

---

Shooroq Sabah JABBER <sup>1</sup>

---

**THE ROLE OF KNOWLEDGE MANAGEMENT IN RAISING  
THE EFFICIENCY OF EMPLOYEES: APPLIED STUDY IN  
THE NATIONAL INSURANCE COMPANY**

<http://dx.doi.org/10.47832/2717-8293.6-3.30>

---

**Research Article**

---

**Received:**

02/06/2021

**Accepted:**

15/06/2021

**Published:**

01/07/2021

---

This article has been  
scanned by iThenticate  
No plagiarism detected

Copyright © Published  
by Rimak Journal,  
[www.rimakjournal.com](http://www.rimakjournal.com)

Rimar Academy, Fatih,  
Istanbul, 34093 Turkey  
All rights reserved

---

**Abstract:**

The issue of raising the efficiency of workers has gained great importance for business organizations, especially in light of the challenges facing institutions today and their ability to adapt to technological changes. The knowledge economy is also one of the most important means that raise the efficiency of workers and increase their productivity. Therefore, the researcher found that insurance companies suffer from not giving importance to the concept of knowledge management and how to take advantage of knowledge to improve the performance level of workers and raise the efficiency and productivity of the worker, which will be reflected on the performance of the bank as a whole. In order to find out the causes of the problem and develop solutions to it, a sample of 40 managers in the National Insurance Company was selected, which included general managers, heads of departments, and directors of departments and branches to test the research hypothesis, which stipulated (there is a moral relationship with statistical significance between knowledge management and raising the efficiency of workers' performance).

The aim of the research is to clarify the role of knowledge management in raising the efficiency of workers and increase their productivity and to reach proposals that try to help the bank in question to improve the concept of knowledge management and how to apply it.

The research also reached a number of recommendations, the most prominent of which is that insurance companies try to draw a clear path for the application and development of knowledge management and how to benefit from it in raising the efficiency of workers, and the bank should work permanently to generate knowledge and try to apply it to individuals working in the bank.

**Key words:** National Insurance Company, Efficiency of Employees, Technological Changes.

---

<sup>1</sup> Dr. , Baghdad university, Iraq, [shooroq.sabah@yahoo.com](mailto:shooroq.sabah@yahoo.com), <https://orcid.org/0000-0003-2868-8794>

## Introduction

The issue of raising the efficiency of workers' productivity and developing their skills is one of the priorities of the organizations' departments, as the human element is one of the most important elements of production and they have a major role in the future of organizations, and knowledge management in our time is one of the main topics and it occupies the forefront of the priorities of global organizations as it is one of the means that It ensures facing rapid and continuous environmental changes, as knowledge is the optimal investment of skills and experiences to understand events and phenomena.

The increase in the productivity of the organization is associated with its ability to exploit and develop knowledge to achieve the goals, and thus the productivity of the worker increases, which will be reflected on the productivity of the organization in general. Accordingly, this research included three sections. The first section dealt with the research methodology. The second topic was devoted to the theoretical side of the research. The third topic was to analyze the applied research results and measure the correlation and impact relationships between knowledge management and raising the efficiency of workers' production.

## Chapter one

### Research Methodology

#### First: Research Problem

The research problem stems from the accelerating pace of technological progress, as organizations today are undergoing major technological and economic changes, and knowledge is one of the latest essential factors to achieve excellence in work and enhance the productive capabilities of working individuals, which will be reflected on the performance of the organization as a whole. And insurance companies, like other companies, necessitated by these rapid changes to realize the importance of knowledge management and its role in enhancing the capabilities of its employees, and the failure to understand this role negatively affects competitive capabilities and this is the case of most insurance companies operating in the Iraqi environment, based on the foregoing, the research problem can be summarized by the following question:

How can insurance companies benefit from knowledge management in raising the efficiency of workers?

#### Second: Research objectives

1. Shedding light on the increasing role of knowledge management in achieving and maximizing the effectiveness and efficiency of organizations.
2. Identifying the nature of the relationship between knowledge management and raising the efficiency of employees in the bank in question.
3. Attempting to identify the level of application of knowledge management in the insurance company in question.
4. Determining the basics on which knowledge management is based and its impact on operational processes and productivity improvement.
5. To make recommendations in the field of knowledge management to try to improve work and raise the productivity of the individual.

#### Third: The importance of research

1. The importance of the human element (the workers) and its development as the cornerstone of the work of organizations.
2. The research attempt to draw the attention of organizations in general and service organizations in particular to the importance of knowledge management and the amount of benefit that can be achieved if it is used correctly to raise the efficiency of human resources working in the organization.
3. The increasing importance of knowledge management and its vital impact on the development of organizations and raising the performance of their employees necessitated a study of its impact on the insurance sector.

#### Fourth: the research hypothesis

The research is based on the following main hypothesis:

The main hypothesis: There is a statistically significant relationship between knowledge management and raising the efficiency of workers in insurance companies

The following sub-hypotheses are derived from it:

The first sub-hypothesis: There is a statistically significant correlation between knowledge creation and employee performance.

Second sub-hypothesis: There is a statistically significant correlation between knowledge storage and employee performance.

The third sub-hypothesis: There is a statistically significant correlation between knowledge dissemination and employee performance.

Fourth sub-hypothesis: There is a statistically significant correlation between the use of knowledge and the performance of workers.

#### **Fifth: Research Methodology**

The researcher relied on the descriptive and analytical approach, as it describes and studies the relationship between its variables, and presents data on it, indicating its causes, results and analyzes in order to reach conclusions through which the researcher can make recommendations that are compatible with it.

### **Chapter II**

#### **Theoretical side**

#### **First, knowledge management**

##### **1. The concept of knowledge management:**

The increasing use of communication and information technology is one of the most important factors that prompted the emergence of knowledge management. And (Don Marchand) is considered the first to use the term knowledge management (Basarda, 32:2006), and he defined it (Al-Malkawi, 30:2004) as a clear understanding of things, learning, understanding, that is, everything that the mind comprehends and perceives, whether it is a skill, a skill, or scientific expertise, Perceive information to apply to a particular problem to solve it. As for (Al-Otaibi 58:2009,) it is the use of knowledge, experiences, that exist externally and internally to achieve goals.

##### **2. Importance of knowledge management:**

Knowledge is a vital and important foundation in the information age in which we live today, as we can summarize the importance of knowledge management in the following points (Qahmouh 58: 2012,):

- A- Knowledge does not decrease, and it is the only resource that increases with use.
- B - Knowledge management is the basis for competitive advantage and its sustainability.
- C- Knowledge management helps managers perform their tasks more efficiently.
- D- Strengthen the organization's capabilities to retain the human element, increase its experience and knowledge, and improve its performance.
- C - Contribute to motivating the organization to face the turbulent environmental changes.
- H - Knowledge management is a means for organizations to reduce costs and increase the value of internal assets.

##### **3. Reasons for the emergence of knowledge management**

There are multiple reasons that encouraged and stimulated the emergence of knowledge management, including (Al-Faris 2010: 69).

- A - The turbulent increase in competition and the increase in patents.
- b- A reduction in the life cycle of a product or service.
- C - Continuity of human resources characterized by efficient work.

As for (Al-Saed and Harim 2004:83)that clarified some of the reasons for the emergence of knowledge management as follows:

- A - The rapid development of modern technologies and information technology has exceeded the ability of workers to absorb and understand them.
- B - The rapid environmental changes and the intensification of competition between organizations, as well as the numerous innovations in various fields.
- C - The speed of information transmission and the transformation of economies into a knowledge economy.

##### **4. Patterns of Knowledge:**

The following are the types of knowledge as defined by them (Al-Ali and Qandilji, 2006:37):

- A- Tacit knowledge: It is the main source of any other knowledge, and without tacit knowledge, no knowledge can arise, the most significant difficulty faced by miniatures is to

transfer tacit information into explicit knowledge, which is defined as mental models or experiences, as well as intuitive feelings, that guide individuals' behavior's or activities.

b- Explicit knowledge: It is knowledge that can be formally expressed through educational processes or graphics and can be stored in electronic or paper form and can be transferred continuously.

### **5. The stages of knowledge management:**

Writers and researchers differed in precisely defining the stages or processes of knowledge management, but most of them agreed on four stages or processes of knowledge, which are:

A- Knowledge creation: It is the stage of observing the knowledge needs, then the stage of correcting the so-called "knowledge gap" begins through participation among the work teams to build knowledge capabilities that help solve the problems facing the organization, and then build an action plan that helps in developing the skills of employees (Al-Janabi 80: 2013, )

B - Storage of knowledge: Information and communication technology has become an important role in improving the process of retaining knowledge and making it accessible to everyone when needed, as organizations face a real danger, which is the loss of knowledge carried by individuals who may leave work for any reason, So that it became obligatory for organizations to store and retain knowledge (Amer, 45: 2011)

C- Dissemination of knowledge: It means sharing knowledge among all working individuals, so that the organization does not lose it, and this requires a plan to re spreads it. This is for tacit knowledge, as for explicit knowledge, it can be re-spread through official communication systems such as documents, internal bulletins, sharing of ideas, experiences and communications (Al-Bashabsha 47:2009,)

D- Use of knowledge: The use of knowledge is the true measure of the stage of knowledge dissemination, as successful organizations are those who can use knowledge and apply it to all parts of the organization as well as deliver it to all working individuals.

### **6. Elements of knowledge management:**

There are four basic elements to knowledge management, which are (Mansour 15: 2012):

A - Strategy: It is to find the best ways to confront threats or seize environmental opportunities, in addition to diagnosing internal strengths and weaknesses, and works to identify the most important parts of the organization where the focus is on collecting knowledge in order to push the organization to generate knowledge.

B-Human competencies: They represent the most important elements of knowledge management, because it is the main element through which the organization moves from individual knowledge to organizational knowledge, since individuals are the main component in knowledge management and knowledge cannot be achieved without them.

C- Technology: Technology: plays an important role in knowledge management at the stage of its generation, storage or use, as technologies coordinate with the human element in information systems, decision support and knowledge management processes.

D- Operations: It provides the craft and skill that are considered among the basic sources of knowledge and is achieved through the development of modern work practices and thus increases the exchange and interdependence of the working individuals as it defines the roles and tasks in knowledge management.

### **Second: The role of knowledge management in raising the efficiency of the performance of employees**

Knowledge management plays an important role in the development of human competencies working in organizations, as it directly affects workers and is one of the most important sources of wealth production in organizations. Its importance is gained by discovering internal sources of knowledge that are embodied in working individuals with distinguished abilities at work, Who, the higher their percentage, the greater the value of the organization. And between the role of knowledge in developing the performance of employees (Habib,2011 :77):-

1. Investing intellectual capital: This is done by communicating the knowledge that has been generated to the missing workers. The intellectual capital is usually the certificates of the employees of the organization in addition to practical experience in the labor market, and one of its disadvantages is that the organization loses it just because the workers leave work for any reason It was, and the investment in intellectual capital is one of the most important

reasons for the high efficiency of workers and the increase in their productivity, and this motivates the organization and workers alike.

2- Learning development: It is the process of transferring skills, knowledge or experiences through sharing or interaction between different parties and it can take place in formal or informal ways, and it can be transferred from the computer to the employees or vice versa, and the organizations that practice learning are characterized by a competitive advantage that is based on Knowledge by generating it from within the organization or acquiring it from outside and information technology helps in spreading knowledge among users.

3- Developing the function of human resources management: The human resources management department, until recently, had routine functions related to wages, training, employment standards, developing competencies through training, but with the advent of knowledge management, this topic became preoccupied with the thinking of most human resource managers and ideas began to appear. New, such as the orientation to teamwork, increasing internal knowledge to solve problems, and workers were considered intellectual energies and a source for generating and developing competitive capabilities, and organizations began to establish an internal environment for the growth of knowledge sources.

It is possible to benefit from knowledge management in helping the working individuals to train and learn, and this stimulates their renewable knowledge. The organization can achieve this by making the workers participatory and socially interactive, thus achieving the integration and spread of knowledge. Therefore, the workers will be more able to deal with the variables and this will support their skills and will reflect positively on the performance of their work. Effectively and efficiently, and this will generate a feeling of satisfaction among the workers, and when this feeling is generated, the workers will be more able to innovate and excel (Al-Salami 2000: 30).

Based on the foregoing, organizations have generated a new vision for the process of human resource development, as today the ability of organizations to achieve competitive advantage depends largely on the application of knowledge management, especially with the major transformations of the knowledge economy, and this cannot be done without enriching workers with knowledge.

### **Chapter III**

#### **Practical side**

This chapter aims to shed light on the aspects related to describing the questionnaire form, and then to identify the characteristics of the selected sample, as well as the statistical methods that the researcher used to analyze the available data. According to this problem, it is divided into:

#### **First: Designing the questionnaire and describing the sample**

In its methodology, the research relied on multiple means of data collection, as data were collected from previous studies and research and some literature, periodicals and reports in order to build the theoretical framework for the research, and the questionnaire was to build the practical aspect of the research, as the researcher, after reviewing most of the literature, and studies related to the variables of the current study, As well as a survey of the opinions of those in charge of insurance and specialists, then the researcher developed the questionnaire, and the appropriate phrases for each axis, as he used the five-phased Likert scale from (1-5), and after preparing the questionnaire in its initial form regarding the appropriateness of the paragraphs of the scale with The objectives for which it was prepared, and actually distributed, by doing the following steps:

1-Selecting the sample members that can achieve the objectives of the research, which were represented by (the general manager of the National Insurance Company, members of the Board of Directors of the National Insurance Company, branch managers and heads of departments, or their representative at the bank's headquarters).

2- Distribution of questionnaire forms to the number of sample members of (40) individuals, of which (35) forms were returned. After checking and sorting by the researcher, it was found that there were (3) invalid forms, so they were excluded. Thus, the final number of valid forms reached (32) forms adopted in Analyzing search results.

Statistical analysis and processing tools



A number of statistical methods appropriate to the nature of the data have been followed, and appropriate statistical tools have been selected to analyze and process the data and test hypotheses. On this basis, the current research used the following tools:

#### A- Descriptive Statistical Methods

- 1) Frequency and Percentages
- 2) Arithmetic Mean
- 3) Standard Deviation

#### B- Statistical Inference Methods

- 1) Stability coefficient by (Alpha - Cronbach method),
  - 2) Coefficient of Variation
- SPERMAN Correlation Coefficient

#### Second: Analyzing the data of the research sample

##### 1. Personal data

Table (1) shows the distribution of personal data for the research sample

Source: Prepared by the researcher, based on the results of statistical analysis 2018

	variables	feature distribution	frequency	Percentage%
		Secondary	0	%0
1	Academic achievement	Technical Diploma	17	%53
		Bachelor	13	%41
		Master's degree or equivalent	2	%6
		PhD or equivalent	0	%0
total			32	100%
2	gender	male	14	%44
		female	18	%56
total			32	100%
3	Job title	assistant manager	16	%50
		Director	11	%34
		Senior manager	5	%16
total			32	100%
4	Age	20-25	0	%0
		26-30	0	%0
		31-40	9	%28
		40 and more	23	%72
total			32	100%

It is noted from Table (1) that the personal variables of the sample members showed that the total number of technical diploma holders was 17 people, at a rate of 53%, while the bachelor's degree holders were 13 individuals with a rate of 41%, and the master's degree holders were 6%, while for the gender variable, the male category achieved 14 individuals with a rate of 44%. As for the females, they achieved a rate of 56%. As for the variable of the job title, it was an assistant director and a senior manager, their percentages were respectively (50%, 34%, 16%). As for the age variable, the category 31-40 achieved 9 recurrences at a rate of 28%, while the highest percentage was achieved by the category 40 and above, as it achieved 72%.

#### The first axis: knowledge management

Table (2) shows the mean and standard deviation ratios for the knowledge creation Paragraphs.

	Paragraph	Mean	Std
1	Encouraging employees to develop skills and capabilities	3.70	0.51
2	Learning and research sessions are conducted periodically	4.10	0.54
3	There are outside experts working in the bank	3.22	0.66
4	The internal competencies and energies are encouraged and stimulated	4.26	0.60

Source: Prepared by the researcher based on spss 2018 outputs.

It is clear from Table No. (2) that Question No. 2 obtained the largest mean and the lowest standard deviation, and that Question No. 3 obtained the lowest mean and the highest standard deviation, and this indicates that the questioned sample believes that the bank has a tendency to encourage employees to conduct workshops for learning and research. And the mean for all the questions of the paragraph was greater than 4.5, which means that the respondents tended towards the answer strongly agreed.

Table (2) shows the mean and standard deviation ratios for the storing knowledge Paragraphs

	Paragraphs	mean	std
1	The departments encourage the exchange of experiences and create the appropriate atmosphere for that	3.24	0.64
2	The bank relies on storing knowledge on paper records and documents	3.32	0.65
3	The bank documents research and studies that are presented in universities, conferences and scientific journals	4.00	0.59
4	Electronic systems are available to facilitate the process of retrieval of knowledge	3.23	0.49

Source: Prepared by the researcher based on SPSS program outputs.

It is clear from Table No. (3) that Question No. 3 obtained the largest a mean and the lowest standard deviation, and that Question No. 4 obtained the lowest mean and the highest standard deviation, and this indicates that the bank does not have advanced electronic systems that facilitate the process of retrieval of knowledge, as the sample answers indicate that The bank in question relied in storing knowledge on paper records, and that the mean for all questions of the paragraph was greater than 4.5, meaning that the respondents tended towards the answer, they agreed strongly.

Table (3) shows the arithmetic mean and standard deviation ratios for the knowledge dissemination Paragraphs

	Paragraphs	Mean	Std
1	Holding regular seminars and workshops	3.24	0.59
2	Internal databases are available to all employees	4.30	0.70
3	Holding training courses for internal and external employees	3.18	0.73

Source: Prepared by the researcher based on the outputs of spss 2018,

It is clear from Table No. (3) that Question No. 2 obtained the largest ar mean and the lowest standard deviation, and that Question No. 3 obtained the lowest mean and the highest standard deviation, and this indicates that the bank does not hold training courses for employees.

Table (4) shows the arithmetic mean and standard deviation ratios for the Paragraphs using knowledge

	Paragraphs	Mean	Std
1	The bank provides the requirements for the use of	3.38	0.65

	ordinary and human knowledge		
2	Departments urge employees to apply and use their acquired knowledge	4.86	0.77
3	The application of knowledge is one of the priorities of higher management	3.45	0.87
4	The existence of paper control systems over the knowledge owned by the bank	3.96	0.43

Source: Prepared by the researcher based on spss 2018 outputs.

It is clear from Table No. (4) that question No. 2 obtained the largest mean and the lowest standard deviation. The research sample agreed that the bank was trying to urge the workers to apply and use their acquired knowledge and that the mean for all questions of the paragraph was greater than 4.5, meaning that the respondents tended towards the answer agreed strongly.

Table (5) shows the arithmetic mean and standard deviation ratios for the Paragraphs of banking service quality

	Paragraphs	mean	Std
1	The bank has modern technology	3.52	0.87
2	The bank has a good reputation among its customers.	3.52	0.65
3	The employees know the wants and needs of customers easily	3.87	0.94
4	The customer feels safe when dealing with the bank.	3.33	0.81
5	The institution provides all the financial and material requirements and facilities that ensure the provision of a good service.	3.26	0.59
6	The staff is knowledgeable enough to respond to citizens' inquiries.	4.56	0.95
7	The institution responds to the requests of the beneficiaries quickly.	4.87	1.00
8	The bank has modern technology	3.66	0.82
9	The bank provides privacy and confidentiality in the information concerning the clients	4.89	1.00
10	Employees have the ability to understand the audience and appreciate their circumstances.	4.44	0.45

Source: Prepared by the researcher based on the outputs of spss 2018,

It is clear from Table No. (5) that Question No. 9 obtained the largest arithmetic mean and the lowest standard deviation, and that Question No. 5 obtained the lowest arithmetic mean and the highest standard deviation, and this indicates that the bank provides privacy and confidentiality in the information that belongs to the auditors, and that the arithmetic means for all questions The paragraph was greater than 4.5, which means that the respondents tended towards the answer, they agreed strongly.

Table (7) Correlation coefficient between knowledge generation and employee performance

	Paragraphs	Correlation coefficient	Sig
1	Encouraging employees to develop skills and capabilities	0.83	0.000
2	Learning and research sessions are conducted periodically	0.74	0.000
3	There are outside experts working in the bank	0.76	0.000
4	The internal competencies and energies are	0.78	0.000



	encouraged and stimulated		
--	---------------------------	--	--

Source: Prepared by the researcher based on SPSS program outputs.

It is clear from Table No. 7 that all the questions of the paragraph obtained strong correlation coefficients, and this indicates that these questions are able to measure what they were put to, and that the paragraph did not contain questions outside the topic of the research.

Table (8) Correlation coefficient between knowledge storage and employee performance

	Paragraph	correlation coefficient	Sig
1	The departments encourage the exchange of experiences and create the appropriate atmosphere for that	0.74	0.000
2	The bank relies on storing knowledge on paper records and documents	0.84	0.000
3	The bank documents research and studies that are presented in universities, conferences and scientific journals	0.78	0.000
4	Electronic systems are available that facilitate the process of retrieval of knowledge	0.60	0.000

Source: Prepared by the researcher based on SPSS program outputs.

It is clear from Table No. 8 that all the questions of the paragraph obtained strong correlation coefficients, and this indicates that these questions are able to measure what they were put to, and that the paragraph did not contain questions outside the topic of the research.

Table (9) Correlation coefficient between knowledge dissemination and employee performance

	Paragraph	correlation coefficient	Sig
1	Holding regular seminars and workshops	0.69	0.000
2	Internal databases are available to all employees	0.85	0.000
3	Holding training courses for internal and external employees	0.78	0.000

Source: Prepared by the researcher based on SPSS program outputs.

It is clear from Table No. 9 that all the questions of the paragraph obtained strong correlation coefficients, and this indicates that these questions are able to measure what they were put to, and that the paragraph did not contain questions outside the topic of the research.

Table (10) Correlation coefficient between the use of knowledge and the performance of employees

	Paragraph	correlation coefficient	Sig
1	The bank provides the requirements for the use of ordinary and human knowledge	0.84	0.000
2	Departments urge employees to apply and use their acquired knowledge	0.80	0.000
3	The application of knowledge is one of the priorities of higher management	0.85	0.000
4	The existence of paper control systems on the knowledge owned by the bank	0.87	0.000

Source: Prepared by the researcher based on SPSS program outputs.

It is clear from Table No. 10 that all the questions of the paragraph obtained strong correlation coefficients, and this indicates that these questions are able to measure what they were put to, and that the paragraph did not contain questions outside the topic of the research.

Table (11) Correlation coefficient between items of knowledge performance

	Paragraph	correlation coefficient	Sig
1	Existing working conditions conducive to effective performance	0.88	0.000
2	The bank makes periodic changes in systems and computers	0.85	0.000
3	I feel so much love and enthusiasm for work	0.88	0.000
4	There is a continuous increase in production and work	0.85	0.000
5	The time to complete the work is constantly decreasing	0.91	0.000
6	Don't miss work unless absolutely necessary	0.87	0.000
7	My skills and abilities need continuous development	0.89	0.000
8	I rarely need help with my work	0.86	0.000

Source: Prepared by the researcher based on SPSS program outputs.

It is clear from Table No. 11 that all the questions of the paragraph obtained strong correlation coefficients, and this indicates that these questions are able to measure what they were put to, and that the paragraph did not contain questions outside the topic of the research.

Table (12) stability coefficient between knowledge generation items

	Paragraph	Alpha Cronbach coefficient
1	Encouraging employees to develop skills and capabilities	0.68
2	Learning and research sessions are conducted periodically	0.74
3	There are outside experts working in the bank	0.76
4	The internal competencies and energies are encouraged and stimulated	0.72
Total		0.80

Source: Prepared by researchers based on SPSS program outputs.

Question No. 1 obtained the lowest Cronbach alpha coefficient, and this indicates that this question contributes more than others to the stability of the paragraph questions.

Table (13) Stability coefficient between knowledge storage items

	Paragraph	Alpha Cronbach coefficient
1	The departments encourage the exchange of experiences and create the appropriate atmosphere for that	0.68
2	The bank relies on storing knowledge on paper records and documents	0.57
3	The bank documents research and studies that are presented in universities, conferences and scientific journals	0.63

4	Electronic systems are available that facilitate the process of retrieval of knowledge	0.75
Total		0.73

Source: Prepared by researchers based on SPSS program outputs.

Question No. 2 got the lowest Alpha Cronbach coefficient, and this indicates that this question contributes more than others to the stability of the paragraph questions.

Table (14) Stability coefficient between knowledge dissemination items

	Paragraphs	Alph Cronbach coefficient
1	Holding regular seminars and workshops	0.66
2	Internal databases are available to all employees	0.42
3	Holding training courses for internal and external employees	0.59
Total		0.67

Source: Prepared by the researcher based on SPSS program outputs.

Question No. 2 got the lowest Alpha Conbach coefficient, and this indicates that this question contributes more than others to the stability of the paragraph questions.

Table (15) Stability coefficient between Paragraphs of knowledge use

	Paragraphs	Alph cronbach coefficient
1	The bank provides the requirements for the use of ordinary and human knowledge	0.80
2	Departments urge employees to apply and use their acquired knowledge	0.82
3	The application of knowledge is one of the priorities of higher management	0.80
4	The existence of paper-based control systems on the knowledge owned by the bank	0.81
Total		0.85

Source: Prepared by the researcher based on SPSS program outputs

Question No. 1 got the lowest Alpha Cronbach coefficient, and this indicates that this question contributes more than others to the stability of the paragraph questions.

Table (16) stability coefficient between employee performance Paragraphs

	Paragraphs	Crounbach coefficient
1	Current working conditions help effective performance	0.95
2	The bank makes periodic changes in systems and computers	0.95
3	I feel so much love and enthusiasm for work	0.95
4	There is a continuous increase in production and work	0.95
5	The time to complete the work is constantly decreasing	0.95
6	Don't miss work unless absolutely necessary	0.95
7	My skills and abilities need continuous development	0.95
8	I rarely need help with my work	0.95
Total		0.96

Source: Prepared by the researcher based on SPSS program outputs

## Conclusions and recommendations

### First: the conclusions

Based on the foregoing, the research reached the following conclusions:

Knowledge management is one of the modern scientific fields that work to enhance the organization's capacity for creativity and excellence.

Based on the answers of the research sample, the bank lacks advanced technological means that work to disseminate and use knowledge even though the bank is working to generate and store it.

The bank works to generate and store virtual knowledge, whether in paper or electronically, but it lacks the storage of tacit knowledge.

The answers of the research sample showed the existence of a strong correlation and impact with statistical significance between the variables of raising the efficiency of workers' performance and knowledge management, that is, in order for the bank to raise the performance of employees, it must first improve the application and dissemination of knowledge management among employees.

## **Second: Recommendations**

Based on the previous results, the following recommendations were made:

Giving more importance by the bank's management to the development of knowledge management in order to reflect positively on its employees and thus on the bank's performance in general.

Creating an environment within the bank that works on developing the capabilities of the workers and investing their ideas in order to develop the work.

The necessity of paying attention to holding conferences, seminars and holding training courses to enhance the applied aspect of knowledge.

Work on devising methods to measure the intellectual production of employees and the work of developing rewards for the most intellectually productive workers.

## **References**

- Al-Malkawi, Ibrahim Al-Khalouf, Knowledge Management, Practices and Concepts, Amman, Jordan, Al-Warraaq Publishing and Distribution Corporation. 2007
- Basardeh, Tawfiq Saree', Integration of knowledge management and total quality based on performance, Ph.D. thesis, Damascus University, 2006.
- Al-Unaibi, Yasser Abdullah, Knowledge Management and the Possibility of Its Application in Saudi Universities, a thesis submitted for obtaining a Ph.D. at the College of Education, Umm Al-Qura University, 2009.
- Qahmouch, Iman, The Role of Knowledge Management in Improving Customer Relationships Management, a thesis submitted for obtaining a master's degree, specializing in knowledge management, Faculty of Economics, Algeria, 2012.
- Mansour, Lilia, Mubarak Bou Aisha, Knowledge Management as a Modern Administrative Orientation for Organizations in the Age of Knowledge, International Scientific Conference on the Globalization of Management in the Age of Knowledge, College of Business Administration, Jinan University, Lebanon, Syria, December 15-17, 2012
- Habib, Ben Bayer, The Role of Knowledge Management in Human Resource Development, International Forum on Intellectual Capital in Arab Business Organizations, 2011.
- Al-Salami, Ali, Human Resources Management with Knowledge, a scientific paper in the Second Arab Forum for Human Resources Management, 2001.
- Al-Ali, Abdul-Sattar and Amer Ibrahim Al-Kandilji, Introduction to Knowledge Management, Amman - Jordan, Dar Al-Masira for Publishing and Distribution, 2006.
- Al-Saed, Rashad Muhammad and Harem, Hussein Mahmoud, (2004), a study entitled: The relationship of knowledge management, information technologies and competitive advantage in the organization (field research on the industries sector), the Jordanian Journal of the Journal, Vol. 8, No. 1.
- Al-Bashabsha, Samer Abdel-Majeed, The Impact of Knowledge Management on Increasing the Effectiveness of Managers in the Jordanian Ministries, Journal of King Abdulaziz University, Administration and Economics, 2009

- Al-Fares, Suleiman, The Role of Knowledge Management in Raising the Performance of Organizations, Damascus University Journal of Economic and Legal Sciences, Volume 26, Issue 2, 2010
- Al-Janabi, Amira Hatif, Customer Orientation and Loyalty, Master's Thesis in Business Administration, University of Kufa 2005