Yarmouk University
Faculty of Economics & Administrative Sciences
Department of Business Administration

Master Thesis under the Title of:

The impact of intellectual capital on competitive advantage:
Illustrations from Jordanian insurance companies

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2016
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Abstract

The current study aims at; identifying the intellectual capital (IC), and it impact on competitive advantage in Insurance companies sector, through studying the IC dimensions (human, structural and relational capitals), and availability of IC in Insurance Sector and impact extent in achieving the competitive advantage in Jordan Insurance Companies.

To achieve the objectives of the study, the researcher designed a questionnaire and distributed thereof on the study sample which are consisting of (4) Insurance companies with distributed (203) questionnaires on administrative level, operational level, and employees, were Insurance Sector selected due to its importance in get the economic wheel moving in Jordan.

The most important results showed a strong relationship between IC requirements' availability, Represented by its dimensions (human, structural, and relational), and achieving the competitive advantage in the Jordan Insurance Companies. Also, the results of the study showed a strong IC employed at the Jordanian Insurance companies through which the IC is controlled to obtain high quality of services offered to customers, thence achieving competitive advantage thereon.

The most important recommendations provided by the current study, that Insurance companies must have to care and deal with its IC, method of developing and benefiting thereof, in order to proceed in maintaining the competitive advantage.

On the other hand, it is worth mentioning herein that focusing on relational capital and establishing strong relationships with customers is considered an important matter to ensure continuous existence, obtaining competitive advantage and developing the service through feedback issue from them.

Key words: Intellectual capital, Human Capital, Structural capital relational capital, competitive advantage, Jordanian Insurance companies.