which must be of benefit to the customers, and is achieved through the expansion and renewal of goods and services, the investment of the distinguished energies of the workers and the search for new methods unknown to others (Hamed & Bourjda, 2018, 127).

Flexibility: The organization's ability to have dynamism in dealing with environmental factors and variables through its adaptation, speed of response and harmony with any changes that occur in the industrial field. Hamed Warburgda (127, 2018) views it as the ability to face changes and to exploit the opportunities that exist in the competitive environment. It requires identifying elements of environmental analysis related to monitoring, forecasting, and an appreciation of consumers 'needs, changing desires, competitors' goals, and evolving strategies, in addition to manipulating resources to build competitive advantage.

Innovation: It refers to how far an organization is able to make a new product or work in a new method or method different from competitors, or the ability to bring new developments and develop products and production methods, it is related to the use of thought, knowledge, intelligence and invention, it is the creation or development of theoretical principles, scientific foundations and experimental procedures that are applied in the field to become a tangible reality In the form of materials or commodities, it is the result of intellectual diligence (Ockel, 2011, 39).

Literature Review

The study by Al-Kubaisi and Al-Madou (2015) aimed at diagnosing the level of implications of uncertainty management strategies (ignoring uncertainty, knowledge generation, interaction, confrontation) in organizational change strategies (persuasion, strength, targeted awareness). The sample size was (65) of managers of the two companies. The most significant finding was that there was an effect of uncertainty management strategies on organizational change strategies. It also concluded that Zain management should take advantage of the complementary relationship of uncertainty management strategies with change management strategies to increase its opportunity to choose the appropriate change strategy. As for Asia Cell, it must introduce the necessary improvements to employ uncertainty strategies to enhance opportunities for change in it.

Finjan (2018) study aimed at identifying the strategies or policies used in strategic change by management for the purpose of enabling them to create a competitive advantage, in addition to supporting management for the change strategies followed and describing the dimensions of the competitive advantage and the extent of its contribution to the promotion and achievement of the organization's goals. The study population reached (70) leaders and administrators from among the professors in the colleges. The study found a

positive effect of strategic change in the dimensions of competitive advantage (cost, quality). It also reached the two most important recommendations to deepen the awareness of its employees about accepting the new organizational culture resulting from strategic change and its impact on creating a competitive advantage.

Yeng, Jusoh and Ishak (2018) study that aims to explore the impact of total quality management represented in its elements in achieving competitive advantage. Researchers used multiple methods and in-depth analysis to know the practices of total quality management in Malaysian hotels. Study community was four and five-star hotels and the study sample amounted to (122) hotels. The study concluded that there was a positive relationship between these two variables, which in turn leads to an improvement in the hotel's image and differentiation from competitors.

The study of Panda, Jusoh, Satyendra and Tian (2019), which aimed to explore the impact of the brand image of universities as a strategy to achieve competitive advantage and the role played by the reputation of the university as a mediating factor in enhancing competitive advantage, and analyzing the dimensions of the university's brand image in terms of heritage, service quality, merit, trust and student satisfaction. The researchers employed different tools to collect their data including interviews and group discussions with students in order to find out the factors that gave the students satisfaction with their universities. In addition to the questionnaire, as the study was conducted in two countries, namely the United States of America and India. The results indicate that the brand image of the universities is distinctive and plays an essential role in the level of student satisfaction in the two countries. As the quality of service had the largest impact compared to other dimensions, and university reputation had a positive impact on the relationship between brand image and student satisfaction.

Al-Najjar and Assi (2018) study, which aimed to know the impact of electronic management represented by success factors (strategic vision, support for senior management, external pressures, high expectations of beneficiaries, technological change) on organizational change strategies represented by (rational strategy, targeted education and awareness strategy, Coercive strategy, the strategy involved) in an Iraqi organization. The descriptive analytical method was employed in the study, and the study subjects were (35) managers. A significant finding in this study was that there was a strategic vision on adopting the concept of electronic management with the presence of administrative leaderships capable of directing the capabilities of workers towards the application of electronic management within the organization. The results also showed that implementing change programs using force or authority was less effective compared to other strategies.

The study of Mabrouk and Shrad (2019) aimed at demonstrating the impact of information technology in enhancing the competitive advantage in Algerian enterprises. The study population reached (33) workers, and the questionnaire was distributed to all the study population. Information Technology was found to have a positive impact on enhancing the competitive advantage in terms of product quality, innovation and development. It also reached recommendations, the most important of which was the importance of keeping pace with technological developments because of their positive impact on developing the institution's competitiveness.

Ben Ahmed, Hamiani and Qarmaiti's study (2019) aimed at studying the role of the learning organization in adopting strategies for organizational change in the Tax Directorate in the Wilaya of Djelfa in Algeria, and to find out if there is a statistically significant impact of the learning organization in adopting organizational change strategies, to highlight the contribution of the internal audit function supporting governance by shedding light on the reality of the situation for commercial banks active in Algeria. The study collected data from (90) workers employed in the Tax Directorate, and the sample of the study was (30) workers. The study came up with a number of results, the most important of which is a positive correlation between the learning organization with its dimensions (systems thinking, personal empowerment, mental models, shared vision, differential learning) and the adoption of organizational change strategies. The study also suggested some recommendations including that the organization is required to pay attention to the systemic thinking of workers and trying to encourage them to have a common vision among them, encouraging the change process and allow workers to hear their suggestions about change programs.

Damawan and Azizah (2019) study, which aimed to find out the analysis of the factors that most cause resistance to change and to try to find and explore strategies that can overcome resistance to change. Researchers used the method of analyzing scientific articles for 20 articles from several famous sites such as EBSCOhost, Emerald Insight, and Google Scholar. The study found several results, the most important

of which was that there are individual factors such as reduced motivation, and poor self-stability that renders the employees unable to have any conscious control on themselves, which leads to actions that can be harmful to their colleagues and the organization and resist change, and the use of several strategies to overcome resistance to change, including introducing changes slowly, and sharing personnel the process of change, facilitation and learning.

Darman and Dwi (2019) study, which sought to know the strategy of the determinants of competitiveness and the extent of their impact on the competitive advantage in the solar company in Indonesia, where the researcher used the approach of modeling the structural equation for data. The study was conducted on the company's operations and marketing managers. The study concluded that innovation plays a major role in shaping competitive strategies, and greatly affects the competitive advantage. Innovation is the source of exclusivity and competitiveness of energy in companies, especially in the manufacture of solar panels, which is a rare commodity in contrast to external and internal factors. It showed no effect.

Study Hypotheses

H1: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies in terms of its types (rational strategy, awareness strategy and coercive strategy) on competitive advantage in terms of its combined dimensions (cost, quality, flexibility and innovation) in Albayda Commercial Banks.

H2: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies on cost in Albayda Commercial Banks.

H3: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies on quality in Albayda Commercial Banks.

H4: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies on flexibility in Albayda Commercial Banks.

H5: There is a statistically significant effect at a significant level ($\alpha \leq 0.05$) of organizational change strategies on innovation in Albayda Commercial Banks.

Research and Methodology

The study population is represented by one of the commercial banks operating in Albayda-Libya, the number of which is (4) commercial banks and (91) managers work in them, as shown in Table (1). The researcher used the comprehensive survey method for the managers of the study population. After distributing the questionnaire, (83) valid questionnaires were retrieved for statistical analysis.

Table 1: the number of workers in Libyan commercial banks.

#	Banks	Managers (N)
1	National Commercial Bank	34
2	Wahda Bank	17
3	Jumhouria Bank	24
4	Sahara Bank	16
Total		91

Data Collection

This study relied on the descriptive and analytical approach, as this approach fits the phenomenon subject of the study, as it refers to the attempt to access accurate knowledge of the elements of the phenomenon by gathering the needed data from a group of respondents pertaining to the phenomenon in question and the method of the field study, and the study will mainly depend on gathering data on two sources which are as follows (Bouthahab and Elmansori, 2017):

Secondary sources: where the data pertaining to the current study will be gathered by referring to secondary data sources, which are basically related Arabic and foreign references, articles, periodicals, reports, research, and previous studies that had previously tackled the subject of study, research and reading from different internet sites.

Primary sources: The researchers will employ the questionnaire as a main tool for the study to gather primary data in order to address the analytical aspects of the research topic, and the questionnaire consists of a number of statements that represent the objectives and questions of the study, as well as reflect the study variables and their dimensions so as to cover each of the independent variable (organizational change strategies and their dimensions) and the dependent variable (competitive advantage and its dimensions) and it will be distributed to the study sample managers in Albayda Commercial Banks.

Study Instrument

In this study, the researcher employed the questionnaire as the only and main tool for data collection, as it is appropriate for such studies, and the questionnaire is comprised of two parts, as follows:

The first part: This part will include the items that will measure the independent study variable (organizational change strategies), which was adopted by the researchers from the study of Al-Najjar and Assi (2018).

The second part: This part will include statements that will measure the dependent study variable (competitive advantage), which the researcher have adopted from the Finjan study (2018).

Findings

Table (2) displays the statistics of the descriptive analysis of the study data related to organizational change strategies and the competitive advantage of Albayda Commercial Banks. Regarding organizational change strategies, the results of the analysis indicated that there are high levels of banks' use of the rational strategy in the organizational change and awareness strategy, where the value of mean of the rational strategy was (3.75) and a standard deviation (0.68), while this value for the awareness strategy was (3.84) and a standard deviation (0.71). As for the use of coercive strategy in organizational change, it was at medium levels, with a mean (3.52) and a standard deviation (0.88).

The dimensions of the competitive advantage, the results of the descriptive statistical analysis indicated high levels for three of its dimensions: cost, quality and flexibility with a mean (4.07, 3.75, 3.68) and a standard deviation (0.69, 0.95, 0.67) respectively, while the level of innovation was average with a mean (3.57) and standard deviation (0.83).

Table 2: Descriptive results

Variable	Items	Alpha	Mean	Std.
Rational strategy	3	0.86	3.75	0.68
Awareness strategy	3	0.89	3.84	0.71
Coercive strategy	3	0.81	3.52	0.88
Cost	3	0.78	4.07	0.69
Quality	3	0.83	3.72	0.95
Flexibility	3	0.88	3.68	0.67
Innovation	3	0.80	3.57	0.83

H1: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies in terms of its types (rational strategy, awareness strategy and coercive strategy) on competitive advantage in terms of its combined dimensions (cost, quality, flexibility and innovation) in Albayda Commercial Banks.

Table (3) shows the results of multiple linear regression test for the effect of organizational change strategies on competitive advantage. The results indicate that there is a significant impact of organizational change strategies on competitive advantage, reaching ($r^2=0.05$). This means that organizational change strategies explained (5%) of the variance in competitive advantage, and ($f=3.42$) confirmed this effect with a significant level ($Sig=0.00$).

The table also shows that there is a significant impact of rational strategy and awareness strategy on competitive advantage, as the value of ($b=0.30$), the value of ($t=3.01$) and the level of significance ($Sig=0.00$) for the rational strategy, while the value of ($b=0.16$) and the value of ($t=1.98$) and a significant level ($Sig=0.05$) for the awareness strategy. As for the coercive strategy, it was found that its impact was not significant on

competitive advantage with the value ($b=0.08$) and the value of ($t=1.03$) and the level of significance ($Sig=0.30$).

Table 3: impact of organizational change strategies on competitive advantage

r	r ²	f	Sig. f	Variable	b	beta	t	Sig. t
0.23	0.05	3.42	0.02	Rational strategy	0.30	0.26	3.01	0.00
				Awareness strategy	0.16	0.16	1.98	0.05
				Coercive strategy	0.08	0.09	1.03	0.30

H2: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies on cost in Albayda Commercial Banks.

Table (4) indicates the results of the simple linear regression test for the impact of organizational change strategies on cost. It was found that there is a significant impact of organizational change strategies on the cost, as it reached a value of ($r^2=0.23$). This indicates that the organizational change strategies were explained (23%) of the variance in cost, the value ($f=57.85$) was significant ($Sig=0.00$).

Table 4: impact of organizational change strategies on cost

r	r ²	f	Sig. f
0.48	0.23	57.85	0.00

H3: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies on quality in Albayda Commercial Banks.

Table (5) indicates the results of the simple linear regression test for the impact of organizational change strategies on quality. It was found that there is a significant impact of organizational change strategies on quality, as it reached a value of ($r^2=0.19$). This indicates that the organizational change strategies were explained (19%) of the variance in quality, the value was ($f=45.60$) with a significant level ($Sig=0.00$).

Table 5: impact of organizational change strategies on quality

R	r ²	F	Sig. f
0.44	0.19	45.60	0.00

H4: There is a significant impact at a significant level ($\alpha \leq 0.05$) of organizational change strategies on flexibility in Albayda Commercial Banks.

Table (6) indicates the results of the simple linear regression test for the impact of organizational change strategies on flexibility. It was found that there is a significant impact of organizational change strategies on flexibility, as it reached a value of ($r^2=0.18$). This indicates that the organizational change strategies were explained (18%) of the variance in flexibility, it reached a value of ($f=46.05$) with a significant level ($Sig=0.00$).

Table 6: impact of organizational change strategies on flexibility

R	r ²	f	Sig. f
0.43	0.18	46.05	0.00

H5: There is a statistically significant effect at a significant level ($\alpha \leq 0.05$) of organizational change strategies on innovation in Albayda Commercial Banks.

Table (7) indicates the results of the simple linear regression test for the impact of organizational change strategies on innovation. It was found that there is a significant impact of organizational change strategies on innovation, as it reached a value of ($r^2=0.16$). This indicates that the organizational change strategies were explained (16%) of variance in innovation, the value of ($f=40.44$) was significant ($Sig=0.00$).

Table 7: impact of organizational change strategies on innovation

R	r ²	F	Sig. f
0.40	0.16	40.44	0.00

Conclusions

The researchers studied the effect of organizational change strategies on the competitive advantage in Albayda Commercial Banks. The study found that there are high levels in the use of Albayda Commercial Banks for awareness-raising strategy and mental strategy, while the use of these banks was medium for the coercive strategy, as it focuses on building positive values and trends that contribute to adopting change as a method of development through training courses that it organizes for workers on an ongoing basis. The banks use logic to persuade workers to embrace processes of organizational change. On the other hand, the Albayda Commercial Banks' use of coercive strategy was moderate, as they do not use much of the method of submission and submission of workers to the supreme authority, nor do they use penalties for those who resist the process of change.

With regard to the dimensions of the competitive advantage, the results of the study indicated that there are three dimensions of competitive advantage which were at high levels: cost, quality and flexibility, while innovation was at a medium level. This means that Albayda Commercial Banks focus heavily on achieving their competitive advantage over other banks on reducing the cost of service provided to their customers, by optimizing the use of their resources while taking into account the quality of the services provided so that they are not inferior to their competitors by using technology that provides services in a manner. Faster and more accurate, which distinguishes it from its competitors. It has also been shown that Albayda Commercial Banks do not rely much in achieving their competitive advantage on innovation in providing new services different from their competitors, as they do not rely much on transferring the ideas presented by employees into practical reality in the form of new services and unique characteristics that compete with other banks.

One of the results of the study indicated that there is a significant impact of the mentoring strategy and the mental strategy in achieving the competitive advantage of Albayda Commercial Banks, as the results indicated that focusing on the values and trends of employees enabled them to achieve competitive advantage, while the use of coercive strategy had no moral effect in achieving competitive advantage. Not relying on this strategy, as the study indicated that there is a moral effect of organizational change strategies in achieving all dimensions of competitive advantage (cost, quality, flexibility and innovation), meaning that having a specific and clear strategy to deal with change leads to reducing costs and achieving specific quality levels. As well as having the sufficient flexibility that banks need in serving their customers, in addition to a promising start to take advantage of employees' ideas to provide new and unique services.

Recommendations

Albayda Commercial Banks should enhance their use of the awareness strategy when carrying out organizational change processes and focus on forming positive values and trends regarding change, in addition to the mental strategy that focuses on convincing employees that change processes achieve their interests and work on developing their organizations, by using efficient change agents. They work to open dialogue and at all organizational levels.

Albayda Commercial Banks should reduce as much as possible the use of the coercive strategy in the processes of organizational change, as it is not suitable for workers at the present time when the workers have become very aware, possess the skills and capabilities, and know their right to know everything that is going on within their organizations, and their desire to participate in determine the strategic directions of the banks to which they belong.

Albayda Commercial Banks should increase interest in the innovative ideas offered by the employees that can be transferred to the practical reality in the form of new services and unique characteristics that compete with what other banks offer, by monitoring material and moral incentives, opening the communication channel in all directions, tolerance in unintended mistakes that employees may make and the adoption of consensus in the decision-making process.

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