
THE IMPACT OF KNOWLEDGE MANAGEMENT ON THE PERFORMANCE OF COMMERCIAL BANKS' EMPLOYEES IN JORDAN (A FIELD STUDY ON COMMERCIAL BANKS' EMPLOYEES IN IRBID GOVERNORATE OF JORDAN)

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ABSRTACT: *This study examined the impact of knowledge management on the performance of commercial banks' employees in Jordan, the sample of the study consisted of 150 employee from 12 commercial banks located at Irbid Governorate of Jordan, a set of questionnaire was distributed to them and collected in order to conduct this study. Descriptive statistics were used to analyze the data using the Statistical Package for the Social Sciences (SPSS). Simple regression test was used to test the hypotheses to achieve the objective of the study. The results of the study showed that there is a statistically significant impact at the level of ($\alpha \leq 0.05$) for knowledge management in the functional performance of employees of commercial banks, as well as, there are no differences in the responses of members of the sample to the impact of knowledge management on the performance of employees of commercial banks due to the functional variables (age, gender, academic qualification, and years of experience).*

KEYWORDS: *knowledge management, Total Quality Management, commercial banks, employees' performance.*

INTRODUCTION

The concept of knowledge management emerged at the early 1990s, as developed countries began to pay attention to organizations with high levels of knowledge, and characterized in their quest for knowledge, utilization and application of knowledge among employees at the right time, and in the appropriate form to enhance efficiency and effectiveness in the performance of employees and thus, achieve the desired goals, the impact of knowledge management on the discovery of knowledge in the minds and behaviors of individuals, capture and documentation in order to contribute to their application and to achieve the best of the organization.

Knowledge management is one of the contemporary intellectual developments that has focused on the people who engage in knowledge activities in general, and individuals with special competencies and abilities who perform the intellectual work in the organization in particular, this interest is also increasing in light of the increasing importance of cognitive objectives that focus on knowledge management, which leads to the enhancement of levels of productivity, efficiency and effectiveness in organizations through functional performance, which in turn is based on knowledge management processes and techniques that enable organizations to integrate knowledge with implicit knowledge, breaking the rigidity of traditional organizations and making them organizations capable of adapting to the dictates of external environment variables such as digital developments and learning. (*Al-Salami, 2012: 23*).

Importance of the Study

This study is consider one of the most important studies deal with this subject, The Impact of Knowledge Management on the Performance of Employees in Commercial Banks in Jordan. In addition, it will contribute to recommendations and ideas for managers and officials in banks' sector as well as, other sectors, about the importance of knowledge management in work promotion, and its role in attracting profits.

Thus, the importance of the study lies in the following:

1. It deals with one of the issues that have become so closely related to the core of organizations, which is the Knowledge Management.
2. Addressed to one of the most important economic sectors, namely the Jordanian banking sector.
3. This study is a good addition in the field of scientific research on the subject of Knowledge Management.

Problem of the Study

Commercial banks play an important role in promoting the economy of any country. Jordan is a tourism country attracts tourists, it has different characteristics and features make it a tourist country. Jordanian society is conservative society, because it's still a lot of undesirable meanings in Jordanian society culture, such as behavior patterns, dress, and appearance, especially foreign tourists, community participation play large and effective role in tourism process and tourism promotion, the problem of study is: there is a weakness and Lack of awareness among some communities to know the role of Jordanian society culture in tourism promotion in Jordan. The problem of the study is represented in answering the following question:

Is to answer the following questions:

1. What is the impact of knowledge management on the performance of employees in commercial banks?
2. Does the impact of knowledge management on the performance of employees in commercial banks differ according to some of the personal variables?

Aims and Objectives of the Study

This research aims to identify the impact of Knowledge Management on the performance of employees in commercial banks in the Irbid Governorate in Jordan, in addition to the following objectives:

1. An attempt to shed light on the concept of knowledge management and its dimensions.
2. To identify the impact of knowledge management on the performance of employees in commercial banks.
3. To identify the extent of differences in the impact of knowledge management on the performance of employees in commercial banks attributed to personal variables.
4. An attempt to provide a set of recommendations necessary to maximize the benefit of the subject in deepening the utilization of knowledge management in commercial banks.

Study Model of Variables

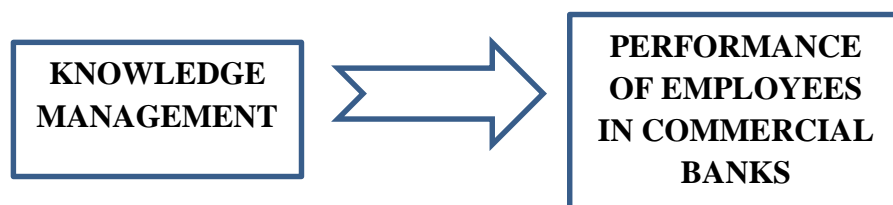


Figure. 1: Study Model

Hypotheses of the Study

The study relied on a set of assumptions, which aimed mainly to study the impact of Knowledge Management on the performance of employees of commercial banks in Jordan. The hypotheses were formulated in the form of nothingness:

1. *H₁: There is no statistically significant impact of knowledge management on the functionality of commercial banks' employees in Jordan at the level of ($\alpha \leq 0.05$).*

H₀: There is statistically significant impact of knowledge management on the functionality of commercial banks' employees in Jordan at the level of ($\alpha \leq 0.05$).

2. *H₁: There is no statistically significant differences in the impact of knowledge management on the performance of commercial banks' employees due to the functional variables (age, gender, academic qualification, years of experience).*

H₀: There is statistically significant differences in the impact of knowledge management on the performance of commercial banks' employees due to the functional variables (age, gender, academic qualification, number of years of experience).

METHOD OF THE STUDY

The study population consists of all employees of (12) commercial banks operating in Irbid Governorate in Jordan; A hundred and twenty (150) employee where chosen randomly from the (12) commercial banks (ten employees from each bank), a set of questionnaire was distributed to them and collected in order to conduct this study. Descriptive statistics (frequency, percentages) were used to analyze the data using the Statistical Package for the Social Sciences (SPSS).

Stability Test

For the stability of the questionnaire, the consistency coefficient was calculated using the Cronbach's Alpha Test on a survey of 8 paragraph, with a time difference of three weeks, the stability coefficient was of 0.94.8 which is considered acceptable to conduct the study.

Table 1	
Reliability Statistics	
Cronbach's Alpha	N of Items
0.9477	8

THEORETICAL FRAMEWORK AND EMPIRICAL REVIEW

Theoretical Framework

The Concept of Knowledge Management

Knowledge management is a modern management concept that has received increasing attention by those interested in business management; However, one cannot say that there is one comprehensive and agreed definition of knowledge management, there are several differences about defining one specific concept for this new term (Ammar, 2000:112)

Knowledge Management is a systematic, explicit and clear management of activities, practices and policies within the organization that are related to knowledge. (Abu Fara, 2004:76). Abu Fara (2004), defines it as the management of critical attitudes that rely on the knowledge base, which aims to add value to the business, and is carried out through regular processes of diagnosis, acquisition, generation, storage, development, distribution and application of knowledge. Al-Buhaisi (2005) defines knowledge

management as the planning, organization, control, coordination and synthesis of knowledge and assets associated with intellectual capital, processes, capabilities and personal and organizational capabilities, so that the greatest possible positive impact is achieved in the results of competitive advantage.

We note from the above definition that knowledge management involves the identification and analysis of available and required knowledge assets and processes related to these assets, and business planning for the development of assets and processes to achieve the objectives of the organization. In addition to the management of knowledge assets, it manages the operations of these assets and the processes of knowledge preservation, development, use and sharing of knowledge; it also include knowledge of the market, products, technologies and organizations that own or need to own them, which leads the development of the work of the Organization, thus, increase profits and value creation through sound decision making, problem solving and strategic planning.

Knowledge management has provided many opportunities for organizations in developed societies to achieve competitive progress by innovating new technology, new production methods and work methods that have contributed to reducing costs and thus increasing profits. This has created the so-called knowledge industry that has become a contemporary theme for the business community. In short, knowledge management is the management that transforms data, information, expertise and capabilities into products (goods and services) and uses its outputs in decision making and problem solving (*Hashim, 2008:43*).

From the foregoing, we conclude that the main purpose of knowledge management is to plan, organize and direct knowledge efforts in order to achieve strategic objectives, Knowledge management is an essential tool that prepares organizations to enter the era of the digital economy successfully. Organizations are facing increasing competition day by day in the shadow of globalization. Openness of markets, business and e-commerce. The shift to knowledge-based businesses is a broad, profound and diverse trend that covers the economies of countries and different areas of life in many contemporary societies. The dimensions of this transformation and development can be seen in the construction of the broad base of institutions. The Way of Everything for Knowledge Management (KMT) is found through the following: (*Abboud, 2005:237*).

1. Knowledge Forums that have increased significantly for the exchange of knowledge management practices, such as in the Yahoo Club (KM Yahoo Club), and the International Knowledge Management Forum.
2. The Conferences of Knowledge Management: which have multiplied everywhere, from Paris, where the Third International Conference on the Knowledge Management Symposium organized by the Knowledge Forum in Paris (2002), to Amman, where the University of Zaytouna Conference on Knowledge Management in the Arab World was held in (2004).
3. Knowledge Management Journals: Rare journals in knowledge management have multiplied to meet the growing need for the scientific structure of knowledge management.
4. Courses, workshops, training courses and specialized courses in knowledge management, where the training program aimed at senior management and professionals, as well as courses for students in the management of knowledge has become widespread in training centers and universities.
5. Reports of international and regional organizations on knowledge: They produce many reports that confirm the growing trend towards knowledge and knowledge management.
6. White and Blue Books in the management of knowledge: as some institutions publish such books to demonstrate the importance and sensitivity of the subject, for example, Delphi Group, which publishes (White Papers on KM).

7. Associations and organizations specialized in knowledge management: such as the International Knowledge Management Union, Association of Knowledge (AOK), which is a virtual home for knowledge personnel.

8. Research Centers, Laboratories and Consulting Groups: These are increasing because they have an expanding market, such as the Knowledge Management Research Group (KMRG).

9. Certificates in Knowledge Management: Due to the increasing need for knowledge management personnel, a number of knowledge management certification centers have been established, such as (e Knowledge Center, Open Knowledge Management Universities, and Knowledge Technology Centers at the University of Nottingham).

10. Knowledge management gateways and countless Web sites: The Portal is a Web site providing access point to the web or internal and external business networks. In order to facilitate access to knowledge on the web. And these transformations reveal a real revolution in the work and management of knowledge. (Sakarneh, 2005: 82)

The above shows a great interest in knowledge management and shows how important it is to quickly transform into knowledge-based organizations and businesses.

Knowledge Management Operations

Developments in the contemporary environment of organizations have fundamentally changed the organization's concept, role and patterns of adaptability to its environment variables, this has been reflected in the large number of researches that have accelerated the creation of new approaches and pathways that respond to these changes through knowledge management operations, where these processes carry the theoretical and practical possibilities of an approach that provides strategies and models according to the requirements of the digital transformation of the organizations. (Zamil, 2003: 67).

There are several different models of knowledge Management operations as specialists differ in the identification of activities and processes of knowledge management, as cited by Najm Abboud, 2005 from the perspective of several scientists and researchers as in the following table:

Writer	Basic Operations	Sub Operations
E.Turban	1. knowledge Creating	Generate new ways of doing things Develop know-how
	2. Knowledge Collecting	Generate new ways of doing things Develop know-how
	3. Knowledge Revision	Putting new knowledge into context Review knowledge in the light of new facts
	4. Knowledge Storage	Put knowledge in an appropriate format Store them in a warehouse that is easily accessible
	5. Knowledge Management	Library to retain knowledge Assess knowledge to make it relevant and accurate
	6. Knowledge Spreading	A convenient form of knowledge that is easily accessible Knowledge is available to everyone at any time and place
Laudon and Laudon	1. Access to knowledge and coding	Access to knowledge from internal and external sources

		Encoded appropriately Artificial intelligence systems
	2.knowledge Creating	Access to new knowledge Knowledge Systems
	3.Knowledge Sharing	Make knowledge available for sharing Collective Sharing Systems
	4.Distribution and dissemination of knowledge	Make knowledge easy to access through storage and publishing Books Systems
D. Skyrem	1. Creating	Creative methods Simulation Structured dialogue
	2. Selecting	Knowledge Audit Content Analysis Text exploration and analysis of concepts Identification of experience
	3. Collecting	Request knowledge Survey and retrieval
	4. Regulating	Manage knowledge guides Knowledge Mapping
	5. Sharing	Best practices Sharing the best of knowledge crashes Joint practice groups Multifunctional teams Design work space
	6. Learning	Post-action reviews Diary of decision Project dates Storytelling Learning networks
	7. Application	Decision support systems Operating Administration
	8. Exploitation	Intellectual Asset Management
	9. Protecting	Management of intellectual property rights
	10. Evaluation	Evaluation of knowledge management Knowledge management standards Accounting of intellectual capital
Mark Dodeson	1. Identification of knowledge	Company routines and contracts Related to the company's business
	2. The acquisition of knowledge	Access to and documentation of knowledge Make it available to everyone
	3. Generating knowledge	New knowledge research and development Know the new customer
	4. validity of the knowledge checking	Knowledge ownership rights Exploitation
	5. Spread knowledge	Inside / Outside Company (Express

		Within the company / implied
	6. The embodiment of knowledge	Convert knowledge to value Training Company culture
	7. Achieving knowledge	Awareness of knowledge assets Achieve added value to knowledge and customers
	8. Exploitation and application of knowledge	Achieve specific objectives Use knowledge in the dialog

Source: (Abboud, 2005, pp. 101-103)

From the above table, we note that some authors define knowledge management operations in a very detailed, descriptive, and broad manner, some of which are summarized in detail. However, several major knowledge management operations can be identified as comprehensive and common among the authors:

Diagnosis of knowledge

The definition of knowledge within the organization about customers and the market or product is the first step to knowledge management, and then the search for their whereabouts, whether in the heads of workers or systems? (*AlSaeed and Harem, 2004: 53*) To achieve knowledge innovation, it is necessary to understand and compare the existing knowledge assets of the Organization and the knowledge assets required of the Organization, this difference represents the amount of effort that the Organization needs to continue the process of creating new knowledge.

Acquire knowledge

The knowledge acquisition process comes from different sources, many researchers have pointed out that sources of knowledge acquisition may be internal sources such as knowledge repositories, sharing experiences and practices, attending conferences, seminars, discussion, dialogue and communication between work groups, managers, customers, employees or through which the transfer of knowledge and conversion from implicit to clear resulting in the adoption of organizational knowledge. (*Shurafa, 2008: 43*)

It may be from external sources that the knowledge management brings through or participates in; that helps in the development of technology and its facilities such as videoconferencing, the Internet, etc., the company also acquires knowledge through marketing intelligence and analysis, research on industry and academic research, and experts and specialists in the field of industry, as well as mergers, acquisitions, consultants and the recruitment of new employees.

Generating Knowledge

Knowledge generating is the creation of knowledge, this is done through the participation of working groups and permanent working groups to generate new knowledge capital in new issues and practices that contribute to the definition of problems and find solutions to them in an innovative and continuous manner, providing the company with the ability to excel in achievement, and achieve high market position in different areas such as practice strategies, initiate new lines of action, accelerate problem solving, transfer best practices, develop professional skills, and assist management in recruiting and retaining talent. This reinforces the need to understand that knowledge and innovation are a two-way process, knowledge is a source of innovation when it returns becomes a source of new knowledge. (*Sarwaq, 2002:87*)

Knowledge storage

The process of storing knowledge goes back to organizational memory and contains knowledge in various forms, including written documents, information stored in expert systems, knowledge in reliable organizational processes and operations, implicit knowledge gained from individuals and networks, and over time organizational knowledge accumulates, here, information technology plays an important role in improving and expanding organizational memory and retrieving stored information and knowledge. (Nabil, 1998: 18)

Knowledge development and dissemination

The development of knowledge focuses on increasing the abilities, skills and competencies of knowledge workers, this leads to the need to invest in human capital, which reflects on the value of the organization and enhances its organizational capacity, and helps attract the best workers in the field of knowledge, which is characterized by high competition.

Application of knowledge

Knowledge management comes from work and how to teach it to others, where knowledge requires learning and explanation, and learning comes through experimentation and application which improves the level of knowledge and deepens it.

An efficient knowledge system is not enough to ensure success in the company, but it is a positive step to learning, its power lies in its use; Application of knowledge is more important than knowledge itself, innovation, storage and distribution will not lead to improved organizational performance as does the effective application of knowledge. (Ismail, 2007: 91)

Objectives of Knowledge Management

The application of any approach to knowledge management requires defining the objectives and strategy of knowledge management, as knowledge management includes a range of activities and efforts aimed at achieving multiple objectives. These objectives include:

- To generate the necessary and sufficient knowledge and to carry out knowledge transfer processes and to achieve education processes and knowledge dissemination processes to all relevant parties.
- Ensure that knowledge is continuously developed, renewed and updated.
- Determine the nature and type of intellectual capital that the organization needs, and determine how to develop and sustain it.
- Control of processes related to knowledge management.
- To seek effective leadership capable of building and applying knowledge management input.
- Achieving the ability to raise business markets through intellectual capital. (Abu Fara, 2004)

Problems of knowledge management

When applying the knowledge management approach, there are many problems that may arise, including:

1. Knowledge management system implementers may be isolated from the top management of the organization, this leads to the building and development of capabilities and potentials that are consistent with their personal beliefs and convictions with better operational and functional activities than those favored by the Organization, this will lead to the building and development of capabilities that will not be fully utilized and will lead to certain practices are not the preferred practices in accordance with the knowledge system that has been built, and here the necessity and importance of coordination with senior management is essential when building and developing the organization's knowledge management system.

2. The knowledge management system may be unrealistically promoted, with unrealistic capabilities and potentials, reflected in repeated failures and frustrations and liquidation or deletion of certain product lines.

3. Often, the focus is not on market opportunities and business needs, but on providing knowledge management as having overall capabilities and potentials that reveal undisclosed competitive value, which leads to a less competitive advantage than expected.

Youssef Abu Faraa (2004) points to other problems, including:

i. Many knowledge management efforts fail because of inadequate allocation of human and material resources for their success.

ii. The application of the knowledge management application requires a full and sufficient understanding of the long term before implementation efforts, and this failure is reflected negatively in the core results of the organization.

The above problems arise in the Arab countries significantly, where Arab countries suffer from the scarcity of resources available to individuals or institutions, which results in a lack of the customary and societal environment necessary for the production of knowledge. The methods of upbringing prevalent in Arab families are the methods of excessive domination and protection, which affect the growth of independence, self-confidence and social efficiency. (Baqqa, 2005: 63)

Empirical Review

The study of Albashabsheh & Alhamad (2007), the impact of knowledge management on increasing the effectiveness of managers in Jordanian ministries.

The study aimed at analyzing and examining the impact of knowledge management on increasing the effectiveness of managers in the Jordanian ministries. A questionnaire was developed on a sample of (131) managers and directors and a (336) employees which were selected using a proportional stratified sample method. The most important results of the study were: availability of Knowledge management from managers' point of view was medium, effectiveness was moderately high, perception of managers' knowledge of knowledge management was high, while employees' knowledge of knowledge management was medium, there was a knowledge management impact on managers' effectiveness.

The study of Alfares (2007), the Role of Knowledge Management in Raising the Performance of Organizations: A Field Study on Manufacturing Industries in Damascus.

The study aimed at identifying the role of knowledge management in improving and enhancing performance. It was applied to 10 modern companies established under the Investment Promotion Law (1999). The data was collected through the preparation of a questionnaire and interviews with the top and middle managers of the organizations. Duration of study was of five years (2003-2007), the study found that there was a strong correlation between knowledge management and performance, which allowed the researcher to produce and use applicable conclusions and allow him to make recommendations that he considers to be efficient and effective in improving the performance of companies under study, and all similar organized and technical companies.

The study of Hadia Fakhruddin (2006), Organizational Knowledge Management-Theoretical Approaches and Application Requirements in Egypt.

This study seeks to consolidate the concept of organizational knowledge management and its various approaches to draw up an analytical framework that integrates these approaches and can be applied in empirical studies in public organizations such as rooting organizational knowledge management and its relation to related concepts. Applied knowledge management models have been identified, the determinants of organizational knowledge management, the knowledge management study as a system

that includes inputs, processes and outputs, the extraction of a model that can be applied in public organizations in Egypt, the study uses the concept of organizational knowledge management from its various dimensions with an explanation of the concepts that overlap with it. Hence, the analytical descriptive approach was used in the study, especially with regard to the rooting of the concept and the different concepts that overlap with knowledge management. The systems analysis was used which considered the knowledge management as an inputs and continues processes that lead to outputs, within determinants of the environment in which organizational knowledge management operates. This study serves as the theoretical side of knowledge management in terms of the knowledge, approach and processes of knowledge management and its different dimensions.

The study of Abu Fara (2006), The reality of the use of the entrance of knowledge management in banks operating in Palestine.

The aim of this study was to analyze and determine the reality of the use of the knowledge management portal in the banks operating in Palestine; the study focused on five functions of knowledge management. These functions are: planning knowledge, updating and developing knowledge, organizing and storing knowledge, spreading knowledge culture, the study seeks to verify the effect of some variables (job status, gender, education level, experience, and training) on understanding the importance of knowledge management and adoption in banks operating in Palestine. The study has developed a questionnaire as a tool for collecting data related to the study; The sectors of children with disabilities, the sector of democracy and human rights, the health sector, the housing and infrastructure sector, the charitable sector and the culture and art sector. Five sectors were excluded: the education sector, the youth sector and the trade union sector, the tourism sector and agriculture sector. The researcher benefited from contributions and research in the field of knowledge management in constructing this questionnaire. The results showed that there are significant differences and non-significant differences between the variables of the study. Moral differences are related to understanding the importance of knowledge management as dependent variable, while age, experience, and training, as independent variables, and non-significant differences are attributed to the elements of job status, gender, and educational level - as independent variables. The most important results of this study were that the banks operating in Palestine carry out fundamental applications of the five basic functions of the knowledge management approach. Based on the results of this study, the researcher suggested that the banks operating in Palestine pay greater attention to the management portal applications Knowledge.

The study of Boaisa (2012), Knowledge Management as a Modern Management Approach to Organizations in an Era of Globalization.

The study talked about the world and its important changes and the secret and successive changes at all economic levels, technical, political, social and cultural levels led to the emergence of serious concepts that were not previously known, such as globalization, which is a necessity and imperative necessitated by developments in the fields of transport and communication; The transfer of goods, services, capital and information systems, which witnessed a great development during the last quarter of the last century and served as a platform for launching the revolution of knowledge management and technology, which caught the attention of specialists and drew the modern administration has committed itself to developing its methods and modernizing its technologies to meet the growing competition forces, to search for sources of knowledge, to attract and develop the knowledge base and to employ it in all its operations to cope with this new management revolution. The latter is a modern and inevitable management trend for contemporary organizations in the light of the tremendous developments of information technology due to its knowledge values. However, it is related to the ability to exploit this information in creating, storing, distributing and developing the required knowledge continuously to improve the performance of the organization and its role in society.

The study of Mohamed, Stank sky & Murray (2006), Knowledge management and information technology: can they work in perfect harmony.

The aim of this study was to present new ideas about the role of IT in the extraction, acquisition, distribution and personality of knowledge. It also aimed to identify the strengths and weaknesses of information technology in KM. Finally, this study attempted to explain why the promise of technology remains unrealistic according to many researchers in knowledge management. The study was based primarily on the conceptual framework of the four pillars of knowledge management developed by researcher Stank sky; Within this framework, the authors tried to highlight the role of information technology and the hidden reasons that make knowledge not accessible through information technology. The study found that the representation and assimilation of information technology for the moral value, dynamism, experience and other dimensions of human knowledge remains controversial. Current technology is not ripe for solving such problems. Finally, this study concluded that for information technology to be effective for knowledge management, to get rid of its bivalent logic, and to learn instead to work within genuine original permanence.

The Study of Shu-Mei (2006), Knowledge management System Performance Measure Index.

The objective of the study was to provide a benchmark that measures the performance of the knowledge management system, in which performance is assessed in organizations. The most important results of the study were that appropriate management and knowledge raising process drives the organization to be more adaptive, creative and rational. Knowledge management is an important strategy for improving the organization's performance. Performance must strengthen the learning culture to increase the Organization's ability to continue to improve its business performance. The study concluded that the higher the index of the study, the higher the performance of the knowledge system. This indicates that the quality of the knowledge system affects its performance.

The study of Borghoff & Pereschi (2002), Information Technology for Knowledge Management.

This study aimed at finding out whether information technology helps to grow organizational knowledge. The study concluded that information technology actually helps in the growth of organizational knowledge taking into account other aspects such as organizational culture and work practices. The study concluded that information technology focused on managing Knowledge is most appropriate and ideal as it is one of the important assets of the Organization. The study describes a number of IT systems that support different aspects of knowledge management. The study reviews the importance of supporting knowledge management with appropriate IT systems so that managers can easily identify strengths and weaknesses and thus, increase the effectiveness of the organizations that manage them. The study pointed to the importance of the human factor that possesses the knowledge, the knowledge that the organization may lose in the event of departure from it, and that it is necessary to invest in knowledge of organizations so as not to become static knowledge is not used.

STATISTICAL ANALYSIS AND HYPOTHESIS TESTING**Characteristics of the study sample (Demographic Analysis)**

Frequencies and percentages to describing the views of the sample have been extracted into the study paragraphs:

Demographic Variables		Frequency	Percentage
Gender	Male	121	81 %
	Female	29	19 %
	Total	150	100 %
Age	Less than 25 years	47	31.5 %
	25 – 30 years	51	34 %
	31 – 40 years	23	15.5 %
	Above 41 years	18	19 %
	Total	150	100 %
Qualifications	Bachelor Degree	120	80 %
	Master Degree	17	11.5 %
	Ph.D. Degree	13	8.5 %
	Total	150	100 %
Practical Experience	up to 5 years	84	56 %
	6 -10	34	23 %
	11 – 15	21	14 %
	16 and above	11	7 %
	Total	150	100 %

Table 2 shows that there is (81%) males and (19%) females; (31.5%) are less than 25 years of age, (34%) between the age of 25-30 years, (15.5%) between 31-40 years, and (19%) above 41 years of age; while (80%) with Bachelor degrees, and (11.5%) with Master degrees, and (8.5%) with Ph.D. degrees of studies; (56%) have up to 5 years of experience, (23%) from 6-10 years of experience, (14%) from 11-15 years, and (7%) with 16 years and above of experience.

DISCUSSION OF RESULTS

The study aimed is to detect the impact of knowledge management on the performance of commercial banks' employees in Jordan, in the light of personal variables, by answering each of the following study questions as in table 4:

Rank	Paragraph Number	Paragraph	Arithmetic Mean	Standard Deviation
18	1	The Bank's management seeks to improve the quality of production through knowledge management.	3.140	1.232
12	2	The Bank's management works to raise the level of employee productivity by raising their knowledge levels.	3.540	1.017
3	3	The Bank's management is working on developing new ways of production by acquiring new production knowledge.	3.840	1.125
10	4	The Bank's management provides information to employees on an ongoing basis.	3.630	1.128
15	5	The Bank's management stores and classifies the knowledge available to it to benefit from it.	3.470	1.412
17	6	Easy access to explicit information stored.	3.390	1.265
9	7	There is a library in the bank where knowledge can be increased.	3.640	1.164
5	8	Encourages management to read and upgrade cognitive personnel.	3.760	1.179

2	9	The Bank's management encourages research on its work to increase knowledge and take conclusions and recommendations.	3.920	0.381
14	10	The Bank's management conducts training with business information technology experts.	3.490	1.223
6	11	The bank's management provides a computer for each employee with a database and all the information needed by the employee.	3.720	1.042
16	12	Developing the system of information delivery and distribution in a systematic and rapid manner that increases productivity.	3.440	1.112
11	13	Employees are aware of the importance of knowledge in improving productivity and improving performance.	3.620	1.101
13	14	Adequate human resources are available to implement knowledge management and can be used to increase productivity and performance.	3.530	0.874
1	15	There is an improvement in the productivity of the Bank's employees as a result of the application of knowledge management.	4.110	1.174
7	16	Knowledge management improves performance and prevents mistakes.	3.700	0.983
8	17	Knowledge management contributes to addressing employees' mistakes.	3.670	1.017
4	18	Knowledge management contributes to improving employee awareness in turn to improve productivity.	3.820	1.253

Table 4 shows that the sample trends were positive towards the study paragraphs, the mean values are greater than the mean of the measurement instrument.

Hypotheses Testing

First Hypothesis:

H₁: There is no statistically significant impact of knowledge management on the functionality of commercial banks' employees in Jordan at the level of ($\alpha \leq 0.05$).

H₀: There is statistically significant impact of knowledge management on the functionality of commercial banks' employees in Jordan ($\alpha \leq 0.05$).

Table 5						
Hypothesis Testing						
Calculated T	Tabulated T	Sig. T	The result of the nihilistic hypothesis	Coefficient correlation r	of	The coefficient of determination r ²
5.891	2.0184	0.000	Reject	0.617		0.381

This hypothesis was tested using the simple regression test. The results in Table (5) indicate that the calculated value of T = 5.891 is greater than the tabular value of T = 2.0184; and according to rule: hypothesis (H₁) is accepted if the calculated value is greater than the tabular value, and the significant value is greater than (0.05); and rejected if the calculated value is less than the tabular value, and the significant value is less than (0.05), thus, reject the null hypothesis (H₁) and accept the alternative hypothesis (H₀). which means that there is an impact of knowledge management on the functionality of banks' employees .

The mark is strong as $r = 0.708$ and the independent variable interprets 50% of the change in the dependent variable.

Second Hypothesis:

H₁: There is no statistically significant differences in the impact of knowledge management on the performance of commercial banks' employees due to the functional variables (age, gender, academic qualification, years of experience).

H₀: There is statistically significant differences in the impact of knowledge management on the performance of commercial banks' employees due to the functional variables (age, gender, academic qualification, number of years of experience).

The ANOVA test was used to test the above hypothesis. It was found that the calculated F values for each variable are higher than the tabular value. Therefore, we accept H₁ and reject H₀. Which is: There are no differences in respondents' responses to the impact of knowledge management on the performance commercial banks' employees. As seen in table (6) below.

Variable	Calculated T	Tabulated T	Sig. T	The result of H1
Gender	0.714	2.54	0.537	Accept
Age	1.831	2.74	0.201	Accept
Qualification	0.129	4.54	0.667	Accept
Experience	1.971	2.82	0.207	Accept

CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings and Conclusions

The results of the study showed that Jordanian commercial banks generally rely on the need to identify the internal resources, i.e., the skills and knowledge of the employees. The banks relied on the interaction of individuals to solve the problem and find new ideas, as well as, their dependence on access to knowledge through the banking sector as well as external sources, while there was a marked weakness in their reliance on electronic banking.

Commercial Banks rely more on computer storage than on traditional computers and individuals. The banks focused on the distribution of knowledge on the training programs, publications and various types of publications and with a significant weakness in the adoption of Jordanian commercial banks on electronic tools for the distribution of knowledge. And a significant weakness in banks' reliance on information technology to assist knowledge management. And a weakness in the quality of services provided by Jordanian commercial banks and their lack of adoption of Total Quality Management (TQM) concepts.

The study found that there is a statistically significant impact at ($\alpha \leq 0.05$) for knowledge management in the job performance of Jordanian commercial bank>

There are also no differences in respondents' responses to the impact of knowledge management on the functional performance of employees of commercial banks due to the functional variables (age, gender, academic qualification, years of experience).

Recommendations

The study recommended providing banking services by relying on the World Wide Web as a means of providing excellent services in addition to reducing costs and constantly striving to gain knowledge that meets strategic, competitive and functional needs that are capable of achieving learning processes and to disseminate the necessary, adequate and timely knowledge to all parties. Related. In addition to the need to allocate a professional team whose main activity and work is to manage the activities and efforts of knowledge at the level of the bank as a whole. Adopting the philosophy of Total Quality Management (TQM), and spreading the culture of quality as a direction for continual improvement in operations and banking services as a whole through the participation of employees in line with or anticipating customer expectations.

Adopting the strategy of continuous training for employees and monitoring the appropriate allocations for this without underestimating the provision of sufficient human resources skilled at all organizational levels and in all areas of performance through the use of local experts or from abroad, and sending staff to complete their studies abroad. As well as increasing the interest in the material and moral motivation of the workers to increase their motivation and achieve the satisfaction of employees through the effective empowerment of employees within self-management teams with the involvement of information and power and authority, the need to adopt and use information technology and the development of knowledge management in each bank to share with the information systems and technologies to achieve the advantage competitiveness.

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