

The impact of strategic management of intellectual capital on achieving sustainable competitive advantage -Case study (BADR)-

أثر التسيير الاستراتيجي لرأس المال الفكري في تحقيق ميزة تنافسية

مستدامة - دراسة حالة بنك الفلاحة والتنمية الريفية بسكيكدة -

L'Impact de la gestion stratégique du capital intellectuel sur l'obtention d'un avantage concurrentiel durable-Étude de cas (BADR)

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Abstract:

This study aimed to identify the level of application of strategic management of intellectual capital and its impact on achieving a sustainable competitive advantage at the *Bank of Agriculture and Rural Development (BADR)* in Skikda. A comprehensive survey method was used for the study population which reached (154) employees. The study reached a high degree of approval for the strategic management of the intellectual capital, and a moderate degree of approval for the contribution of intellectual capital to achieve a sustainable competitive advantage. The problem of attracting competencies and lack of banking service culture.

Mots clés: Strategic Management of Intellectual Capital, Sustainable competitive advantage, Bank of Agriculture and Rural Development (BADR) of Skikda, Algeria.

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ملخص:

هدفت هذه الدراسة إلى التعرف على مستوى تطبيق التسيير الاستراتيجي لرأس المال الفكري وأثره على تحقيق ميزة تنافسية مستدامة ببنك الفلاحة والتنمية الريفية بسكيكدة. وتم استخدام أسلوب الحصر الشامل لمجتمع الدراسة الذي بلغ (154) موظفا. توصلت الدراسة إلى موافقة بدرجة مرتفعة لاعتماد التسيير الاستراتيجي لرأس المال الفكري بالبنك، ودرجة موافقة متوسطة لمساهمة رأس المال الفكري في تحقيق ميزة تنافسية مستدامة بالبنك والسبب يرجع إلى العراقيل البارزة التي تكمن في ضعف استخدام تطبيقات التكنولوجيا المتقدمة، إشكالية استقطاب الكفاءات ونقص ثقافة الخدمة المصرفية.

الكلمات المفتاحية: تسيير استراتيجي لرأس المال الفكري، ميزة تنافسية مستدامة، بنك الفلاحة والتنمية الريفية بسكيكدة، الجزائر.

Abstract:

Cette étude visait à déterminer le niveau d'application de la gestion stratégique du capital intellectuel et son impact sur la réalisation d'un avantage concurrentiel durable à la Banque de l'agriculture et du développement rural (BADR) de Skikda. Une méthode d'enquête complète a été utilisée pour la population étudiée qui a atteint (154) employés. L'étude a atteint un haut degré d'approbation pour la gestion stratégique du capital intellectuel de la banque, et un degré modéré d'approbation pour la contribution du capital intellectuel pour atteindre un avantage concurrentiel durable dans la banque. Le problème d'attirer des compétences et le manque de culture des services bancaires.

Mots clés: Gestion stratégique du capital intellectuel, Avantage concurrentiel durable, Banque de l'agriculture et du développement rural (BADR) de Skikda, Algérie..

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Introduction:

Increasing the intensity of competition required the necessity of the strategic orientation of organizations towards creating a competitive position for them. Their interest in intellectual capital has helped organizations gain a competitive advantage by adding value to the customer and achieving excellence by exploiting the intellectual and mental energy of individuals. Intellectual capital management plays an important role in making intangible assets a competitive advantage, by strengthening human potential and helping them to discover and flow their potential.

We will try to answer the following problem: **What is the role of strategic management of intellectual capital in achieving a sustainable competitive advantage at BADR –Skikda-?**

The hypotheses of the study were formulated:

- ☞ There is a statistically significant impact at the level of indication (0.05) of the strategic management of intellectual capital in achieving a sustainable competitive advantage at BADR in Skikda;
- ☞ There are statistically significant differences at the level of indication (0.05) in the opinions of the respondents on the importance of strategic management of intellectual capital in achieving a sustainable competitive advantage attributed to personal variables.

1) Strategic management and intellectual capital:

Intellectual capital, started to be popularized in the business life with Tom Stewart's article titled "Brainpower" which was published in Fortune magazine in 1990's. Stewart, in his article defined intellectual capital as the cumulative collection of all the assets that create value for the organization which provides competitive advantage in the market for the firm¹.

1-1) Intellectual capital:

Intellectual capital is the abilities and skills of some individuals in organizations by providing creative intellectual contributions that add real value to organizations by possessing these intellectual properties, which is a future advantage for organizations and as required by the characteristics of the twenty-first century of information technology and the speed of environmental changes², which are indicators of all products and services provided by the organization. For instance, no accounting researchers define "intellectual capital" as the "difference between the firm's market value and its book value of entity". To accounting researchers, the difference between the market value of the entity and the book value of the entity's identifiable assets is defined as "goodwill." Goodwill is also known as "intangible assets"³.

The characteristics of individuals with cognitive, creative and organizational abilities were classified as follows⁴:

- ↪ organizational characteristics: lie at the strategic level, and the tendency to work within administrative structures is substantial;
- ↪ professional characteristics: they are required to continue their effective education and training, and have high and varied skills;
- ↪ behavioural and personal characteristics: It appears in the tendency to take risks in the beginning of work to a large extent, and prefer to deal with topics that are uncertain, and the initiative to provide intellectual

capital with some personal traits such as: body, intelligence, intuition, and openness to experience, perseverance, self-confidence, Independence.

The importance of intellectual capital in the fact that it represents the most important source of profitability and competitive pillar of the Organization is an inevitable concern imposed by the nature of scientific challenges and rapid technological developments and new competitive pressures. High intellectual capacity has become one of the most important factors of excellence and competitiveness in the global knowledge-based economy. All creations start with creative ideas, and the process of building an intellectual base is a great commitment to senior management, it requires time and resources, financial, and may require reorganization and new engineering For various activities and processes⁵.

Intellectual capital can be divided into three basic elements⁶:

- ☞ human capital: It is important to be the main source of innovation in the organization;
- ☞ structural capital: It includes the organizational capacity of the organization;
- ☞ client capital "beneficiaries": includes customer satisfaction, customer loyalty, customer retention, customer empowerment and customer participation.

1-2) Strategic Management of Intellectual Capital:

The positive effects of using strategic management are mentioned in many studies. For example, "Hunger" ascertained that strategic planning is shown to be beneficial in 89% of studied companies. Those which use strategic planning are more successful than the branch average, while companies that do not apply strategic management have fewer chances of surviving. Strategic planning helps managers to take a long term view, diverts management from day-to-day operational problems, improves the decision-

making process and has a positive effect on the company's financial performance⁷.

Strategic management of intellectual capital is defined as: "The science and art of creating and implementing functional decisions and evaluating them in order to enable the organization to achieve its objectives. The decisions and actions employed in the formulation and implementation of strategies enable the organization to possess competitive excellence and achieve synergies between the organization and its environment"⁸. In other words, it is the process by which the relationship between the organization and the environment in which it operates is defined and articulated through the development of growth goals, objectives and strategies, and the identification of the business portfolio of all operations and activities of the organization. Thus, the adoption of strategic governance by organizations brings the following benefits and advantages: Visibility and strategic decision-making; Making good strategies; Better understanding and assimilate rapidly changing environmental variables; Achieving good economic and financial results; Strengthening the competitive position; Effective allocation of possibilities and resources⁹.

In order to maximize the use of intellectual capital, it is necessary to manage intellectual assets effectively, and to recognize the difference and value of these assets for the organization, so its strategic management requires first to recognize the nature of the relative differences between them, some need development and investment, and some need to stop investment in them Others may not be of value at all. This is done through: Managing the skills available to individuals¹⁰, and Intellectual Capital Management Process: The steps for effective management and management of intellectual capital as a strategic option can be identified in the following basic steps¹¹:

↳ **planning**: in which information and data are collected for the organization, identify and formulate strategic directions and objectives of intellectual capital management, and identify the roles of stakeholders

and parties, and develop indicators of success of intellectual capital management based on the objectives set;

- ↪ **organization:** In this step, the organization of data, information and models dedicated to the process of intellectual capital management and the preparation of databases to store the data and information of intellectual capital available in the Organization;
- ↪ **leadership:** At this stage, the assets of intellectual capital are directed to have the capacity for creativity and excellence, while attracting and making intellectual capital;
- ↪ **improvement and development:** through continuous evaluation of the previous steps and the introduction of improvements and ameliorations in accordance with the circumstances and capabilities of the organization and the new developments in internal and external.

Thus, the current organizations are not only aiming to achieve a position in the market through which they can achieve a higher profit margin than their competitors, but also to maintain it for a long time, and is now a very short period, especially in the case of industries characterized by rapid technological developments. As a result, organizations need to conduct strategic reviews at appropriately frequent intervals.

2) The Case of the Bank BADR* Skikda:

With the diversity of commercial, specialized, investment and Islamic banks in Algeria, the Bank of Agriculture and Rural Development (BADR) is one of the most important types of banks seeking to adapt to the changes in the Algerian banking scene as a result of the latter's opening to international banking markets.

2-1) Methods and Materials:

To achieve this, the bank's responsables have made great efforts to face the competition imposed by the market economy and maintain the bank's position in the Algerian banking market as a leading bank in the field of banking, whether by geographical spread distinct across the national territory, or by expanding and diversifying the field of intervention.

Methodology of The Study:

With regard to the theoretical aspect of the study: We adopted the descriptive approach which allows to describe the phenomenon under study, based on the most important theoretical literature of books, theses and scientific periodicals on the concepts of strategic management of intellectual capital and sustainable competitive advantage and the relationship between them. As for the field aspect: the researcher relied on the questionnaire as a main tool for collecting information from the employees of the directorate and the agencies of the bank under study, as well as the interview as a tool in explaining and interpreting the statements of the questionnaire, as well as the descriptive approach to link the study variables and analyze the results and interpret them to reach the most important results and suggestions.

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Limits of the study:

The objective limits of the study were to reveal the impact of strategic management of intellectual capital in achieving a sustainable competitive advantage in the Directorate and agencies of the Bank of Agriculture and Rural Development in Skikda; Time limits: the study was conducted during the month of June 2019; The human limits: the study included all employees of the Directorate and agencies Of the 154 employees of the Bank of Agriculture and Rural Development in Skikda.

Study Population:

The study population of the Bank of Agriculture and Rural Development in the Wilaya of Skikda consists of 154 employees distributed to each of the Directorate and the nine (09) agencies of the Bank represented in: Skikda Agency (744), AL Qoul Agency (745), Azaba Agency (746), AL Harouch Agency (748), Bani Walban Agency (749), Tamalous Agency (750), Skikda Agency (751), Ben Azouz Agency (752), Ramadan Jamal Agency (756).

Sample of the study:

The questionnaire was distributed to all 154 employees of the Bank of Agriculture and Rural Development in Skikda. Table (1) shows the number of employees of the Directorate and the nine agencies of the Bank and the number of forms returned and valid for study at the level of the Directorate and branches of agencies of the Bank.

The Tool of Study:

The tools of study were:

- Questionnaire:

It is the main tool for collecting data on the subject of the study, its phrases were selected, developed and built after reviewing the theoretical literature and previous studies related to the subject. The tool is designed to measure the impact of the independent variable (strategic management of intellectual capital) on the dependent variable (sustainable competitive advantage) using the "Lecarte Five" scale, and Table 2 illustrates this.

- Interview:

The interview was used as an aid to analyse and explain the statements in the questionnaire. The interview questions were asked to each of the nine agencies and directors of the Bank of Agriculture and Rural Development in Skikda. Table (3).

Validity and Reliability of the tool of study:

Validity is one of the most important conditions that should be available in the tool and the tool is honest if it actually measured what it was developed for, the sincerity of the tool means that the words are appropriate for the purpose for which it was developed.

The validity of the internal consistency:

It is clear from table (4) that all correlation coefficients "Pearson" of the paragraphs of the study axes are positive and statistically significant at the level of indication (0.01), and their values ranged from medium to very strong. For the strategic management axes of the intellectual capital axis ranged between (0.5591 and 0.919), the correlation coefficients of the axis of sustainable competitive advantage ranged between (0.515 and 0.780), which are statistically significant at the level of indication (0.01), which shows that all phrases serve the fields Affiliate.

The Reliability Of The Tool:

It is clear from Table (5) that the value of the total reliability coefficient "Cronbach Alpha" of the study tool was (0.90), a very high value and indicates that the questionnaire is fixed and reliable for the purpose of the study. The values of the coefficient of stability of the dimensions of the study are very high and all are greater than the acceptable rate of 60%, which confirms the validity of the tool for field application.

2-2) Discuss and analyze results:

The results shown in Table (6) indicate that 52.4% of the respondents were females. The majority of them ranged between (36-45 years), representing 40.3% of the sample. The majority of those who hold a university degree came with an overwhelming majority of 79.8% and 11.3% representing secondary school holders, the remaining 8.9% were for postgraduate studies (holders of master's degree). The results indicated that the highest frequency of respondents between the ages of 11 and 15 years was 33.1%, followed by the category (6-10 years) with 29.8% and then the category seniority 16 years and over by 22.6%. Thus, the results confirmed the availability of human competencies of university degree holders as well as the continuity of experienced staff; this is an important factor for the success and development of organizations.

Descriptive analysis and interpretation of the study results:

Results on the answer to question 1:

The first question is: "Is there a strategic management of intellectual capital at the Agricultural and Rural Development Bank in Skikda from the staff's point of view?" To answer this question, the arithmetic averages and standard deviations were extracted to determine the extent to which the Bank of Agriculture and Rural Development in Skikda relies on the strategic management of intellectual capital. The arithmetic averages were rated and given three scores as the standard for arbitration as follows: from 1-2.33: low score; from 2.34-3.67: medium score; from 3.68-5: high score.

The results of Table (07) indicate that the arithmetic averages of the respondents' estimates on the adoption of strategic management of intellectual capital in the bank under study ranged between (3.185 and 4.056), that is, there is a variation in the degree of respondents' answers on the statements of the axis, and overall the degree of approval of the axis as a whole is elevated with an arithmetic average (3.721). For statements with high approval ratings (phrases: 1- 4), and based on the information contained in the responses of agencies directors and directorate to interview questions (1- 4), indicate that there is a supreme level agreement that the Bank is keen to:

- Clear definition of objectives:

This statement came first in terms of the degree of approval with an arithmetic average (4.056), and represents a translation of the selected mission and tasks into practical steps, as the bank seeks to increase resources at the lowest costs and the most profitable through various productive loans under Respecting the rules, strict management of the bank's treasury, expanding and redeveloping its network, customer satisfaction by providing products and services that meet their needs, commercial development through the introduction of new management techniques such as marketing and listing of new products; Examples of partnerships carried out by the Bank's agencies include: a private cleaning institution, an agency-wide payment and towing maintenance organization, equipment institutions, insurance companies, and the Professional Association of Banks. Although they are normal partnerships, they are an indicator of improvement.

- Attention to keep pace with technological developments:

This phrase came in second place in terms of the degree of approval with an arithmetic average (4.008), it has been confirmed that the bank in payment depends on traditional means such as: (Bill of exchange, check, payment order). Magnetic cards; they are valid cards for payment and withdrawal, characterized by ease of dealing, and ensure the customer to gain time through the speed of completion of transactions. Modern payment methods also include remote payment (depending on the Internet), as this payment is only for the national currency and with large companies that adopt remote payment such as: SONEGAS, Social Security, Algerian Water, and Algerian Telecom pending its circulation; Allows the customer to conduct transactions remotely without the need of mobility, at the level of any branch of the Bank of Agriculture and Rural Development.

- The emphasis in the recruitment process on human competencies:

This phrase came in third place in terms of approval with an arithmetic average (3.935), considering that the human resource is the basis, and that the quality of banking service is linked to its providers, therefore, attention must be paid to individuals working.

- Programming dialogue sessions for the exchange of knowledge:

This phrase came in fourth place in terms of the degree of approval with an arithmetic average (3.733), where regular study days are held in which officials meet with staff at all levels, and the dialogue sessions begin with acquaintance; Comprehensive issues to be addressed with the working group, and all representatives are given the opportunity to present their views on these issues. This is the most difficult stage in all dialogues, but it is crucial to moving towards common ground and the beginning of concessions. This could be the starting point for Phase III which focuses on generating comprehensive options; Phase IV is for discussion and evaluation of options only after the completion of Phase III. A list of the most appropriate criteria for a reasonable consensus is established. That is, there is a discussion of the various working conditions and problems faced by the bank, and difficulties related to the activity and trying to reduce and find solutions.

The statements in which the responses were of medium approval (phrases 5-7), and based on the information contained in the responses of agency managers and the Directorate to the interview questions (5-7), show that there is agreement at a medium level on the content of the following statements:

- **Immediately make corrections to the plans made during the implementation process;** this statement came in fifth place in terms of approval with an arithmetic average (3.596), which confirms that the Directorate and the agencies of the Bank rely relatively on internal control systems to allow them to ensure the appropriateness of operations and respect Management procedures and accuracy of accounting information, which should be emphasized because it represents a strength of the Bank, agencies also follow the audit trail as all operations are organized in chronological order, and each accounting information is documented in an original and justified document. Managers of all agencies supervise and certify operations, have permanent contact with accounting and control personnel, and agencies have a manual of procedures that has helped to clarify the tasks and competencies of each department in detail so that there is a clear understanding of the tasks required and assigned to each department.

- **Employee participation in decision-making**; this statement ranked sixth in terms of the degree of approval with an arithmetic average (3.532), as the bank follows the policy of centralized management, strategic decisions are taken at the level of its board of directors.

- **The trend towards the inclusion of the intellectual capital component in the financial statements of the bank**; this phrase came in the seventh in terms of the degree of approval with an arithmetic average (3.185). Intellectual money in the financial statements and this is due to the absence of a clear perception in our institutions.

Results on the answer to question 2: The second question is: "Is there a focus on the intellectual capital in the Agricultural and Rural Development Bank of Skikda to gain a distinct market position from the employees' point of view?" To answer this question, we have extracted the averages and standard deviations to determine the level of focus of the bank under study on intellectual capital in order to achieve a sustainable competitive advantage. The arithmetic averages were rated and given three scores as the standard for arbitration as follows: from 1-2.33: low score; from 2.34-3.67: medium score; from 3.68-5: high score.

The results of Table (08) indicate that the averages arithmetic of the respondents' estimates on focusing on intellectual capital in order to achieve a sustainable competitive advantage in the bank under study ranged from (2.983 to 3.975). Approval of the axis as a whole with an average of (3.448). For statements with high approval ratings (phrases 1 and 2), and based on information provided in agency and directorate responses to interview questions (questions 8 and 9), there is a high level agreement that the Bank is keen to:

- **Employees' interest in customer concerns and questions**; this statement came in the first place in terms of the degree of approval with an arithmetic average (3.975), What helped this are the recruitment of qualified people and the hiring of certificates and expertise to increase the performance of the bank.

- **The application of the policy of selecting direct responsables with competent skills;** this phrase came in second place in terms of the degree of approval with an arithmetic average (3.903), which indicates the bank's selection of experienced and certified holders, in order to ensure that its managers are able to know the environmental variables and to understand policies and the prepared programs and their implementation, and their attempt to minimize the existence of deviations in implementation to reach the desired goals.

The statements in which the responses were of medium approval (phrases 3-5) and, based on the information contained in the responses of agencies directors and directorate to the interview questions (5-7), show that there is agreement at the intermediate level on the content of the following statements: - The employee is treated as a profit center of the bank; this statement came in third place in terms of approval with an average of (3.193), and this is shown by the relative interest in the development of individuals, and the privileges granted to them such as bonuses and grants. Despite the medium approval of this phrase, the answer to question 10 of the interview questions showed that there is agreement on the contribution of individuals to improve productivity and interest in the employee as it represents an intellectual capital that helps to provide new channels that will reduce costs and increase profits. And competitiveness.

- **Attention to the development of staff skills;** this statement came in fourth place in terms of the degree of approval with an arithmetic average (3.185), and this is evidenced by the benefit of employees from short, medium and long-term training programs, but there is a weak trend in the management of the Bank in terms of encouraging its members to follow a method Strike ideas to provoke their creative abilities to solve work-related problems.

- **Completion of transactions in real time;** this statement came in fifth place in terms of the degree of approval with an arithmetic average (2.983), due to the Bank's adoption of modern methods of transactions, which helped relatively to complete transactions in real time and medium approval shows that the reality of banking transactions is still It is characterized by the slow

procedures and complications that lead to, but not limited to, the length of the study period of the loan application for a year in many cases.

Hypotheses Testing:

The first main hypothesis is that "there is a statistically significant impact at the level (0.05) of the strategic management of intellectual capital in achieving a sustainable competitive advantage at the Agriculture and Rural Development Bank in Skikda". To test the validity of this hypothesis, simple regression analysis was used to reveal the extent of the impact of the strategic management of intellectual capital in achieving a sustainable competitive advantage in the bank under study. The results are shown in Table (10). Before starting the regression analysis, it was first ensured that the data followed the normal distribution. Table (09) shows the test results.

The results of table (09) indicate that the value of the level of statistical significance (SIG) is greater than (0.05), which confirms that the data of the study tool follow the normal distribution.

After ensuring that the data of the tool of study follow the normal distribution, we test the simple regression analysis of the impact of strategic management of intellectual capital on achieving a sustainable competitive advantage in the bank under study. The results are shown in Table (10).

The results of Table (10) show that there is a positive and strong correlation between the strategic management of intellectual capital and the sustainable competitive advantage in the bank under study. This is confirmed by the Pearson correlation coefficient ($R = 0.673$). The value of the coefficient of determining estimated at ($R^2 = 0.454$); This means that the strategic management of intellectual capital as an independent variable accounts for 45.4% of the variation in the sustainable competitive advantage of the bank in question, while the remaining 54.6% is attributed to other factors or to error.

Table (10) shows the significance of the study model through the value of (F), which reached (101.270) at a level of (0.000) which is less than (0.05) for degrees of freedom ($df = 1,122$), which indicates that the regression is significant and not Equals zero, which in turn indicates that the strategic

management of intellectual capital affects the sustainable competitive advantage of the bank in question, and Table (12) illustrates this.

The results of Table (11) indicate that there is an impact of strategic management of intellectual capital on achieving a sustainable competitive advantage in the bank under consideration, given the level of significance, which amounted to (0.000), which is less than (0.05), which means that the application of strategic management of capital Intellectual property contributes to a sustainable competitive advantage in the bank under study, This is also evidenced by the Beta value of 0.673 which is a positive value and a significant level at 0.05. Thus, achieving a sustainable competitive advantage in the bank under consideration is due to the application of strategic management of intellectual capital, among other factors.

The second hypothesis states: "There are statistically significant differences at the level of indication (0.05) in the opinions of the respondents on the importance of strategic management of intellectual capital in achieving a sustainable competitive advantage attributable to personal variables (gender, age, educational qualification and professional experience)". To test this hypothesis, the T-Test for independent samples was used to determine the differences according to the sex variable because the two groups are male and female independent, while the One Way ANOVA test was used to find the differences in the answers of the study sample according to variables (age, educational qualification, and professional experience). The results are shown in tables (12) and (13).

- **differences with gender variable:** T-test was used for independent samples by extracting arithmetic averages and standard deviations for point of view of the staff of The bank under study on the importance of strategic management of intellectual capital according to the variable "gender". Prior to this test, the difference between the two groups (males and females) was verified using Levene's Test Where the probability value (SIG) value (0.723), which is higher than the level of indication (0.05) and thus meet the requirement of consistency of variance between the two groups (males and females).

The results of Table (12) indicate that there are no statistically significant differences at the level (0.05) between males and females in their level of

awareness about the extent of the Bank's adoption of strategic management of intellectual capital, where (t) value (-0,425) which is not statistically significant The level of significance was (0.671) which is greater than the significance level (0.05). Males averaged (3,6973) with a standard deviation (0.59560), while the average females (3,6973) with a standard deviation (0.59560) and here it turns out that there is no difference in the perception of respondents about the adoption of strategic management of intellectual capital The bank under study according to gender variable. This result leads us to say that the Bank is already implementing the strategic management of intellectual capital, which has resulted in a degree of satisfaction for both sexes in the interest of the employee and considered it an important resource that contributes to the excellence and sustainability of the bank, and their views were the same and reflected in the lack of differences in their answers.

The results of Table (13) show that there are no statistically significant differences at the level of (0.05) in the level of responses of respondents on the extent of the bank's adoption of strategic management of intellectual capital due to variables (age, educational qualification and professional experience), where the level of significance of the value (F) reached, respectively, (0.115), (0,389) and (0,183), which are not statistically significant because they are greater than the significance level (0.05). Here it turns out that there is no difference in the perception of respondents about the extent of the bank's adoption of strategic management of intellectual capital, regardless of age, scientific level or even professional experience. This can be explained by the fact that the BADR of Skikda already adopts the concept of strategic management of intellectual capital.

Conclusion:

The aim of the present study was to reveal the impact of the application of strategic management of intellectual capital on achieving a sustainable competitive advantage at the Bank of Agriculture and Rural Development in Skikda.

Based on the analysis of the study data and testing its hypotheses, the researcher has reached the following results:

- ↪ the results showed a high degree of approval that there is an application of the strategic management of intellectual capital at (BADR) –Skikda–;
- ↪ the results showed a moderate approval of the contribution of intellectual capital to achieve a sustainable competitive advantage at (BADR) – Skikda–;
- ↪ the presence of statistically significant effect at the level of (0.05) to apply the strategic management of intellectual capital in achieving a sustainable competitive advantage in the bank under study;
- ↪ the results showed that there are no statistically significant differences at the level of (0.05) in the level of responses of the respondents on the Bank's adoption of strategic management of intellectual capital, regardless of the characteristics of the study sample in terms of age, scientific level or even their professional experience. This can be explained by the fact that (BADR) –Skikda– already adopts the concept of strategic management of intellectual capital.

In the light of the findings, the researcher proposes the following:

- ↪ find and try different skills and abilities;
- ↪ more attention to training and continuous training;
- ↪ encourage friction and exchange of knowledge between employers and new employees;
- ↪ focus on creative banking thinking, it contributes to encourage the process of generating banking ideas and helps this type of thinking to solve banking problems.

Appendix:

Table 01 - Distribution of Employees in BADR Skikda

Bank Branches	Number of Employees	Number of forms returned and valid for study
Directorate	42	30
Skikda Agency (744)	21	18
alqoul Agency (745)	12	11
azzaba Agency (746)	12	09
Al Haroush Agency (748)	13	10
Bani Walban Agency (749)	12	10
Tamalous Agency (750)	13	10
Skikda Agency (751)	12	10
Bin Azzouz Agency (752)	07	06
Ramadan jamal Agency (756)	10	10
total summation	154	124

Source: Prepared by the researcher based on information from the Directorate of BADR – Skikda –.

Table 02 - Likert scale scores

Rating	Very Weak	Weak	Medium	High	Very High
grade	1	2	3	4	5

Table 03 - Interview Questions

Questions
1- Is there a clear definition of the Bank's objectives, and are there partnerships or alliances with other institutions mentioned?
2- What are the approved payment methods and their benefits?
3- Do you think that individuals are important at work, and what privileges do they have?
4- Do you follow scientific steps during the dialogue sessions?
5- Do you find yourself forced to modify the plans already in place while you are in the implementation phase?
6- Is staff involved in strategic decision-making?
7- Have you included the intellectual capital component of the financial statements?
8- Does the employee provide sufficient information to customers regarding their concerns and inquiries?
9- Is there a clear policy for direct officials that are qualified and competent?
10- Are you granted privileges to the employee? Is it treated as a profit or cost center?
11- Is there interest in staff development? How does the Bank stimulate intellectual capital?
12- Is there respect for the dates and transactions of customers? Are all transactions done on time?

Source: Prepared by the researcher

Table 04 - Pearson correlation coefficient between each paragraph of the themes of the study

Sustainable competitive advantage				Strategic management of intellectual capital			
Phrase number	Correlation coefficient	Phrase number	Correlation coefficient	Phrase number	Correlation coefficient	Phrase number	Correlation coefficient
08	**0.687	12	**0.535	01	**0.828	05	**0.919
09	**0.515	-	-	02	**0.602	06	**0.813
10	**0.567	-	-	03	**0.591	07	**0.683
11	**0.780	-	-	04	**0.789	-	-

Source: prepared by the researcher, based on the results of the SPSS V23 program.

** Correlation coefficients are indicated at the level of indication (0.01)

Table 05 - Stability coefficients "Cronbach Alpha" for the study axes

the study axes	No. of phrases	Alpha Cronbach coefficient
The axis of strategic management of intellectual capital	07	0.90
The axis of Sustainable Competitive Advantage	05	0.85
The tool as a whole	12	0.90

Source: prepared by the researcher, based on the results of the SPSS V23 program.

Table 06 - Description of the study sample

Personal variables	Alternatives	redundancy	ratio
Gender	Male	59	47,6 %
	Female	65	52,4 %
Total	/	124	100 %
age	25years and under	5	4 %
	Between 26 and 35 years old	40	32,3 %
	Between 36 and 45 years old	50	40,3 %
	46 years and over	29	23,4 %
Total	/	124	100 %
Educational level	Secondary and lower	14	11,3 %
	University level	99	79,8 %
	Postgraduate (Master)	11	8,9 %
Total	/	124	100 %
Professional experience	5years and less	18	14,5 %
	Between 6 and 10 years	37	29,8 %
	Between 11 and 15 years	41	33,1 %
	16 years and over	28	22,6 %
Total	/	124	100 %

Source: Prepared by the researcher depending on the analysis of the questionnaire data

Table 07 - Arithmetic Averages and Standard Deviations for the Adoption of the Strategic Management of Intellectual Capital in the Agricultural and Rural Development Bank of Skikda in Descending Order by Arithmetic Averages

phrase	Arithmetic average	standard deviation	Level of approval
1-Clear and specific wording of objectives	4.056	0.666	elevated
2-Attention to keep pace with technological developments	4.008	0.923	elevated
3- Emphasis on the human resources component of the recruitment process	3.935	1.026	elevated
4- Programming sessions for the exchange of knowledge	3.733	1.028	elevated
5- Make immediate corrections to plans made during implementation	3.596	0.891	Average
6- Employee participation in strategic decision-making	3.532	1.239	Average
7- There is a tendency to include the intellectual capital component in the financial statements	3.185	0.922	Average
8- The general level of adoption of strategic management of intellectual capital	3.721	0.593	elevated

Source: prepared by the researcher, based on the results of the SPSS V23 program.

Table 08 - Arithmetic averages and standard deviations of the importance of intellectual capital in achieving a sustainable competitive advantage for the bank under study

phrase	Arithmetic average	standard deviation	Level of approval
1-Staff interest in customer concerns and inquiries	3,975	0,643	elevated
2-Implementing the policy of selecting direct managers with competent skills	3,903	1,212	elevated
3- The employee is treated as a profit center of the bank	3,193	0,968	Average
4- Attention to staff development skills	3,185	1,092	Average
5- Complete real-time transactions	2,983	0,764	Average
6-The general level of adoption of strategic management of intellectual capital	3,448	0,560	Average

Source: prepared by the researcher, based on the results of the SPSS V23 program.

**Table 09 - The Natural Distribution Test of the Study Tool
(Kolmogorov- Shapiro)**

The study	Shapiro-Wilk			Kolmogorov-Smirnov		
	sig	df	Statistic	sig	df	Statistic
	0,146*	124	0,984	0,200*	124	0,070

Source: prepared by the researcher, based on the results of the SPSS V23 program.
Lilliefors Significance Correction

Table 10 - Analysis of the link between strategic management of intellectual capital in achieving a sustainable competitive advantage in the bank under study

	Total squares	df	Average squares	Value (T)	Level of indication	The coefficient of determination (R ²)	Correlation coefficient (R)
Regression	17,503	1	17,503	101,270	0,000	0,454	0,673
The error	21,086	122	0,173	-	-		
Total	38,590	123	-	-	-		

Source: prepared by the researcher, based on the results of the SPSS V23 program.

Table 11 - The simple linear regression of the impact of strategic management of intellectual capital on achieving a sustainable competitive advantage in the bank under study

		Unstandardized Coefficients		Standardized Coefficients	Value T	Sig
		B	Std.Error	B		
Constant		1,082	0,238	-	4,547	0,000*
Strategic management of intellectual capital	Sustainable competitive advantage	0,636	0,063	0,673	10,063	0,000*

Source: prepared by the researcher, based on the results of the SPSS V23 program.

*indicates at the level of indication (0.05)

Table (12): Independent Samples T-Test Results for Differences between Averages in Respondents' Response to Gender Variable

Group statistics

Sexe	N	Average	Standard deviation	Average standard error
SMIC Man	59	3,6973	,59560	,07754
SMIC Woman	65	3,7429	,59505	,07381

Independent samples test

	Levene test on the equality of variances	T-test for equality of averages								
		F	Sig.	t	ddl	Sig. (Bilateral)	Average difference	Difference standard deviation	Confidence interval 95% of the difference	
									inferior	superior
SMIC Assumption of equal variances	,126	,723	-,425	122	,671	-,04552	,10705	-,25743	,16639	
SMIC Assumption of unequal variances			-,425	120,825	,671	-,04552	,10705	-,25746	,16642	

Source: The results of the SPSS V23 program.

Table 13 - One Way ANOVA Test Results for Differences between the Averages in the Response of Sample Members by Variable Difference (Age, Educational Qualification, Professional Experience)

	Source of Contrast	Total squares	Degrees of freedom	Average squares	Value (F)	Significance level	
Age	Between groups	3	0,499	1,801	1,801	0,151	No sig
	Inside groups	120	0,277				
Education Level	Between groups	2	0,269	0,953	0,953	0,389	No sig
	Inside groups	121	0,283				
Experience	Between groups	3	0,458	1,645	1,645	0,183	No sig
	Inside groups	120	0,278				

Source: prepared by the researcher, based on the results of the SPSS V23 program

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