

## **KNOWLEDGE MANAGEMENT PRACTICES AND THEIR IMPACT ON CREATING VALUE IN JORDANIAN COMMERCIAL BANKS**

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### **ABSTRACT**

This present research aims at investigating the effect of intelligent use of knowledge management and its application on creating value for the commercial banks in Jordan. To achieve the research objectives, the researcher has used the descriptive analytical method because of its relevance for this kind of research field. Four commercial banks were selected: The Housing Bank, Jordan Bank, Arab Bank, and the Investment Bank. Research samples' individuals consist of banks managers, head of divisions, and employees. A questionnaire was designed and distributed by the researcher to the participants in the research, and the samples are randomly selected for the purpose of this research. (107) questionnaires out of (150) were analyzed, representing (71.33%). The researcher reaches a set of result and presents recommendations that are believed to contribute positively to the use of knowledge management and ultimately to improve the banks performance by creating value.

Keywords: Knowledge Management (KM), Create Value, Commercial Banks.

**Introduction:**

The intelligent organizations are able to use and mobilize their existing different kinds of knowledge in order to enhance their performance in an ongoing changing business environment. Therefore, the intelligent organization is the one which is skilled at creating, acquiring, organizing, retaining, renewing, sharing and applying this knowledge to establish and design its processes and behaviors.

Organization compete severely on the basis of knowledge in the market place regularly managed by managers and coworkers who have the ability and the skills to understand and act effectively in response to the competing environment to achieve survival and growth in this sector by building the best possible knowledge within the area of responsibility.

Knowledge management (KM) has become an importance area of focus for many business organizations in order to succeed in today's turbulent business environment. Although there are many documented cases of successful efforts of implementing KM that have greatly helped the firms in different areas of business, still many firms are reluctant to execute KM initiative because of the lack of establishing a sound business case.

In an effort to help alleviating this problem, an awareness of the importance of knowledge management systems to the organizations and how they create value refers to a class of information systems to be applied to manage the organizational knowledge, The company's knowledge about its assets, employees, clients, customers, shares, system and its status in the market place will help in analyzing and treating what is leading, and how to improve business (Albers, etal , 2014).

**Statements of the Problems**

Due to the importance of the banking sector and its contribution to the country's economic growth, and in order to encourage foreign and local investments, they need to have more attention and concentration to promote and enhance the effectiveness and efficacy of the performance levels of the services providers.

The problem of this present research is to identify to which degree the commercial banks in Jordan are applying the KM techniques and the impact on creating value, performance, client's satisfaction and achieving competitive advantages, and to how much it has achieved the desirable goals and aims from applying it.

**Research Questions:**

- 1- What is the Level of Impact for Using Applying knowledge Management in the commercial Banks in Jordan?
- 2- What is the Level of Creating Value to the commercial Banks in Jordan?

**Significance of the research**

This research Significance comes from the scarcity of researches that explore this topic and the aspects of this research so it adds something new and useful for the scientific research and researchers, moreover measuring the application level of knowledge management by the commercial banks in Jordan which are economically important to improve the quality of the offered service by these banks.

In this regard, in the area of knowledge management, the essential role of KM should be highlighted because of its major contribution to the success of many business organizations in different sectors, and to develop a framework and the guidelines with the aim at assisting the successful implementation of knowledge management program.

### **Objective of the Research**

The research will address the impact of applying and using KM in the commercial banks in Jordan, and allocating its effect on employee's, clients and on the banks also, to identify the barriers and the difficulties that prevent the appropriate application of KMS, in addition to provide recommendations to alleviate these barriers.

### **Researches' Hypotheses and Questions**

**H01:** There is no significant impact for using and applying knowledge management on the commercial Banks in Jordan at Level ( $\alpha \leq 0.05$ )

**H02:** There are no statistical significant differences in the level of creating value in of Km techniques on Commercial Banks in Jordan at Level ( $\alpha \leq 0.05$ ).

### **Research Model**

#### **Shape 1-1: the impact of applying and practices of MK**

### **Researches' Limitation**

This research is limited to four commercial banks in Amman city the capital of Jordan, because of the large number of the commercial banks operating in the banking sector in Jordan.

### **Procedural Terms:**

**Knowledge Management:** Knowledge management (KM) is the process of capturing, developing, sharing, and effectively using organizational knowledge. It refers to a multi-disciplinary approach to achieving organizational objectives by making the best use of knowledge.

**Create Value:** Refers to the increase in wealth generated by the productive use of the firm's resources before its allocation among shareholders, bondholders, workers, and the government. It's also refers to the total return earned by the team of workers, capital providers, and the government.

**Commercial Banks:** Commercial bank is a type of financial institution that provides services such as accepting deposits, making business loans, and offering basic investment products.

"Commercial bank" can also refer to a bank, or a division of a large bank, which more specifically deals with deposit and loan services provided to corporations or large/middle-sized business - as opposed to individual members of the public/small business - Retail banking, or Merchant banks

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## **Theoretical Frame and Literature Review and previous studies**

### **The importance of Applying KM in the Business:**

The main purpose of the computer programs is to management is a critical issue for organizational adaptation, survival, and achieving the competitive advantages to encounter the environmental changes and challenges.

Knowledge management everybody's organizational process that seek synergistic combination of data and information processing, capacity of information technologies and the creative an innovative capacity of information technologies and the human begins capacity.

Albers (2014) has focused In his work on the relationship between the real performance of the business and achieving real time enterprises, he has suggested that it is up to those innovators within a company to successfully implement knowledge management systems with the company's success in mind in the event companies that provide highly customized solution to unique problems, knowledge is shared mainly through person to person contacts.

### **Successful Implementation of Knowledge Management**

Knowledge Management Implementation in both the private and public sector has revealed how successful implementation of knowledge management has enriched business such as the telecommunication companies and other companies.

The results of knowledge management were the creation of an organizational culture as a tool for achieving faster and better business objectives through on integrated set initiative, system and behavioral interventions to promote smooth flow and sharing knowledge relevant to the business and to limit the re-invention process.

There is the need for integrating a variety of technologies business processes, as a result this will require the adaptation to new advancements and improving to functioning according to the emerging needs and requirements, Omotayo (2015)

### **Technological Approaches to Knowledge Management**

Technological approach to knowledge management focuses on technical and technological aspects of knowledge management the starting point in this approach is the integration of knowledge with information, and knowledge management with information management.

In this technological approach, the main focus should be on the collection, codifying, storage and manipulating the knowledge using technical systems, these systems include various information and communication technological such as, groupware, e-mail, databases, internet and other technologies. Bibikasetal, and others, (2008).

### **Key components of Knowledge Management**

There are four key components of Knowledge Management: Knowledge, People, Processes and Technology (KP2T). Bordeianu(2015)

## Processes of KM

KM is viewed as a process, where many activities are formed to carry out key elements of an organization's KM strategy and operations. For instance, an organization must first identify and capture knowledge, and then organize it in order to bring knowledge within the organizational boundaries. Knowledge is also transferred and shared throughout the members of the organization using both human and technological means. Through this transfer, the members of

The organization can apply the new knowledge to their tasks/work activities, which can include the use of KM systems or developing the business case for an organization's KM projects.

In summary, to implement a KM strategy successfully, the creation, organization, leveraging (sharing) and application of knowledge must be taken into account. Omotayo (2015)

## Types of knowledge

1) Explicit knowledge can be easily articulated or codified and transferred. Examples of codified and articulated forms include user manuals, fact sheets, pictures, charts and diagrams. Provided adscription of explicit knowledge as “knowledge that is transmittable in formal, systematic language.”

2) Tacit knowledge is difficult to codify and articulate. An individual who possesses great knowledge and skill within a particular area or discipline would not be able to explicitly articulate every aspect of that individual's knowledge to someone else. It is this tacit knowledge that can only be shared from one party to another through socialization, and created (stored) by the other party through experience and practice. Tabatabaei (2015)

## Assess Knowledge

An adequate knowledge view should first and for most helps in coo dating the strategic goals with the knowledge goals; also, it should help in determining and realizing knowledge's formalization possibilities.

The complex interplay between supply and demand has made the organizations forced to adopt new business models built around knowledge to become knowledge based by providing a framework through which to be able to align goals, assess knowledge and select the appropriate knowledge solutions, and forming the representation. operationalized, Ghasemi and Rezaei (2015)

## Literatures Review

**Ghasemi,M. and Rezaei,V. (2015)** This paper surveyed the impact of customer knowledge management (CKM) on continuous innovation and financialand non-financial performance of Noor Credit Institution, it found that the knowledge management had positive impact on professional performance of Noor Credit Institution.

**Ahmed,S. , Fiaz,M. andShoaib,M. (2015)** The purpose of this study was to identify the impact of knowledge management practiceson organizational performance Results have shown that knowledge management activities results in provision of quality services to customers, high customer satisfaction, efficiency in resource utilization, more profits and overall improved organizational performance. For practitioners implication of the research is that it will provide a guide to implement knowledge management activities within the organization for organizational performance improvement.

**Tabatabaei,S. and others ( 2015)** this study focuses on the central question that how knowledge management can contribute in the development of innovative performance of organizations. The results suggest that knowledge management measures with both reviewed dimensions of organizational innovation have a positive and significant relationship and effective implementation of knowledge management measures in organization help more to the development of innovation in knowledge-based organizations. On this basis, recommendations will be presented to managers and researchers.

**Haghighi,M. , Bagheri,R. and kalat,P. (2015)** study aims to investigate the existing relationship between knowledge management infrastructures, knowledge management process capabilities, creative organizational learning, and organizational performance its demonstrates the mechanism of knowledge management effect on organizational

Performance and describes the comprehensive dimensions of knowledge management performance.

**BORDEIANU, O. (2015)** study was aimed to identify ways in which companies can develop and support the KM strategy to drive more value, by revising the practices in order to ensure the knowledge focus. Among the benefits of approaching knowledge management strategy within organisations,they must underline its positive impact on organizational performance, ensuring not only its survival but even providing a competitive advantage.

**Omotayo,F . (2015)** study titled has reviews literature in the area of knowledge management to bring out the importanceof knowledge management in organization. The paper is able to demonstrate that knowledge management is a key driver of organizational performance and a critical tool for organizational survival, competitiveness and profitability. Therefore creating, managing, sharing and utilizing knowledge effectively is vital for organizations to take full advantage of the value of knowledge.

The paper also contributes that, in order for organizations to manage knowledge effectively, attention must be paid on three key components - people, processes and technology. In essence, to ensure organization's success, the focus should be to connect people, processes, and technology for the purpose of leveraging knowledge.

**MadadiPouya K. (2015)** the researcher was analyzed and reviews how different IT applications can be used to provide a business with competitive advantage over the global marketplace competitive forces.

The study reached the conclusion that IT applications have been used strategically to cope with the business environment changes and to provide intangible benefits such as customers loyalty, improving decision making, business process re-engineering and changing the business scope.

**Kaib;Yanli&Jianbin (2014)** has discussed the nature of knowledge collaboration and its relations with intellectual capital and social capital.

The study showed the increasing organizational trends towards knowledge collaboration to improve competitive advantage, and to provide high class excellence and flexibility in order to deal effectively with the changing and dynamic market conditions, because participating in knowledge and sharing knowledge can increase profits through increasing and improving the opportunities to acquire valuable knowledge to know more about the market and the customers' demands.

The study reached the conclusion that through knowledge collaboration, the added-value of social and intellectual capital will have a very important role in achieving effective knowledge collaboration.

**Jagri, M, Pour, F and Maleki, M (2014)** study was aimed to presenting conceptual model for achieving sustainable competitive advantage based on knowledge management, innovation and agility, the study found out a primary model validated and adopted through two stages the participation of five experts in strategic management who had the experience in knowledge management, and the use of a proposed questionnaire for model validation.

Data collection and analyzing the respondent's answer to the questionnaire using SPSS Software showed that the model has enjoyed high validity.

**Meihami, B & Meihami, H (2014)** study aimed at confirming the concept that business organizations in the 21<sup>st</sup> century require the capability and being able to acquire manage and exploit knowledge and information to develop their performance efficacy and to follow-up the ongoing changes that characterized today's business world through the use of a questionnaire, that has been sent to companies managers, the results showed that knowledge management has the profound impact on improving the competitive advantage.

**Shu-Hui Shuang (2014)** has attempted to bridge the gap between the concepts of knowledge management as powerful competitive weapon and the sustainability of competitive advantage provided by knowledge management capabilities.

For the purpose providing a better illustration of the important relationships between the two concepts through resource based view of the firm, data was collected analyzed and tested from (117).

The findings showed the effect of knowledge management resource on competitive advantages and technical KM resource are negatively related to competitive advantage and capability of knowledge management is highly correlated to the concept competitive advantage.

**Channay & Mablouk (2012)** the study was aimed at presenting similarities, differences, benefits of knowledge management and competitive intelligence for the organizations, and presenting critical success factors needed to achieve successful implementation of these two processes, and to shed the light on the importance of knowledge management and competitive intelligence in order for the businesses to be able to compete effectively in the new business environment.

But to achieve these goals, the study reached the conclusion the need for top management support and participation, because this support is considered the most important success factor for achieving competitive advantage, and intelligence operations should have full senior management commitment.

**Mahdi, Almasfire and Yao (2011)** aim at identifying the roles of knowledge and knowledge management in achieving the sustainable competitive advantage, with the assumption that knowledge and knowledge management practices as strategic and tactical elements.

The study found out from reviewing many studies and theories that knowledge and knowledge management strongly and positively affect the sustainable competitive advantage from different sides.

The study recommended the need for the business to re-establish strategic knowledge from different types and sources and transforming it by utilizing knowledge management to preserve competitive advantage especially under today's rapid changes in the business and market environment.



**Herbert and Orlando (2009)** has examines confirmed that the development of knowledge is through person to person communication in order to establish the direct share and exchange of tacit knowledge that relates to personal insights and skills, while knowledge is only applicable in the concept of human being related activities, the researcher have argued that the renewal of knowledge is valuable for building competitive advantage and for new knowledge creation and abandoning the old knowledge.

## **Methods and Procedures**

### **Study Population and sample**

This study described the methodology of the current study used, the study population and sample, study tools and data collections, the validity of questionnaire and reliability analysis that was applied been clearly stated. Finally, Discussion of statistical treatment that used in the analysis of the collected data addressed.

The study populations were the Employees in Jordanian Banks. The study used primary data collected by the main researcher, the data were collected from employees in four Banks (Jordan Bank, Arab Bank, Housing Bank for Trading and Investment, and Investment Bank), the researcher was distributed (38) questionnaire for each Bank, a total of (150) employees from different levels were participated, (107) were returned, and (43) questionnaires were excluded from the analysis due to the unfinished information. So the questionnaires that valid for analysis were (107) questionnaire and the response rate was (71.3%), table (1) show the demographic characteristics of sample of the study.

### **Primary and Secondary Sources:**

#### **Primary Sources:**

The research was based on primary sources including books, and Documentaries, to built the questionnaire and applying

#### **Secondary Sources:**

The research was based on Journal articles and Abstracts of articles.

#### **Data Collection:**

Quantitative approaches used a systematic standardized approach and employ methods such as surveys, and in this study relied on data collection of the questionnaire, and the study sample responses.

#### **Study tool:**

**Questionnaire: this questionnaire consists of two sections, which are:- Section One: Demographic Variables**

- The demographic information was collected with closed-ended questions, through (6) factors. (Gender, Age, Experience Years, Position in the Bank).

**- Section Two: Knowledge Management and it's containing two Parts:**

- **Part One:** Using Knowledge (10 Statements).
- **Part Two:** The Added Value (5 Statements).



### Validity

To test the questionnaire for clarity and to provide a coherent research questionnaire, a macro review that covers all the research constructs was accurately performed by academic reviewers from the Jordan University and other universities experts in Administration section, Business Administration, and Marketing. The questionnaire was submitted to (150) reviewers (9) of them were from the faculty members in Jordan University in addition to (1) reviewer from the other University (University, to verify the sincerity of its paragraphs, and to take their opinions, and re-wording of some paragraphs, and make the required modifications, to carefully strike a weight degrees between the content of resolution in paragraphs.

### Reliability

To calculate the stability of an instrument study, the researcher used the equation of internal consistency using test Cranach's alpha shown in **Table (2)** the test results where the values of Cronbach alpha for all variables of the study and identification of generally higher (60%) which is acceptable in the research and studies, which gives the questionnaire as a whole the reliability coefficient ranged between (0.66-0.70%), as shown in **Table (2)**.

### Data analysis techniques:

To answer the study questions and hypothesis which were formulated to examine the **Intelligent Use of Knowledge Management and their Application to Create Values for Commercial Banks in Jordan**, a Statistical Package for Social Sciences (SPSS) to analyze the collected data and test the research hypotheses. The following statistical techniques and tests were used in data analysis:

1. Cronbach's Alpha reliability ( $\alpha$ ) to measure strength of the correlation and coherence between questionnaire items and highlights the stability of consistency with which the instrument is measuring the concept and helps to assess the 'goodness' of a measure.
2. Frequencies and percentages to describe demographical variables.
3. Descriptive Statistical Techniques: these included means and standard deviations. These techniques were used to illustrate respondents to study fields.
4. Simple Regression, Independent Sample T-test, was used to test the hypotheses.
- 5- The research type scale included five Likert scale as follows:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Relative importance, assigned due to:

Class Interval =  $\frac{\text{Maximum Class} - \text{Minimum Class}}{\text{Number of Level}}$

$$\text{Class Interval} = \frac{5 - 1}{3} = \frac{4}{3} = 1.33$$

- The Low degree from 1.00- 2.33
- The Medium degree from 2.34 – 3.67
- The High degree from 3.68 – 5.00

### Analysis Results & Hypotheses Test

According to the purpose of the research and the research framework presented in the previous chapter, this chapter describes the results of the statistical analysis for the data collected according to the research questions and research hypotheses. The data analysis includes a descriptive of the Means and Standard Deviations for the questions of the study, Simple Regression, Independent Sample T-test and One Way ANOVA were used.

### Descriptive Analysis of Study Variable

#### *(Level of Using Knowledge in the Commercial Banks in Jordan)*

The researcher used the arithmetic mean, standard deviation, item importance and importance level as shown in *Table (3)*.

**Table (3) Arithmetic Mean, SD, Item Importance and Importance Level of Using Knowledge.**

It's clear from *Table (3)* that the mean of this dimension (*Using Knowledge*), ranged between (4.29– 3.65), where the whole dimension earned a total mean of (3.91), which is a level of High. Paragraph (2) (Knowledge management helps in achieving the needed flexibility to meet the markets changing demands) earned the highest mean reaching (4.29), with standard deviation (0.74), which is a level of High, and paragraph (5) (The bank has the knowledge about all the clients' needs of services, and works to provide them just –in-time and with high quality) came in the second Place. It earned a mean of (4.22), with standard deviation (0.84), which is a level of High.

Paragraph (9) (Arab bank works to evaluate and classify the available data and information then storing them to make it easy to collect and then to evaluate them) came in last Place. It earned a mean of (3.65), and a standard deviation (0.95), which is a level of Medium.

*This explains that the Using Knowledge was in the High level in the Commercial Banks in Jordan.*

*(Level of Added Value in the Commercial Banks in Jordan)*

The researcher used the arithmetic mean, standard deviation, item importance and importance level as shown in *Table (4)*.

*Table (4) Arithmetic Mean, SD, Item Importance and Importance Level of Added Value.*

It's clear from *Table (4)* that the mean of this dimension (*Added Value*), ranged between (3.97 – 3.12), where the whole dimension earned a total mean of (3.57), which is a level of High. Paragraph (3) (Commercial Banks are concerns about knowing the future aspiration of the competing banks) earned the highest mean reaching (3.97), with standard deviation (0.90), which is a level of High, and paragraph (4) (Commercial Banks provides the materials and the moral incentives to the employees who take the responsibility the implementation of distinguish projects.) came in the second Place. It earned a mean of (3.92), with standard deviation (0.91), which is a level of High.

Paragraph (2) (Commercial Banks are distinguished by its high ability to respond to the needs of all the categories of its clients) came in the last place. It earned a mean of (3.12), with standard deviation (1.25), which is a level of Medium.

*This explains that the Added Value was in the High level in the Commercial Banks in Jordan.*

### Study Hypotheses Test

**H03: There is no significant direct impact of Using Knowledge on Create Value in Commercial Banks in Jordan at level (0.05).**

To test this hypothesis the researcher uses the Simple Regression analysis to ensure the impact of **Using Knowledge on Create Value in Commercial Banks in Jordan** shown in *Table (4)*.

<b>R</b>	<b>R2</b>	<b>B</b>	<b>Beta</b>	<b>F Value</b>	<b>DF</b>	<b>Sig</b>
0.152	0.390	0.564	0.152	18.791	106	0.000*

*Table (4) Simple regression to ensure the impact of Using Knowledge on Create Value in Commercial Banks in Jordan*

From *table (5)* it is observed that there is significant impact of **Using Knowledge on Create Value in Commercial Banks in Jordan**. The **R** was (0.152), whereas the **R<sup>2</sup>** was (0.390). This means the (39%) of **Using Knowledge effect on Create Value in Commercial Banks in Jordan**. As **Beta** was (0.152) Assuring **F** value was (18.791) and it is significant at level ( $\alpha \leq 0.05$ ), and that assures reject null Hypothesis.

**Results:**

- 1- The usage of Knowledge Management at a high level in commercial Banks in Jordan.
- 2- The Added Value was at a high level in the commercial Banks in Jordan
- 3- There is significant impact of Using Knowledge Management on Creating Value in Commercial Banks in Jordan

**Recommendations:**

The researcher has reached a set of recommendations; the most important are the following:

- The commercial Banks should pay more interest in applying knowledge management in order to achieve the added value.
- The need to share the knowledge with the employees to improve the relations with the management, and to motivate them to feel loyal to the bank.
- Knowledge Management will contribute, to the establishment of the better chance to improve the banks performance and productivity.

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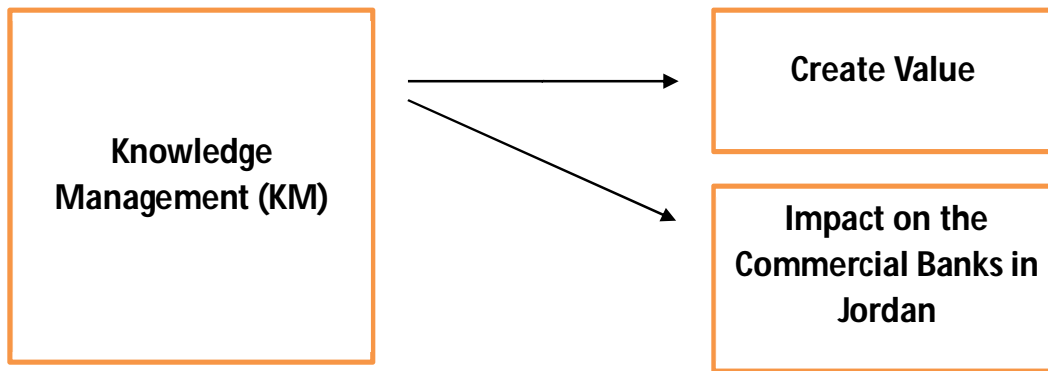


Figure1. Research model

**Table (1)**  
**Demographic Characteristics of the Sample**

Gender	Sample	
	Frequency	Ratio %
<b>Age</b>		
Less than 20 years	3	2.8
20- less than 30 years	83	77.6
30- less than 40 years	19	17.8
40- less than 50 years	2	1.9
More than 50 years	-	-
<b>Total</b>	107	100.0
<b>Experience years</b>		
Less than a year	20	18.7
1- Less 3 years	42	39.3
3 and less than 5 years	21	19.6
5 years and more	24	22.4
<b>Total</b>	107	100.0
<b>Position in the bank</b>		
Staff	55	51.4
Supervisor or team leader	29	27.1
Manager	14	13.1
Corporate Manager	9	8.4
<b>Total</b>	107	100.0



Table (2)


Cronbach's alpha for the study fields

<i>Variables</i>	<i>Statements</i>	<i>Cronbach Alpha</i>
<b>Using Knowledge</b>	10	0.70
<b>The Added Value</b>	5	0.66
<i>All Questions</i>	16	0.80

Table (3)

<i>No</i>	<i>Statements</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Item Importance</i>	<i>Importance Level</i>
2	Knowledge management helps in achieving the needed flexibility to meet the markets changing demands.	4.29	0.74	1	High
5	The bank has the knowledge about all the clients' needs of services, and works to provide them just –in-time and with high quality.	4.22	0.84	2	High
10	The Arab bank has clear instructions to retrieve its stored knowledge management.	4.14	1.03	3	High
8	The bank works to transform the implicit knowledge to explicit knowledge.	3.98	1.05	4	High
4	Employees in the bank have the knowledge about the needed cognitive skills to perform their tasks in the best way.	3.82	0.89	5	High
6	The bank has the knowledge about the new competitors and the proposed services quality to know the extent of the competitive power.	3.82	1.01	6	High
7	The bank works to encourage the employees to develop their knowledge.	3.79	0.94	7	High
3	Employees inside the bank participate in designing, building and developing the knowledge management system.	3.74	0.91	8	High
1	Using Knowledge management helps in reducing the products and services costs.	3.66	0.91	9	Medium
9	Arab bank works to evaluate and classify the available data and information then storing them to make it easy to collect and then to evaluate them.	3.65	0.95	10	Medium
<b>Total</b>		3.91	0.44		<b>High</b>

Table (4)

<i>No</i>	<i>Statements</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Item Importance</i>	<i>Importance Level</i>
3	Commercial Banks are concerns about knowing the future aspiration of the competing banks.	3.97	0.90	1	High
4	Commercial Banks provides the materials and the moral incentives to the employees who take the responsibility the implementation of distinguish projects.	3.92	0.91	2	High
1	The Commercial Banks are characterizes by cooperation with global banks in order to improve its ability to achieve excellence at work.	3.41	1.07	3	Medium
5	Commercial Banks provides the support for the new and innovative ideas to develop the competitive advantage	3.41	1.14	4	Medium
2	Commercial Banks are distinguished by its high ability to respond to the needs of all the categories of its clients.	3.12	1.25	5	Medium
<b>Total</b>		3.57	0.64		Medium

### Histogram

Dependent Variable: Using\_Knowlege

