

Employing AI-Enhanced Human Resources Management to Enhance Organizational Brilliance an Analytical Study of the Opinions of a Sample of Employees in Al-Rafidain Bank in Najaf Governorate

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ABSTRACT: This research aims to examine the impact of AI-enhanced human resource management (HRM) on organizational Brilliance. The research problem focuses on verifying the effectiveness of AI-enhanced HRM in enhancing organizational Brilliance among a sample of employees at Al-Rafidain Bank branches in Najaf Governorate. Furthermore, the study explores how AI-enhanced HR management at Al-Rafidain Bank can improve job performance. The research employs a descriptive-analytical approach, allowing the researcher to describe and explain the problem, collect data, and then analyze it. Al-Rafidain Bank and its ten branches in Najaf Governorate were selected as the study area. A random sample of 186 employees working at these branches was chosen. A questionnaire consisting of 21 items, distributed across the research variables, was used to collect the required data. The impact hypotheses, including the main hypothesis and two sub-hypotheses related to dimensions, were tested using SmartPLS4 and SPSS26. The research results showed that employing AI-enhanced human resources enhances the ability of bank employees to achieve Brilliance and distinction in their job performance. Furthermore, AI improves employee performance and contributes to developing their job capabilities through collaboration and communication between employees and AI, which positively impacts the delivery of excellent customer service. The recommendations include the necessity of effectively investing in AI-enhanced human resources as a crucial tool to motivate the bank and its employees towards achieving organizational Brilliance and distinction. Additionally, the capabilities of employees should be enhanced by integrating AI into their work as an improving and enhancing factor to reach the highest level of customer service.

KEYWORD: human resource management, AI, organizational Brilliance.

1. INTRODUCTION

In an era characterized by rapid technological advancements and increasing global competition, organizations are compelled to adopt innovative strategies that enhance efficiency, empower their workforce, and improve overall performance. Artificial intelligence (AI) has emerged as a transformative force across various sectors, reshaping traditional operational frameworks and enabling organizations to cultivate a culture of data-driven decision-making. Among the areas most impacted by AI is human resource management (HRM), defined as a modern, technology-driven approach to managing human capital, designed to enhance organizational effectiveness and support sustainable growth in a rapidly evolving business environment. Smart tools now play a pivotal role in improving organizational outcomes. AI-enhanced HR management systems offer unprecedented opportunities to optimize organizational processes, reduce administrative burdens, and tailor HR practices to meet the evolving needs

of both employees and organizations, ultimately leading to organizational Brilliance.

The banking sector, known for its dynamic environment and increasing demand for accuracy, security, and service excellence, is at the forefront of adopting these modern technologies. In the Iraqi financial scene, Rafidain Bank—particularly in Najaf—has sought to modernize its administrative and operational frameworks across its ten branches to maintain its competitiveness and support sustainable development initiatives. Given the challenges the bank faces regarding its diverse workforce, customer demands and volume, and other regulatory requirements, integrating AI-enhanced HR management tools has become not only desirable but essential. AI-enhanced HR aims to reduce administrative workloads, minimize biases, enhance objectivity, and enable HR departments to focus on higher strategic tasks. This research explores the implementation of AI-enhanced HR management at Rafidain Bank in Najaf, investigating how intelligent systems contribute to organizational excellence a concept encompassing efficiency,

innovation, adaptability, and employee empowerment. This study explores the extent to which artificial intelligence (AI) tools can support human resources leaders in making more informed decisions, improving employee performance, and fostering a work environment conducive to creativity and excellence. Ultimately, this study aims to enrich the academic and practical understanding of AI-based human resource management applications in the Iraqi banking sector and to provide recommendations to guide Rafidain Bank—and similar institutions—towards a more agile, intelligent, and innovative organizational future.

2. RESEARCH METHODOLOGY

To determine the appropriate research methodology, several methodologies were reviewed, and the one that was suitable and compatible with the research objectives and problem was selected. The descriptive statistical method was chosen because it is the most frequently used and accurate method for reaching results, through accurately and clearly describing the research sample, collecting and analyzing data, and testing hypotheses to verify the essence of the research problem. The process was based on a sample of employees at Al-Rafidain Bank - Najaf branch, which includes 10 branches in the governorate. To arrive at accurate and reliable results, a statistical model was designed to illustrate the nature of the relationship between the study variables: (AI-enhanced human resource management, employee Brilliance) using structural equation modeling (SEM).

2.1 Research problem

Most business organizations in today's world face numerous challenges and developments that impact their overall performance, both positively and negatively. Organizations, specifically Al-Rafidain Bank in Najaf, strive to achieve outstanding performance in carrying out their job duties. Organizational Brilliance is one of the important goals that most organizations, including banks, strive to achieve, given that the work of Al-Rafidain Bank branches in Najaf is directly related to providing service to customers around the clock. To achieve organizational excellence, which is defined as the highest levels of excellence achieved by an individual in performing their work, many of the negative aspects associated with work must be eliminated, including routine, poor customer service, weak performance quality, weak governance, and the lack of a digital infrastructure that paves the way for more digitized and sustainable work. Therefore, the bank has committed to developing its banking operations in coordination with higher authorities by introducing automation and artificial intelligence to enhance human resources.

AI-enhanced human resources management contributes to improving human resources work by automating and analyzing their data and tasks, as AI reduces human errors, helps in risk management, and facilitates quick decision-

making. Moreover, AI-enhanced human resources provides innovative opportunities that enable employees to explore and develop new knowledge, skills, and roles in the AI era. This, in turn, allows organizations to adapt to and collaborate effectively with AI, helping them achieve their strategic goals. Based on the above, the current research problem can be summarized as follows: **(The lack of Brilliance and distinction in banking operations may be due to the insufficient implementation of automation and AI-enhanced HR to improve employee performance in the branches of Al-Rafidain Bank in Najaf Governorate).**

2.2. Research questions

Based on the research problem, we seek to answer the following questions:

1. What are the levels of AI-enhanced human resource management at Rafidain Bank– Najaf Branch?.
2. Do the AI tools used in bank management contribute to improving employee performance and thus improving customer service?.
3. What is the impact of AI-enhanced human resource management on enhancing employee performance at the bank?.

2.3 Importance of the research

The importance of this research lies in examining the impact and significance of studying the topic, which reflects today's reality and the rapid changes and challenges facing the environment, as follows:

1. The current research, with its variables, is an important addition and contribution to knowledge in the field of business administration.
2. The banking sector is one of the important sectors that has priority in being studied and in understanding the challenges and problems it is going through by studying the impact of artificial intelligence in enhancing human resources.
3. The current research is considered the first with its variables in a single hypothetical model that explains the nature of the relationship and the effect between the two variables.

2.4 Research objectives

The current research aims to achieve most of the sample's objectives, as follows:

1. To make a genuine contribution to developing the philosophical framework of the research variables, supported by several important theories and criteria, thus establishing a solid foundation for future research.
2. It aims to measure the levels of artificial intelligence in its various dimensions in the branches of Al-Rafidain Bank - Najaf Al-Ashraf.
3. It aims to enhance the performance levels of bank employees using artificial intelligence technologies, thereby improving customer service.

“Employing AI-Enhanced Human Resources Management to Enhance Organizational Brilliance an Analytical Study of the Opinions of a Sample of Employees in Al-Rafidain Bank in Najaf Governorate”

2.5 hypothetical model

The hypothetical research model was developed and designed based on several studies, including those by (Ahmed et al.,2023:6), (Sweiss & Yamin, 2024:3), and El-Ghoul et al. (2024:16), which demonstrated a direct relationship and

influence between the two variables. Based on the above, the hypothetical model was constructed, providing a conceptual framework that clarifies the correlations and influence between the research variables, as illustrated in Figure (1).

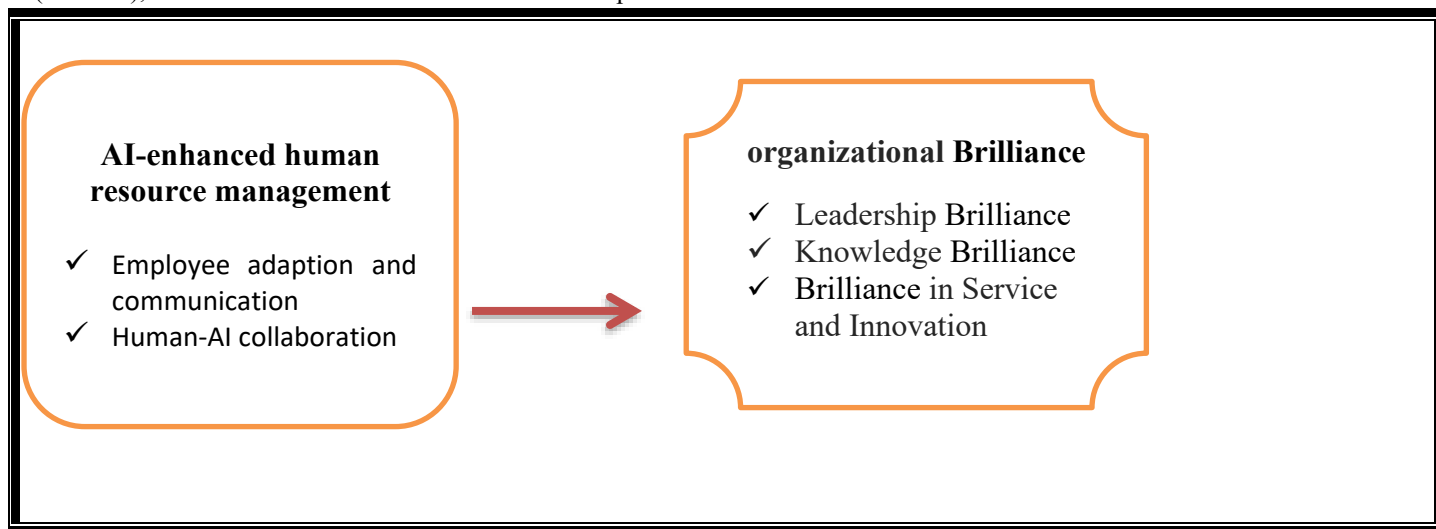


Figure (1) Hypothetical Research Model

2.6 Research hypotheses

Based on the above, the hypothesis regarding the impact of AI-enhanced human resource management on organizational Brilliance can be formulated as follows:

Main Hypothesis: There is a statistically significant impact of AI-enhanced human resource management on organizational Brilliance. The following sub-hypotheses stem from this main hypothesis:

- There is a statistically significant impact of AI-enhanced human resource management on leadership Brilliance.
- There is a statistically significant impact of AI-enhanced human resource management on Knowledge Brilliance.

- There is a statistically significant impact of AI-enhanced human resource management on service Brilliance and innovation.

2.7 Research variables measures

The researchers relied on previously studied and validated scales for the variables of the current research, which represent dimensions that are more commonly used and representative of the researched population. After a thorough review of a number of previous studies and research, the scale (Do et al., 2025) was used to measure AI-enhanced human resource management, and the scale (Ahmed et al., 2023:6) was used to measure organizational Brilliance. Finally, the following statistical programs, SPSS v26 and SMART PLS v4, were used to analyze the data and obtain the results accurately, as shown in Table (3).

Table (3) Research Variable Measures

variables	dimensions	measures
AI-enhanced human resource management	Employee adaption and communication	(Do et aj.,2025)
	Human-AI collaboration	
organizational Brilliance	Leadership Brilliance	(Ahmed et al .,2023
	Knowledge Brilliance	
	Brilliance in Service and Innovation	

2.8 Population and Sampling

The appropriate community that was chosen as the field community for the application of the research is represented by the employees of Al-Rafidain Bank - Najaf branch, which

includes ten branches within the governorate, namely (Najaf 7 branch, Al-Mishkhab branch, Muslim Ibn Aqil branch, Al-Amir neighborhood branch, Al-Abbasiya branch, Al-Ghari branch, the General Company for Southern Cement branch,

“Employing AI-Enhanced Human Resources Management to Enhance Organizational Brilliance an Analytical Study of the Opinions of a Sample of Employees in Al-Rafidain Bank in Najaf Governorate”

Hani Ibn Urwa branch, Jaber Al-Ansari branch, Al-Haydariya branch). Therefore, the sample was represented by a random sample as a suitable type for the population under study. The population being studied consisted of (361) employees in the branches of Al-Rafidain Bank in the Najaf Governorate, and therefore the sample size is (186) employees according to the table of (Morgan et al., 1970).

3. LITERATURE REVIEW

3.1 The concept of AI-enhanced human resource management

John McCarthy, the father of artificial intelligence, described artificial intelligence as "the science and engineering of making intelligent machines, especially intelligent computer programs." Artificial intelligence functions in a way similar to human intelligence; it learns, adapts, identifies, and corrects. McCarthy, who coined the term in 1956, defined it as "the science and engineering of intelligent machines." It is a computer-based system, such as a robotic system, designed to process information and deliver results in a way similar to how a human being in an organization does, using their ability to learn, make decisions, and solve problems. Artificial intelligence is the science of simulating human intelligence using computers (Geetha & Bhanu ,2018:64). Artificial intelligence is considered the most important science of the 21st century. This technology has acquired its new world, thanks to supercomputers and robots. Artificial intelligence refers to technology that resembles the human mind (Priya, 2021:2). Furthermore, artificial intelligence has been an interesting research topic since the 1950s, and it is the intelligence that machines exhibit, compared to the intelligence of a rational human being. AI is a thriving applied field that serves this purpose, and human resources is one of the areas affected by it. The emergence of brain functions has paved the way for the use of AI in various areas of human resource management (Muralidhar et al., 2023:72). Furthermore, artificial intelligence (AI) has witnessed tremendous growth in the past decade, helping managers make better, faster, and more accurate decisions. Artificial intelligence has emerged in various sectors, and its role in human resource management has been extremely important. Increasing global competition has made the automation of human resource management essential (Muralidhar et al., 2023:72). In particular, the key factor of artificial intelligence is that it can perform a variety of human-like functions, learn from experience, and adapt to new inputs and settings. Machines are programmed to perform intelligent tasks typically done by humans (Ali et al.,

2023:1-2). They are characterized by their ability to solve problems intelligently and independently. It has succeeded in measuring problem complexity, language recognition, and pattern recognition (Mittal & Gujral, 2020: 2789).

Artificial intelligence stimulates the higher functions of the human brain, which possesses the ability to solve problems. Here, intelligence (in technology) refers to general learning (human resources) that can enable learners to perform better in all situations. In this respect, artificial intelligence revolves around rapid thinking based on broad knowledge, human-like thinking, logical reasoning, and other skills, as it is part of computer science, leading to efficiency in problem-solving by providing solutions. Leading organizations have undergone a transformation towards artificial intelligence (AI) and the digital world. They are adopting artificial intelligence to transform their businesses. This involves utilizing various fields such as virtual reality, augmented reality, and machine learning, alongside artificial intelligence. Human resources work can be improved by performing automation tasks, analyzing datasets, and conducting people analytics (Mittal & Gujral, 2020:2787). This means that artificial intelligence reduces human error, helps manage risks, and facilitates rapid decision-making. Furthermore, these aspects contribute to the ability of smart HR practices to improve all HR-related activities, including providing greater assistance to individuals in managing routine tasks (Lutfi & Mohammadi, 2025:213).

It is worth noting that, according to a recent economic analysis published by PwC, IBM, Deloitte, and Gartner Research, the adoption of artificial intelligence will increase global GDP by 15% in 2030 (to \$15.7 trillion). Furthermore, the World Economic Forum predicted that the adoption of artificial intelligence will render 75 million jobs redundant and create 133 million new jobs worldwide by 2022 (Chowdhury et al., 2022:33). Unfortunately, despite extensive research on AI-enhanced HR management, the field remains theoretically and conceptually underdeveloped. As a result, this field lacks a precise understanding of how AI-powered human resource management achieves organizational outcomes. Despite the increasing recognition of artificial intelligence as a key tool in human resource management, there is a noticeable scarcity of comprehensive academic research on the subject, indicating a lack of development. Furthermore, despite growing interest in AI-enhanced HR management research, there is no standardized definition or metric for AI-enhanced HR management in the literature. For further insights and concepts from researchers and authors, see Table (1) as follows:

Researcher	concept
(Priya , 2021:2)	It is the ability of things like machines to learn, interpret, and understand on their own in a way similar to the ability of humans.
(Muralidhar et al.,2023:72)	Artificial intelligence (AI) is a pattern recognition technology used in resource matching. It is the theory and development of computer systems capable of

	performing tasks that usually require human intelligence, such as visual perception, speech recognition, decision-making, and translation between languages.
(Ali et al., 2023:1-2)	Artificial intelligence is a branch of science and technology that enables intelligent computers and computer programs to perform activities that traditionally require human intelligence.

3.2 Dimensions of AI-Enhanced Human Resource Management

identified (Du et al., 2025) identified a scale for measuring AI-enhanced human resource management, which consists of two dimensions, as follows:

Employee adaption and communication: With the rapid advancement of new technologies, including artificial intelligence (AI), many organizations have integrated AI-based tools and systems into their operations. Employees must adapt to these technological changes by acquiring AI-related knowledge and skills to maintain their competitiveness and effectiveness in innovation and solving complex problems using data-driven approaches. A comprehensive understanding of AI algorithms, machine learning techniques, and data analytics enables employees to develop innovative solutions, improve processes, and address challenges more effectively in their roles. Some AI-based organizations even actively seek candidates with expertise in AI tools, systems, and technologies, fostering organizational experience relevant to the demands of organizational processes (Do et al., 2025).

One of the biggest challenges in integrating this technology is how employees adapt to this change. Employee adaptation processes a crucial role in business success. Successful implementation of AI technologies in organizations depends not only on the correct use of the technology but also on employees adapting to these new systems. Employee perceptions of AI technologies and their ability to adapt to them are critical elements for long-term business success (Ahmed et al., 2019). Furthermore, AI-based training platforms, which support employee skills development, help adapt to changing job requirements by providing personalized learning experiences. However, the success of AI integration is not solely dependent on the technological infrastructure but also on employees' ability to adapt to these innovations and new business models (Çiçeklioğlu et al., 2025).

Human-AI collaboration: Artificial intelligence as a collaborator (new employee), where the collaboration of artificial intelligence and the employee can help organizations achieve a competitive advantage by improving business operational processes. This can be achieved through the socialization of AI among human workers. (Makarios et al., 2020) defined AI socialization as the process of introducing AI systems into organizations by providing employees with AI knowledge and skills relevant to their job

roles and tasks. This enhances employees' ability to trust, use, and adopt AI, leading to increased productivity and job satisfaction. There is a need for cooperation between artificial intelligence and employees in the workplace that creates a fully symbiotic partnership in practice, where if employees understand and benefit from working with artificial intelligence and trust it, this results in improving the level of human intelligence and enhancing creative decision-making abilities, and boosting the productivity of both the employee and the business (Chowdhury et al., 2022:33). However, coordination among team members on the digital platform fosters creativity and enhances task performance. This, in turn, boosts confidence in artificial intelligence, making employees more trusting, efficient, and motivated to experiment with new methods and technologies without fear of negative consequences. This, in turn, promotes an environment conducive to exploration, where employees are encouraged to take risks, experiment, and learn new work-related skills related to AI technologies (Do et al., 2025:3).

3.3. Concept of organizational Brilliance

The concept of organizational Brilliance is deeply rooted in history. Ancient Chinese thinkers were among the first to explore this concept, which involves performing tasks correctly with an emphasis on accuracy, excellence, expertise, and adaptability. After that, other schools of thought emerged to study and promote organizational Brilliance through different ideas, with the aim of providing a distinctive conceptual framework (Nayyef & Kammoun, 2025: 375). In light of this, the pursuit of excellence has become a fundamental requirement for organizations seeking to stand out and compete in the workplace due to rapid change, increasing disruptions, and globalization. Consequently, organizations are compelled to strive for a high level of excellence (Hazim et al., 2022: 54).

Furthermore, the tremendous advancements in technology and services contribute to driving organizations toward organizational Brilliance (Radi, 2020:5). Moreover, achieving organizational Brilliance helps organizations adapt to developments in the internal and external environment. This necessitates the availability of numerous and rare talents, both in terms of human and material resources, and their diversity in a way that facilitates their integration to achieve organizational Brilliance and avoid traditional behavior and performance. Organizational Brilliance is defined as the optimal use of human and material resources within the organizational framework, contributing to achieving the

“Employing AI-Enhanced Human Resources Management to Enhance Organizational Brilliance an Analytical Study of the Opinions of a Sample of Employees in Al-Rafidain Bank in Najaf Governorate”

desired goals through the efficient and effective use of those resources (Jarboui & Alrikabi, 2023:55). Similarly, (Ahmed et al., 2023:6) defined organizational Brilliance as the highest possible level of distinction achieved by employees through their innovative knowledge and leadership skills, which they proactively employ to serve their organization's strategic goals. Therefore, organizational Brilliance necessitates combining the organization's unique resources, distinguished managerial expertise, and organizational capabilities. This

results in a state of managerial creativity and organizational Brilliance. that achieves extraordinary levels of performance and execution of production, marketing, financial, and other processes within the organization. The resulting outcomes and achievements surpass those of competitors and satisfy customers and stakeholders (Jabbar & Hamid, 2025: 36). For further opinions and concepts from researchers and authors, please refer to Table (2), which is as follows:

Researcher	concept
(Mohan & Gomathi ,2014: 561)	An integrated approach to organizational development and performance management, focusing primarily on empowering and enhancing employee capabilities and making them more skilled in managing change within the organization, which will lead the organization to outstanding high performance.
(Alshalabe et al ., 2017: 290)	Combination A set of logical and sound rules and methods that balance the goals, capabilities, and practices within an organization, leading to better results.
(Al Dulaimi & Al Hindawy ,2023:8)	A combination of wonderful feelings possessed by employees that leads to the highest level of well-being and creativity that distinguishes organizations from other organizations in the long term in terms of leadership, service and knowledge.

3.4 Dimensions of Organizational Brilliance

Identified (Ahmed et al.,2023) three dimensions for measuring organizational Brilliance: leadership Brilliance, service and innovation Brilliance, and knowledge Brilliance. These are the same dimensions referred to by (Jarboui& Alrikabi 2023:56) in their study, and they are as follows:

leadership Brilliance: Leadership Brilliance is one of the most important pillars of modern management, requiring exceptional leadership abilities to keep pace with the developments and changes imposed by the age of technological advancement. Leadership Brilliance is defined as the ability of leaders to invest material and human resources, and it is measured by the extent to which employees can achieve leadership Brilliance within organizations. Brilliance in leadership is characterized by charisma, a strong presence, and an influential personality. It is primarily concerned with bringing about change in the organization and its employees, elevating them to a better position based on a combination of personal appeal (charisma) and the ability to inspire and motivate others, driving them towards achieving high levels of performance Brilliance (Jarboui & Alrikabi, 2023:56). Furthermore, an Brilliance in leadership enables managers to lead themselves effectively and confidently. This includes raising the competencies of all subordinate managers to a level that allows them to practice self-leadership, self-motivation, and taking initiatives to develop their talents and use them for the benefit of the entire organization (Ahmed et al., 2023:6).

knowledge Brilliance: Most advanced global organizations have embraced knowledge Brilliance, making it a core element of their operations. They have worked to translate knowledge into practical application as a starting point for

transforming existing projects into new ones, shifting from capital-intensive to knowledge-intensive organizations, and moving from routine to knowledge-based work. Knowledge Brilliance represents a set of policies, strategies, and techniques that always aim to support organizational strength and competitiveness by improving efficiency, innovation, and collaboration among employees (Jarboui & Alrikabi, 2023:55). Knowledge Brilliance is defined as the ability of leaders to keep pace with developments in the organization's core business sector and the general environment, as well as to adapt to rapid technological advancements and customer demands, while maintaining high ethical standards (Ahmed et al., 2023:6).

service and innovation Brilliance: It represents a set of activities or benefits provided from one party to another that are essentially intangible and are always linked to a tangible product or not. Excellent service directly contributes to positive customer reviews, especially when the service is truly outstanding. The process of providing and delivering the service enhances customers' perceptions of its brilliance and distinction. Innovation, on the other hand, is closely linked to long-term success and survival. Organizations recognize its contribution to creating competitive advantages. There are two aspects to innovation: technological innovation and psychological innovation (Jarboui & Alrikabi, 2023:56). Furthermore, continuous innovation contributes to success in a rapidly evolving environment and helps achieve competitive advantage (O'Shea & Alonso, 2013:556).

4. METHODS OF STATISTICAL ANALYSIS

Before conducting any analysis, it is crucial to ensure the reliability and validity of the measurement instrument. The

“Employing AI-Enhanced Human Resources Management to Enhance Organizational Brilliance an Analytical Study of the Opinions of a Sample of Employees in Al-Rafidain Bank in Najaf Governorate”

reliability of the variables is measured using Cronbach's alpha coefficient. Additionally, the reliability of the variables and dimensions, the convergence validity, and the Discriminant Validity were assessed. The least partial squares (PLS) method was used to test the current research model. Convergence validity was further verified through three tests: Average variance extracted (AVE), Composite Reliability (CR), and confirmatory factor analysis (CFA).

4.1 Convergent Validity

Convergent validity refers to the degree of convergence between items and dimensions, and the convergence and homogeneity between dimensions and principal variables. (Hair et al.,2017) identified three key conditions for achieving convergent validity as follows:

- Composite Reliability values must range between (0.90-0.60).
- AVE value must be greater than (0.50).
- Cronbach's alpha value must be between (0.60 – 0.90).

4.1.1 Convergent Validity for AI-enhanced human resource management : The convergent validity of the independent variable, AI-enhanced human resource management, was verified by designing a structural model that combined the variable's (12) items, based on SMART PLS outputs. The results shown in Figure (2) indicate that (6) items had a saturation coefficient lower than the required (0.70) and were therefore removed. While the items that met the convergent validity condition numbered (6) items and were greater than (0.70), as shown in the following model.

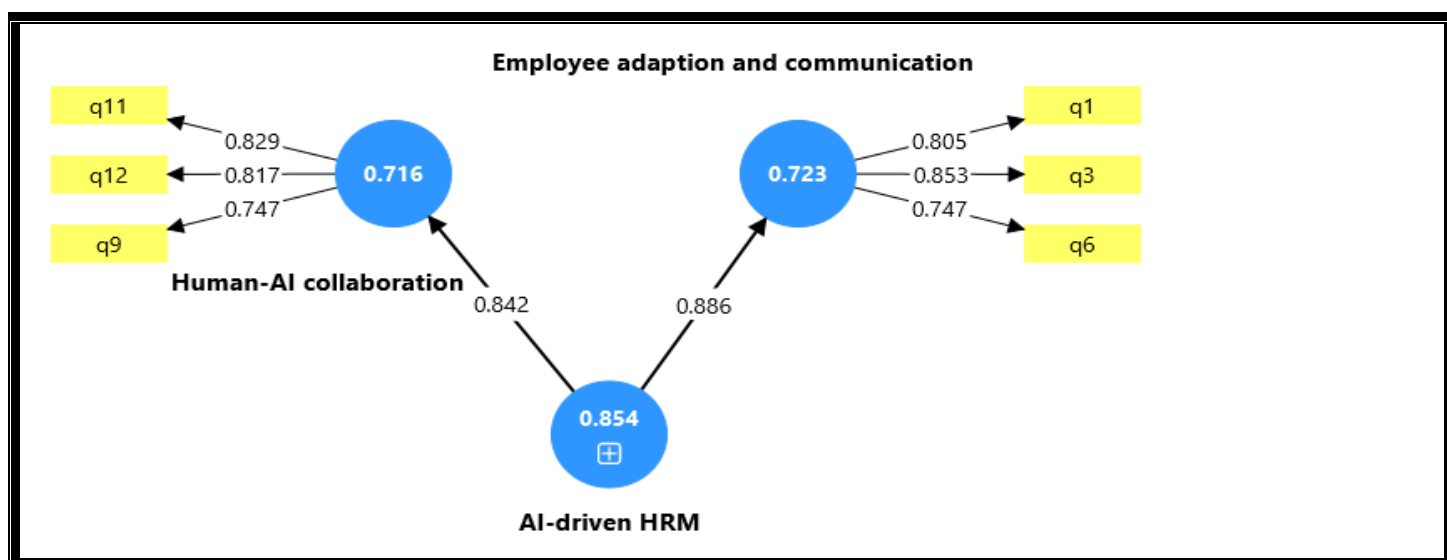


Figure (2) Convergent validity of AI-enhanced human resource management

Source : smart pls

Based on this, a convergent validity test was conducted for AI-enhanced human resource management as shown in Table (3). Accordingly, the independent variable achieved the following results: (AVE) 0.658, and (CR) 0.882, while

Cronbach's alpha reached (0.854), which is the same as that which appeared in the loop in the model above that links the variable to the dimensions.

Table (3) Convergent Validity Test for AI-Enhanced Human Resource Management

Dimensional and variable testing	Composite Reliability (CR)	Cronbach'a alpha	Average variance extracted (AVE)
Employee adaption and communication	0.844	0.723	0.645
Human-AI collaboration	0.841	0.716	0.638
AI-enhanced human resource management	0.882	0.854	0.658

4.1.2 Convergent Validity Organizational Brilliance: The convergent validity of the dependent variable, organizational brilliance, was verified by designing a structural model that combined the variable's (9) items, based on SMART PLS

outputs. The results shown in Figure 3 indicate that all items of the dependent variable met the convergent validity requirement and were greater than the established criterion of 0.70, as illustrated in the following model.

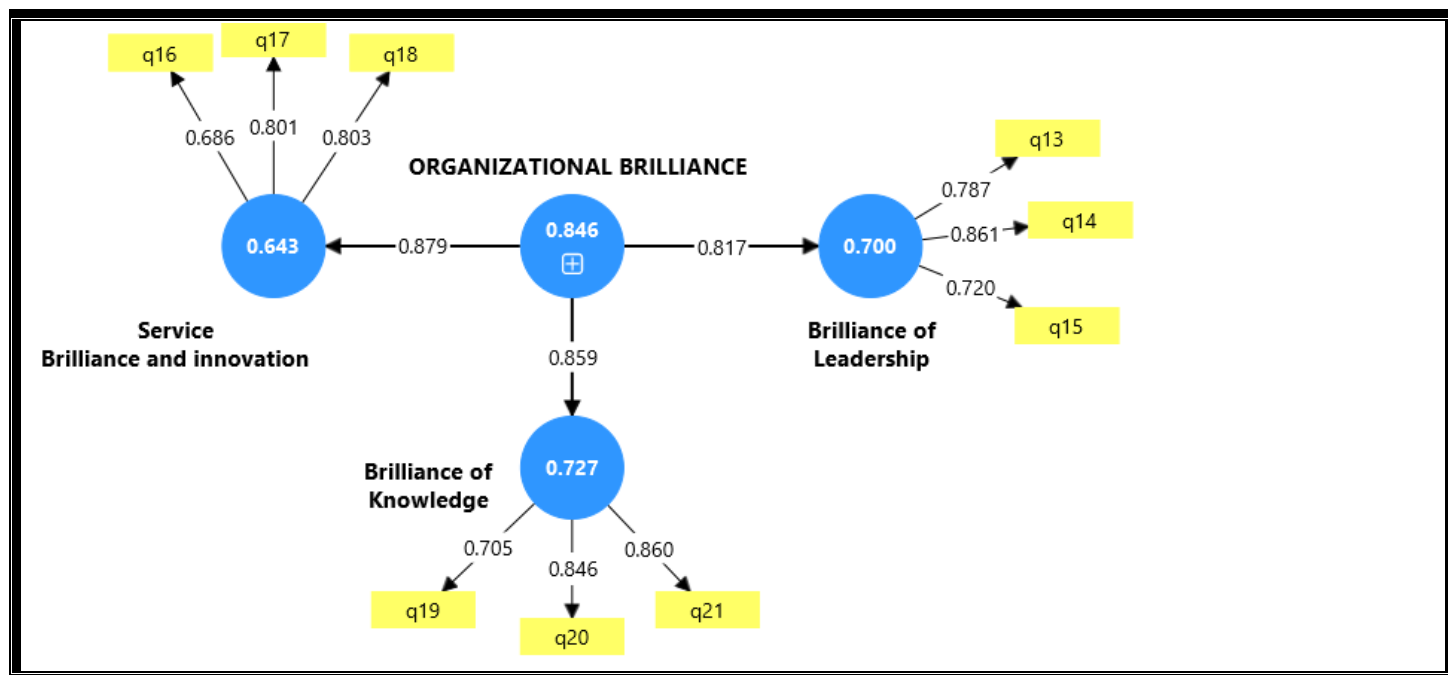


Figure (3) Convergent validity of Organizational Brilliance

Source : smart pls

Based on this, the convergent validity test for organizational brilliance was conducted as shown in Table (4), and the dependent variable achieved the following results: (AVE) 0.671 and (CR) 0.880, while Cronbach's alpha

reached (0.846), which is the same as that which appeared in the loop in the model above that links the variable to the dimensions.

Table (3) Convergent Validity Test for Organizational Brilliance

Dimensional and variable testing	Composite Reliability (CR)	Cronbach's alpha	Average variance extracted (AVE)
leadership Brilliance	0.834	0.700	0.627
service and innovation Brilliance	0.808	0.743	0.586
knowledge Brilliance	0.847	0.727	0.651
Organizational Brilliance	0.880	0.846	0.671

4.2 Discriminant Validity

4.2.1 Discriminant Validity Test for AI-Enhanced Human Resource Management: The discriminant validity test was conducted using the Furnell-Larker matrix test for the independent variable AI-enhanced human resource management. This validity is established when the root value

of the AVE index is greater than its correlation with other dimensions. Therefore, the results demonstrated that the discriminant validity of AI-enhanced human resource management was achieved at a rate of (0.623), as shown in the following table:

Table (5) Discriminant Validity Test for AI-Enhanced Human Resource Management

Dimensional and variable testing	AI-enhanced human resource management	Employee adaption and communication	Human-AI collaboration
AI-enhanced human resource management	0.811		
Employee adaption and communication	0.886	0.803	
Human-AI collaboration	0.842	0.606	0.799

“Employing AI-Enhanced Human Resources Management to Enhance Organizational Brilliance an Analytical Study of the Opinions of a Sample of Employees in Al-Rafidain Bank in Najaf Governorate”

4.2.2 Discriminant Validity Test for Organizational Brilliance: The discriminant validity test was conducted using the Furnell-Larker matrix test for the dependent variable Organizational Brilliance. This validity is established when the root value of the AVE index is greater

than its correlation with other dimensions. Therefore, the results demonstrated that the discriminant validity of Organizational Brilliance was achieved at a rate of (0.819), as shown in the following table:

Table 6: Discriminant Validity Test for Organizational Brilliance

Dimensional and variable testing	Organizational Brilliance	leadership Brilliance	service and innovation Brilliance	knowledge Brilliance
Organizational Brilliance	0.819			
leadership Brilliance	0.859	0.807		
service and innovation Brilliance	0.817	0.515	0.792	
knowledge Brilliance	0.879	0.659	0.591	0.765

4.3 Descriptive Statistics Test

4.3.1 Testing the availability rate of AI-enhanced human resource management dimensions : Descriptive statistics determine the availability of research variables and their dimensions within the research population, and establish the significance level of each variable for a sample of 186 employees. This includes calculating the mean, standard deviation, and significance level. This can be achieved by comparing the arithmetic mean to the estimated hypothetical mean (3) and collecting data using a five-point Likert scale. Here, descriptive statistics indicators for AI-enhanced human

resource management are calculated. The results, shown in Table 7, indicate an availability rate of 77%, with an mean of 3.893, which is considered good. This confirms that the research sample has a good level of practice of artificial intelligence tools enhanced for human resources, which enables employees to perform their job duties with flexibility and excellence. Also, the presence of adaptation and cooperation between employees and artificial intelligence provides a more fertile environment for achieving positive and distinctive outputs related to the overall performance of the bank.

Table 7: Of Descriptive statistics for AI-enhanced human resource management

Variable & dimensions	Mean	Standard deviation	significance level
Employee adaption and communication	3.8345	0.8871	% 76
Human-AI collaboration	3. 972	0.885	% 79
AI-enhanced human resource management	3. 893	0.886	% 77

4.3.2 Testing the availability rate of Organizational Brilliance dimensions : Descriptive statistics determine the availability of research variables and their dimensions within the research population, and establish the significance level of each variable for a sample of (186) employees. Descriptive statistics also include calculating the mean, standard deviation, and significance level. This can be achieved by comparing the mean with the estimated hypothetical mean (3) and collecting data according to a five-point Likert scale.

Here, the descriptive statistics indicators for Organizational Brilliance are calculated. The results in Table (8) show an availability rate of (63%), with an arithmetic mean of (3.187), which falls within the average level. This confirms that the study sample possesses a reasonably acceptable level of Organizational Brilliance, indicating that the bank needs more tools and technologies to help employees achieve a higher level of excellence, potentially in the areas of service, innovation, and knowledge.

Table 8: Of Descriptive statistics indicators for Organizational Brilliance

Variable & dimensions	Mean	Standard deviation	significance level
leadership Brilliance	3.141	0.902	% 62
service and innovation Brilliance	3.18	0.8286	% 63
knowledge Brilliance	3.23	0.881	% 64
Organizational Brilliance	3.187	0.870	% 63

4.4. Testing impact hypotheses and building a structural model

The testing of effect hypotheses is done by designing a structural model that demonstrates the strength of direct relationships between the main and sub-variables under investigation. A value less than zero indicates a negative relationship. That is, the closer the value is to +1, the stronger the relationship, and conversely, when the value is negative (-1), the weaker the relationship; the closer it is to zero, the weaker the relationship. (Hair et al., 2017).

In addition, the effect coefficient (R^2) is one of the most commonly used criteria for evaluating structural models. It is an important measure, as it represents the sum of the effects of the independent variables on the dependent variable. It indicates the amount of variance in the dependent variable. (Hair et al., 2017) identified three criteria for regression:

Impact factor (R^2) between (0.10 - 0.20) is weak.

Impact factor (R^2) between (0.20 - 0.33) is medium.

Impact factor (R^2) between (0.33 - 0.67) is strong.

F_2 also indicates the volume of the effect of the main independent variables on the dependent variables, as noted by Hair et al. (2017), which includes four criteria for testing the strength of the effect:

Impact factor (F_2) less than (0.020) no effect.

Impact factor (F_2) between (0.020 - 0.15) is weak.

confirms that there is a strong impact of AI-enhanced human resource management in promoting Organizational Brilliance.

Impact factor (F_2) between (0.015 - 0.35) is medium.

The impact factor (F_2) more (0.35) is stronger.

Testing the main hypothesis: Building a structural model for AI-enhanced human resource management to promote Organizational Brilliance.

The main hypothesis was tested to measure the direct effect between the independent variable (AI-enhanced human resource management) and the dependent variable (Organizational Brilliance). This was achieved by designing a structural model to illustrate the strength of the effect, consisting of (21) items, as in Model (4). The results in Table (9) indicate a significant positive effect of the independent variable on the dependent variable, with a value of (0.701) and below the significance level of (0.000). This demonstrates that Organizational Brilliance increases by (70%) for every one unit of AI-enhanced human resource management. Likewise, AI-enhanced human resource management can explain ($R^2=0.491$) of the changes in enhancing organizational brilliance, and this ratio is considered strong. Therefore, it must be maintained in order to enhance the level of Brilliance in performing job duties among the employees of Al-Rafidain Bank in Najaf Al-Ashraf. The impact factor is ($F_2=0.965$), which

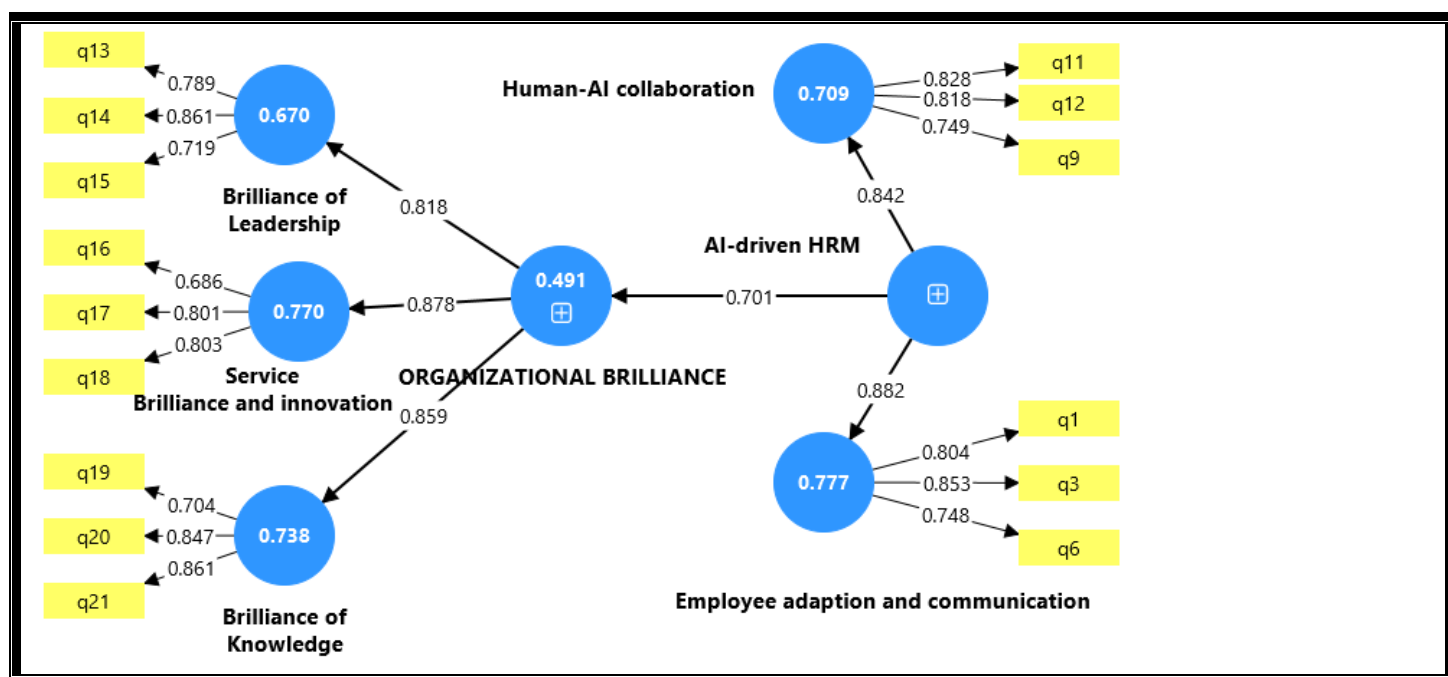


Figure (4) Testing the main effect hypothesis

Source : smart pls

Therefore, the researcher ultimately adopted the structural path model regarding the direct impact of AI-

enhanced human resource management on Organizational Brilliance. Therefore, the alternative hypothesis is accepted.

Table 9: Testing the main effect hypothesis

hypothesis	Impact factors β	factor R^2	Factor F^2	Mean	St.d	Value T	Value P
AI-enhanced human resource management -> Organizational Brilliance	0.701	0.491	0.965	0.704	0.046	33.155	0.000

Testing the sub-hypotheses: The main hypothesis branches out into two other sub-hypotheses, and they were tested through model (5) and according to the outputs of SMART PLS v.4.

The sub-hypotheses were tested to measure the direct impact between the dimensions of AI-enhanced human resource management (employee adaptation and communication, human-AI collaboration) and the dependent variable (Organizational Brilliance). This was done by designing a structural model that illustrates the strength of the impact, consisting of (21) items for each dimension, as shown in Model (5).

The results in Table (10) indicate a positive effect of the employee adaptation and communication dimension on the dependent variable, with a value of (0.495) and below the significance level of (0.000). This demonstrates that Organizational Brilliance increases by (49%) for every one unit of employee adaptation and communication. Furthermore, the employee adaptation and communication dimension has the ability to explain ($R^2 = 0.494$) of the

changes in Organizational Brilliance, which is considered a very strong ratio. Therefore, the level of adaptation and communication between artificial intelligence systems and humans, which contributes to improving the bank's job performance, must be maintained at the highest level. The effect coefficient ($F^2 = 0.965$) confirms the strong impact of the employee adaptation and communication dimension on enhancing Organizational Brilliance.

Furthermore, the results demonstrated a positive effect of human-AI collaboration on the dependent variable, with a value of (0.284) and a significance level of (0.000). This indicates that Organizational Brilliance increases by (28%) for every one unit of human-AI collaboration. Human-AI collaboration also has a high capacity to explain ($R^2 = 0.494$) the changes in Organizational Brilliance, a very strong ratio. Therefore, it is essential to invest in and maintain human-AI collaboration, which in turn enhances functional outputs optimally. The effect coefficient ($F^2 = 0.976$) confirms the strong impact of human-AI collaboration on Organizational Brilliance.

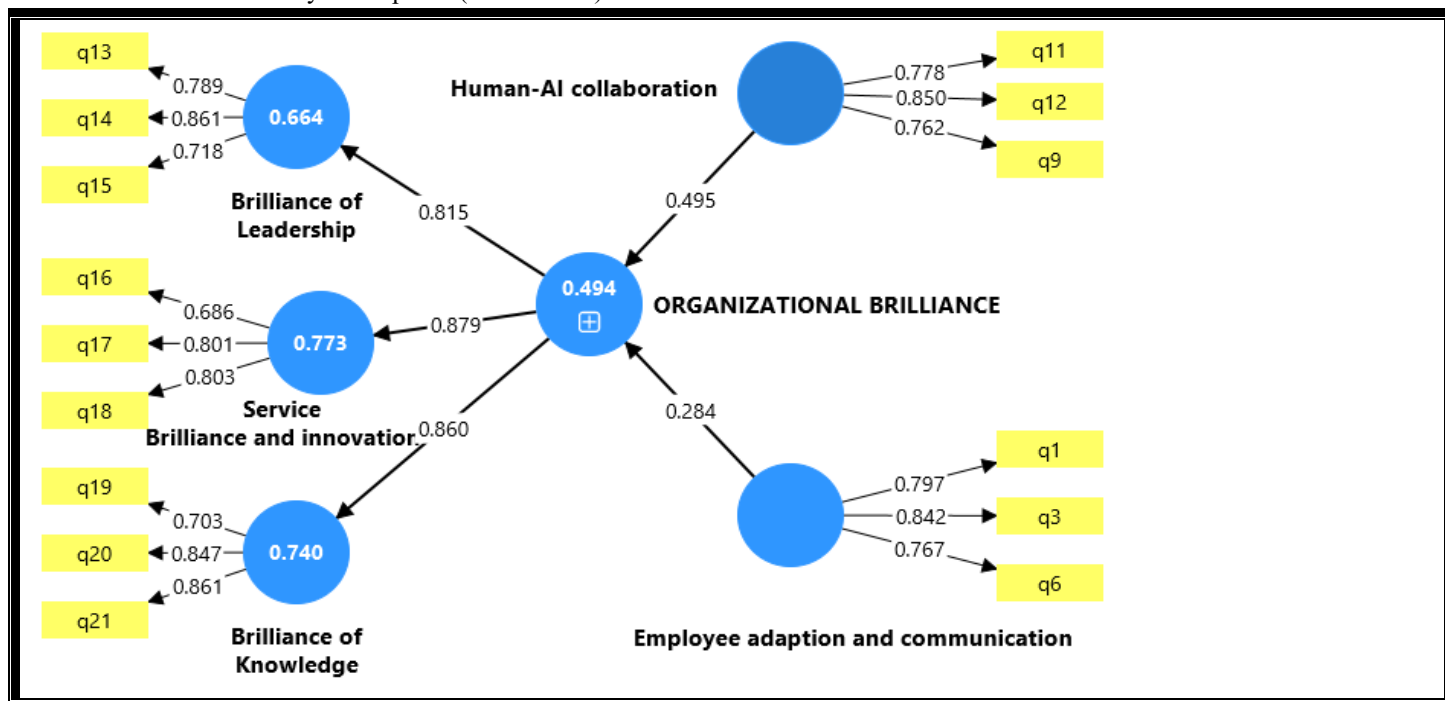


Figure (5) Testing of sub-impact hypotheses

Therefore, the researcher ultimately adopted the structural path model regarding the direct impact of AI-enhanced human resource management dimensions (employee

adaptation and communication, and human-AI collaboration) on organizational excellence. Accordingly, the alternative hypothesis is accepted.

“Employing AI-Enhanced Human Resources Management to Enhance Organizational Brilliance an Analytical Study of the Opinions of a Sample of Employees in Al-Rafidain Bank in Najaf Governorate”

hypothesis	Impact factors β	factor R^2	Factor F^2	Mean	St.d	Value T	Value P
employee adaptation and communication -> Organizational Brilliance	0.495	0.494	0.976	0.498	0.073	6.829	0.000
human-AI collaboration -> Organizational Brilliance	0.284			0.287	0.078	3.673	0.000

5. DISCUSSION OF RESULTS

Banks in Iraq, and specifically Al-Rafidain Bank in Najaf Governorate, have witnessed rapid developments and transformations that have significantly impacted the progress and development of the banking system in most of its branches in the governorate, as well as affecting staff and customer service. The banking system has shifted towards a comprehensive approach that relies on automation, technology, and artificial intelligence in particular, which has become essential for banking operations due to the numerous challenges and problems it has faced previously. Furthermore, Al-Rafidain Bank in Najaf Governorate receives a large volume of customers daily, which can lead to delays, problems, and difficulties in providing service and customer satisfaction. Therefore, the bank's management has implemented artificial intelligence at the employee level to enhance their performance and improve their job efficiency, aiming to provide better, faster, and more professional service, ultimately striving for Brilliance and distinction.

The use of AI tools to enhance human resources contributes to raising the efficiency of employees who interact with customers, particularly in financial and administrative transactions. This is achieved through adaptation and effective communication with customers, similar to the direct collaboration between AI and other individuals, to deliver optimal service. Statistical results have shown that AI directly contributes to providing excellent customer service and achieving organizational Brilliance. Given that organizational Brilliance represents a crucial and important stage in job performance, the presence of artificial intelligence enhances the performance of working individuals contributes to in achieving Organizational Brilliance, which represents the most important goal for the bank in its work.

6. CONCLUSIONS AND RECOMMENDATIONS

Banks are places that Witness experience frequent visits and are in constant contact with people. Therefore, banks and their employees must possess a culture of excellent customer service, as any deficiency in this area will harm the bank and the services it provides. The conclusions are as follows:

1. The nature of banking involves providing services to customers daily and frequently at various levels, given its sensitive official role and its connection to the financial sector.

2. The use of artificial intelligence (AI) to enhance human resources significantly improves and contributes to organizational excellence.
3. Human resources enhanced with artificial intelligence contribute to and enhance the provision of service in a manner that is required and satisfactory to customers, and is faster, more efficient and better.
4. AI improves the performance of employees and contributes to developing their job performance through collaboration and communication between employees and AI, which is reflected in the provision of excellent customer services.
5. Organizational excellence is one of the important goals that the bank seeks to achieve and reach on a daily basis in its dealings with other customers and other official entities.

Based on the conclusions discussed above, the current research recommends the following:

1. The bank's operations across its ten branches in Najaf Governorate should be restructured and reorganized to ensure greater flexibility and efficiency in banking services.
2. Artificial intelligence (AI) should be effectively leveraged to enhance human resources, serving as a powerful tool to motivate the bank and its employees towards organizational excellence.
3. Employee capabilities should be strengthened by integrating AI into their work processes as an enhancer and enabler, leading to the highest level of customer service.
4. The bank must effectively enhance the integration of AI, communication, and collaboration with human resources to achieve improved performance and deliver outstanding customer service.
5. The bank's pursuit of excellence and distinction in customer service and performance must be strengthened, as it is one of the important goals that must be worked on consistently and effectively.

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