



## **Analysis of the Trends of Managers in Commercial Banks in Taif Governorate towards the Application Knowledge Management Processes**

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### **ABSTRACT**

This study aims to identify the trends of managers in commercial banks towards the application of knowledge management processes in Taif governorate in Saudi Arabia. To achieve the objectives of the study, the researcher developed a questionnaire of (27) paragraphs divided into three dimensions. The study community consisted of all managers in commercial banks in Taif. The resolution analyzed using (SPSS). The study found asset of results, the most prominent of which were: The existence of significant effect at the level of statistical indication ( $\alpha=0.05$ ) of knowledge management processes diagnosis, generation, storage, transport and application) in commercial banks in Taif. There is statistical difference of ( $\alpha=0.05$ ) to arrange the areas of knowledge management processes from the point of view of managers in commercial banks in Taif governorate. The most important findings of the study: The need to urge all managers working in commercial banks in Taif governorate to use their own knowledge to solve the problems and obstacles they are exposed to so that there is creativity and innovation. Create database of experts and consultants from managers and knowledge-conscious, and their knowledge innovations so that they can benefit from their expertise and opinions in developing knowledge them to commercial banks in Taif

Keywords: Management Processes Commercial Banks, Managers, Saudi Arabia

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### **Introduction & literature:**

**A- Introduction :** Knowledge management processes are important topics in the field of management and organizational behavior, and have received - and still - increasing attention through many researches and studies, which linked knowledge to positive individual and organizational results, and these studies showed the extent of the many benefits achieved by knowledge management for the organization and individuals separately, especially since knowledge is inexhaustible, but increases whenever it is circulated, whether between individuals or organizations (Coakes 2003, Mahamid 2008, Falaq 2010). He dealt with each of (Balogun 2004, Kluges 2001, hg'phdkm 2015, Abu Khudair 2009, Pablost Falaq 2010), knowledge management and pointed out that it consists of explicit knowledge, which is written and implicit knowledge, which is in the mind of individuals, and that the origin of knowledge is implicit, and knowledge is the latest developments in information systems, and knowledge is characterized by characteristics represented in subjectivity because it is the product of human interaction and information and therefore deeply affected by the background of the person and the context in which it works, And also its ability to move from one person to another or from one organization to another, and the processes of knowledge management are generated by the human mind and then circulated, either the property of self-reinforcement is known as the increase in participation in the sense that knowledge is the only thing that increases whenever it is shared, and as Albert Enshain said (knowledge is inexhaustible certain), as well as renewal and continuity (Alavi 1999, 2010, Awad 2010 Darwaza 2008, Al-Mudallal 2012), Knowledge is renewed on a daily basis as a result of developments and technology, and the value of knowledge is also not fixed with time, but rather variable, and knowledge means arrangement and deepening of the idea, not randomness. Knowledge management has its importance in business success and the development of societies and how to invest knowledge to achieve competitive progress at the level of individuals, groups, organizations and societies, and many organizations have taken to touch the importance of knowledge as an effective tool for investing intellectual capital, (Othman 2009, Al-Saeed 2009, Ramzy 2003, Kidwell 2006), and knowledge management contributes directly to raising the level of performance of business organizations and achieving their desired goals, through which the departments of these organizations can identify what knowledge is used in their work and applications and then How to work to raise and develop this knowledge in order to achieve its goals Knowledge management processes need a set of processes to manage them and the organization's management should focus on directing knowledge management processes towards achieving knowledge and focusing on implementing a knowledge strategy that ensures the effectiveness of knowledge management processes in all units of the organization in an integrated manner (Abu Sabha 2016 Zatma 2011, Awad2010, Darwaza 2008). Reviewing previous studies, it was noted that despite the multiplicity of studies in this regard, there is a scarcity of studies, which dealt with the attitudes of managers towards the application of knowledge management processes in commercial banks in Taif Governorate. From this

standpoint, the current study tries to identify the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes.

Study problem: The world today is witnessing an unprecedented transformation in the field of information flow, but what is happening now is a real revolution in the field of information called the information revolution and the Internet, which makes serious thinking about how to benefit from it in creating qualified human elements capable of achieving the competitive advantage of organizations in order to continue through the use of the best administrative means and methods to ensure the quality of their performance. Knowledge management is one of the most distinguished terms and administrative methods, which achieve the highest rates of quality and continuity. (Abu Khdeir 2009, Al-Meligy 2010, Azhar 2010).

The problem of the current study is to know the trends of managers in commercial banks in Taif towards the application of knowledge management processes, and from the above can formulate the problem of research in the following questions: -

- What are the attitudes of managers working in commercial banks in Taif towards the application of knowledge management processes?
- Are there statistically significant differences in the perception of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to demographic variables (years of experience, educational qualification, marital status, age).

Objectives of the study: - The study aims to achieve the following: -

- Identify the level of awareness of managers working in commercial banks knowledge management processes.
- Identify the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes in commercial banks in Taif
- Identify the statistical differences attributed to demographic variables (years of experience, academic qualification, marital status, age) of the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes.
- Provide a set of recommendations that will expand the concept of managers' attitudes towards the application of knowledge management processes among takers in commercial banks in Taif Governorate.

Methodology and Procedures: In order to achieve the desired objectives of the study, the study adopted the methodology of descriptive research, and analytical field, at the level of the descriptive study, a desk survey was conducted and access to theoretical and field studies and research in the field of knowledge management processes, in order to crystallize the foundations and premises on which the theoretical framework is based and stand at the most important previous studies that formed a vital tributary in the study and the knowledge axes it contained, so that the concept of knowledge management and its operations was clarified. At the level of analytical field research, a survey was conducted for a sample of members of the study population and asked them to answer the paragraphs of the questionnaire designed for this study, and then the collected data is analyzed through the questionnaire by appropriate statistical methods using the Statistical Package for Social Sciences (SPSS) software. After analyzing the data, the results were extracted and the hypotheses of the study that were developed for the purposes of achieving the objectives of the study were tested by appropriate statistical methods.

Hypotheses of the study: The study revolves around the following main hypotheses:

- There is a statistically significant difference at the level of significance ( $\alpha \leq 0.05$ ) for the arrangement of areas of knowledge management operations from the point of view of managers in commercial banks in Taif Governorate.
- There is a statistically significant difference at the level of significance ( $\alpha \leq 0.05$ ) for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes due to the variable of years of experience.
- There is a statistically significant difference at the level of significance ( $\alpha \leq 0.05$ ) for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to the variable of scientific qualification.
- There is a statistically significant difference at the level of significance ( $\alpha \leq 0.05$ ) for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to the variable of social status.
- . There is a statistically significant difference at the level of significance ( $\alpha \leq 0.05$ ) for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to the age variable.

The population and sample of the study: The study population consisted of managers working in commercial banks in Taif Governorate, while the study sample was selected a random sample that includes all job categories in commercial banks.

Statistical methods that serve the study: To answer the questions of the study and to test the validity of the hypotheses, descriptive and analytical statistics methods were used, using the Statistical Package for Social Sciences (SPSS).

- Frequencies and percentages of respondents' answers to statements.
- Cranbach Alpha to calculate the coefficient of stability and statistical truthfulness.
- The arithmetic mean (Mean) and the standard deviation of the answers of the sample members.
- One- Sample Test.

• One Way Analysis of Variance (ANOVA)

Benefit from the search: This research can constitute benefits from both a scientific and practical point of view:

From a scientific point of view, this research is rare in its subject in terms of its idea, which is to analyze the trends of managers in commercial banks in Taif Governorate for knowledge management operations, where the researcher did not monitor - within the limits of his knowledge - any precedent in this regard, whether in the Arab business management environment in general or the environment of the Kingdom of Saudi Arabia in particular, although the administrative literature at the global level is full of little - according to what is available to the researcher. The study can come up with an intellectual framework that contributes to providing the Arabic library with new literature in the field of knowledge management processes. The Arabic Library is still in dire need of such studies.

In practice, it is hoped that the results of the current study will help officials in commercial banks in Taif Governorate - the subject of the study - to understand the concept of knowledge management processes, especially for managers at various administrative levels, and work to develop and develop it because of its great importance in supporting knowledge processes and exchanging experiences between individuals, as the strength of the relationship between the level of knowledge managers will reflect positively on increasing the efficiency of the administrative apparatus in preparation for competition by other organizations in commercial banks in Taif Governorate under study. The study can serve as feedback to senior management in commercial banks in Taif Governorate and similar organizations in identifying the concept of knowledge management processes and their relationship to the behavior of individuals. And provide some scientific recommendations that can contribute to the proposal of future studies in this field that expand the research base.

**B-Theoretical framework and study literature:** There are many researchers who have studied knowledge management and its operations, including a study (Al-Ghunaim 2013) entitled Knowledge Management Operations and its relationship to the development of the level of performance from the point of view of the employees of the Emirate of Qassim, the study aimed to identify the processes of knowledge management and its relationship to the development of the level of performance from the point of view of the employees of the Emirate of Qassim, and the analytical approach was used and the sample reached (218) employees, and the study found that the use of knowledge management processes was average as well as the level of performance in the emirate was average. The study recommended the need to share knowledge internally for workers through workshops, meetings and training, create a stimulating and encouraging work environment and increase the participation of employees in the decision-making process in the emirate. As for the study (Othman 2009) entitled Attitudes of secondary government school principals towards the application of knowledge management in the northern governorates of Palestine, the study aimed to identify the attitudes of secondary government school principals towards the application of knowledge management in the northern governorates in Palestine, in addition to showing the impact of demographic variables and the location of the governorate on their attitudes towards the application of knowledge management. The study population consisted of all principals of secondary government schools in the northern governorates of Palestine, selected from a random stratified sample of (229), and the study was applied using the descriptive analytical approach and a questionnaire was designed according to the variables of the study, and the program (SPSS) was used in analyzing data and drawing conclusions. The study found that the attitudes of secondary government school principals towards the application of knowledge management in the northern governorates of Palestine were positive, as the percentage of response to the total score reached (78.2%). There were no differences in the degree of attitudes of secondary public school principals towards the application of knowledge management in the northern governorates of Palestine, due to demographic variables, and the researcher made recommendations in light of the results. As for the study (Darwaza 2008), the relationship between knowledge management requirements and processes and their impact on the excellence of institutional performance, the study aimed to reveal the relationship between knowledge management requirements (cognitive needs, awareness and cognitive commitment, internal and external communications) and knowledge management processes (diagnosis, generation, storage, distribution, application) and the impact of this relationship on the excellence of institutional performance in the Jordanian Ministry of Higher Education. A questionnaire was designed and the statistical package SPSS was used. The study found a statistically significant relationship between the requirements of knowledge management and both knowledge diagnosis, knowledge generation, knowledge storage, knowledge distribution, knowledge application. The existence of a statistically significant relationship between the requirements of knowledge management and its processes on the one hand and employee satisfaction, learning, institutional growth, and the efficiency of internal processes on the other hand. As for the study (Maher 2014) the impact of knowledge management processes on the quality of higher education in Iraq, an analytical study from a pioneering perspective, the study sought to determine the impact of knowledge management processes in ensuring the quality of higher education in Iraq, by posing the problem of what is the level of interest of Iraqi universities in knowledge management and whether knowledge management processes have a role towards the quality of education in Iraqi universities. The questionnaire was used, and the study found a significant correlation between knowledge management processes and ensuring the quality of education in general, a set of recommendations were made, the most important of which is the adoption of an effective program to know the problems of students and society alike and the need to take students' expectations and aspirations into account when providing services or setting standards for providing educational services, in order to work to meet the desires and needs of students in accordance with their expectations. The study (Al-Mudallal 2012) aimed to identify the reality of the requirements of the application of knowledge management in the Palestinian government institutions and its impact on the level of performance and provide recommendations that contribute to preparing the work environment for the application of knowledge management.

A questionnaire was used distributed to the study sample of (44) individuals, and the study concluded that there is a weakness in the level of availability of knowledge management requirements and the varying availability of these requirements. There is a strong correlation between the availability of knowledge management application requirements and the level of performance. There were no differences in knowledge management requirements and performance level due to age, qualification, experience and job title variables. The study (Saadat and Tim 2011), aimed to identify the degree of knowledge management practice when the principals of public schools in Jenin district, and the size of the study sample (90) individual, and the study found that all knowledge management processes have been practiced to a very large degree and the field of implementation and follow-up came in first place, then the

organization and the field of evaluation. There were no differences in the degree of knowledge management practice among the sample members due to the variables of gender, educational qualification, and experience. The study of Al-Zatma (2011) aimed to show the role of knowledge management and its relationship to performance excellence in colleges and institutes of medium technology was using a questionnaire distributed to (279) individuals, and found that the practice of knowledge management was high workers in the technical colleges of medium knowledge management operations as follows Knowledge diagnosis, knowledge generation, knowledge storage, knowledge distribution. The Badr study (2010) aimed to identify the degree to which secondary school principals in Gaza governorates practice knowledge management skills from their point of view. A questionnaire distributed to the principals of secondary school principals was used as a sample of (125) members of the secondary school. The study found that the degree to which secondary school principals practiced knowledge management skills was high in all areas: knowledge generation, knowledge sharing, knowledge organization and storage, and application of knowledge. She noted that there were no statistically significant differences in the practice of knowledge management skills by secondary school principals due to variables of gender, specialization, or years of service. The study (Rababaa 2010) aimed to know the level of knowledge management practice in the Social Security Corporation Center in Oman. The results indicated that the practice of knowledge management in its activities in the Social Security Corporation was moderate, where the activity of knowledge creation and the activity of knowledge storage came in first place, the activity of applying knowledge came in second place, while the activity of knowledge dissemination came in last place. The results also indicated that there were no statistically significant differences in the respondents' attitudes to manage knowledge of their activities (finding, storing, publishing, applying) due to the impact of gender, age, job title, academic qualification, years of experience, and marital status. Abu Fara and Elayyan (2010) study aims to identify the reality of knowledge management processes in NGOs in East Jerusalem by monitoring the reality of the application of different knowledge management processes. The study sample reached (182) individuals, and the results showed that NGOs in East Jerusalem in their various sectors use knowledge management through the practice of their various processes, namely: knowledge diagnosis, knowledge planning, knowledge modernization, dissemination, sharing and distribution of knowledge, generation and acquisition of knowledge, organization of knowledge, storage and retrieval, implementation of knowledge, and the process of monitoring and controlling knowledge. The results also showed a significant relationship at the level of statistical significance ( $\alpha \leq 0.05$ ) between knowledge management applications and the effectiveness of the activities of NGOs in East Jerusalem.

The study (Odeh 2010), which was distributed to a sample of (327), of the deans of faculties and directors of departments and administrative sections and their deputies in Palestinian universities, it aimed to clarify the reality of knowledge management in Palestinian universities and ways to strengthen it. The results indicated that the practice of knowledge management processes was high, and the application of knowledge was in order knowledge organization knowledge generation and then knowledge sharing. It also showed that there are statistically significant differences in the reality of knowledge management in Palestinian universities in the dimensions of knowledge sharing and knowledge application due to the knowledge variable to the reality of academic qualification management, and the existence of statistically significant differences in Palestinian universities in the dimensions of organizing and generating knowledge due to the workplace variable. There were no statistically significant differences for knowledge management in Palestinian universities due to the variable of years of service and gender. In the foreign environment, a study (Razaghi Safania and, Fazelidinan 2013), which aimed to know the relationship between knowledge management and organizational development from the point of view of the employees of the Directorate of Youth and Sports in Mazandaran province in Iran. The study sample consisted of (63) individuals. The results showed that there is a statistically significant relationship between knowledge management and organizational development. Among the four areas of knowledge management (knowledge acquisition, knowledge transfer, knowledge use, and knowledge recording) the results of the regression analysis showed that the field of knowledge use had the greatest impact on organizational development in youth and sports directorates. Yasin and Ramakrishnan (2012) aimed to identify the uses of the knowledge management system in one of the public universities in Malaysia. Twenty faculty members and eleven employees participated in the study and the results showed that the use of a knowledge management system in higher education institutions can raise the efficiency, effectiveness, and quality of graduates who can meet the needs of future job employers. As for the study (Al-Agha, Abu Al-Khair 2012), entitled The reality of the application of knowledge management processes at Al-Quds Open University, the study aimed to reveal the reality of the application of knowledge management processes at Al-Quds Open University and the procedures for developing them by identifying whether there are statistically significant differences at the level of significance ( $\alpha > 05.0$ ) about the reality of the application of knowledge management processes at Al-Quds Open University attributed to variables (years of service - educational zone - academic qualification). The study approached the descriptive approach. The sample included (250) individuals, and the results of the study resulted in the application of knowledge management processes at Al-Quds Open University relatively average and a relative weight (8.63), (%) The study also revealed that the erudition, cultural level, nature of work, the number of researches and workshops and the field of interest enjoyed by holders of scientific qualifications without a doctorate are weak at the university and high among PhD holders. It was also found that there were no statistically significant differences about the reality of the application of knowledge management processes at Al-Quds Open University due to variables in the number of Years of experience and educational district.

The study reached a set of recommendations and proposals, including the need for a supportive leadership for the knowledge management strategy, so that it has a clear vision for diagnosing knowledge of various kinds, and selecting qualified individuals and experts who possess knowledge. And the establishment of a special department for knowledge management to be placed within the organizational structure of the university administration so that among its tasks is to organize knowledge management processes, control, development and follow-up of knowledge management processes, and appoint a qualified knowledge manager capable of performing his knowledge roles and able to develop future plans for building and developing knowledge. Establishing research units in each branch of the university to follow the Department of Knowledge Management to encourage employees to exchange and acquire knowledge. As for the study (Al-Tahaina, Al-Khalidi 2015) entitled the application of knowledge management processes in the faculties of physical education in Jordanian universities, the study aimed to identify the degree of application of knowledge management processes in the faculties of physical education in Jordanian universities from the point of view of faculty members, and whether there are statistically significant differences in the degree of application of knowledge management processes attributed to the variables of gender, experience, and academic rank. The study was conducted

on a sample of (51), a faculty member from the faculties of physical education at the University of Jordan and the Hashemite University, and the questionnaire included four basic areas in knowledge management: the formation and generation of knowledge, storage and organization of knowledge, the transfer and sharing of knowledge, and the application of knowledge. The data were processed statistically. The results showed that the degree of application of knowledge management in the faculties of physical education was generally high. In the ranking, the field of knowledge transfer and sharing came first, then the field of application, storage and organization of knowledge, and finally the field of knowledge formation and generation. The results also showed that there were no statistically significant differences in the degree of application of knowledge management processes due to the variables of gender, experience, and academic rank. The study of meanings (2009), it aimed to identify the attitudes of managers in the centers of Jordanian ministries towards the application of the concept of knowledge management and its impact on their job performance. The sample reached (298), individual. The results indicated that Jordanian ministries adopt the concept of knowledge management to a moderate degree and that the managers participating in the study feel a high level of job performance. The results also showed the commitment of ministries in Jordan to the dimensions of knowledge management due to its relative importance, knowledge team, knowledge storage, knowledge sharing, knowledge application, and knowledge technology. The study (Abu Khdeir 2009) aimed to apply knowledge in higher education, and one of its most important results is that the application of knowledge management requires the creation of a stimulating, encouraging and supportive culture for the production and sharing of knowledge, and the establishment of an organizational environment based on sharing knowledge and personal experiences, building effective networks in relations between individuals and establishing an organizational culture that supports participation, sharing and exchange of knowledge. She also explained that the adoption of knowledge management achieves many benefits for higher education institutions, including improving the educational process, improving the level of administrative services, improving the quality of educational outcomes, improving the decision-making process, increasing the effectiveness of the strategic planning process, reducing costs related to administrative expenses, and developing the performance of faculty members. As for the study (Abu Hashish 2009), it aimed to reveal the nature of the prevailing organizational culture at Al-Aqsa University, and to highlight the reality of knowledge management at the university and determine the relationship between the prevailing organizational culture and knowledge management, and the sample reached a sample of (98) individuals, and the study found that the prevailing organizational culture and the level of knowledge management at Al-Aqsa University was weak, and also indicated that the weak level of knowledge management is related to the weakness of the prevailing organizational culture in University

As for Al-Otaibi's study (2007), it aimed to clarify the concept of knowledge management and its importance in contemporary administrative thought and to stand on the reality of knowledge management applied at um Al-Qura University. The descriptive analytical approach was used, and a questionnaire was designed as a tool to collect information from the study sample, which numbered (492) individuals, and the results of the study showed that the sample members believe that the university does not give priority to knowledge management and that the term knowledge management is not circulated in universities intensively, and they also pointed out the lack of a clear strategy for knowledge management. The study (McIntyer and Girard 2010) aimed to clarify the optimal use of the knowledge management model in public sector institutions by studying the case of the federal government in Canada and standing on the knowledge management model in Canadian government institutions. The researchers concluded that the knowledge Inukshuk model, which includes technology, leadership, culture, processes, and metrics, is the holistic model that ensures organizations make the most of knowledge, and that the five elements of knowledge management have contributed positively towards enabling organizations to achieve their goals. The researchers recommended the application of the model (knowledge Inukshuk) as a model elements of knowledge management. The study (Bansal and Bogner 2007), aimed to analyze some elements related to the resources of the institution, and the elements related to the knowledge of the institution. The study showed that there are three components of knowledge management systems that affect the performance of organizations, namely the ability of the institution to generate knowledge, the ability to build its own knowledge, and efficiency in covering all related expenses. The study sample included (42) institutions and the study reached the results of One of the most important is that the growth rate of institutions is positively correlated with their ability to generate knowledge and build their own knowledge society. The study (2004, Keeley) aimed to determine the effectiveness of knowledge management practice in the development of planning and decision-making in many types and patterns of higher education institutions and the method of quantitative descriptive approach was used, and the sample consisted of (450) individuals. The results showed a strong correlation between effective organizational education and an effective formal knowledge management program. Higher education institutions practice knowledge management through the University Research Authority, and institutions that have provided a strong infrastructure of systems and devices that support knowledge have doubled the opportunities of individuals in knowledge sharing, whether by electronic means or actual face-to-face participation, and have produced successful steps in the development of planning and decision-making, which contributed to reducing the turnover rate of employees in the institution.

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### **The concept of knowledge management processes:**

Knowledge management processes are the main source of data and information of the organization, which is based on it in decision-making, problem solving and distinction from other organizations in the competitive market, and it is an administrative process consisting of inputs and outputs and is affected by the external environment, and consists of interrelated components among themselves and aims to share knowledge, and obtain a major advantage for the institution. Knowledge includes explicit and implicit knowledge, explicit knowledge represented in the experiences and experiences preserved in references or memos, etc., whether traditional or electronic. Tacit knowledge means knowledge that exists in the minds of individuals and is acquired through the accumulation of previous experiences. They are often of a personal nature, which is difficult to obtain, and mean collective thinking to reach optimal decisions.

Knowledge Diagnosis Process: Knowledge Diagnosis is a key to any knowledge management program, and it is a key essential process that contributes directly to launching and determining the form of operations in the organization. It means searching for the whereabouts of knowledge. From procedures or human resource in the organization, and to achieve a comparison between the current knowledge assets in the organization and the knowledge assets

required for the organization to reach the desired innovation. In the light of the correct knowledge diagnosis, policies and programs are developed to reach the desired knowledge.

The process of acquiring knowledge: - It is the process through which the organization seeks to obtain the required knowledge and means that all members of the organization register for events and information and save them manually or electronically and make them available to everyone in an easy manner and includes knowledge of laughter and frankness, as well as obtaining knowledge from various sources such as, consultants, experts, interested parties, customers, competitors and others, and the use of reference comparison rules, workshops, seminars, brochures, etc. in an intentional way and not by chance. Each organization has ways to acquire the organization according to its specificity, and the stored knowledge is also affected by the culture of the organization and its methods of work.

The process of storing and retrieving knowledge: - The process of storing knowledge is one of the most important processes of knowledge management, because without storing and organizing knowledge, there will be no benefit to knowledge, and retrieving knowledge means reaching the knowledge generated, transferred and stored in the easiest way to deepen the benefit so that it is not lost or accessed by forgetting, for example, "forgetting.

The process of knowledge transfer: - The process of knowledge transfer represents an essential link in the processes of knowledge management, because knowledge needs an organizational climate, organizational trust and organizational culture supporting its transfer and distribution throughout the organization, and knowledge is transferred through formal means represented in reports and letters, or through informal means through informal work teams and friendly relations between employees, The cost must be taken into account when carrying out the process of transferring knowledge, and the cost is represented in the devices used in the transfer, whether electronic or otherwise, and also "attention must be paid when transferring knowledge to the content. It is necessary to pay attention to the need for discussion and participation from everyone and analysis of information and data when carrying out the process of knowledge transfer.

The process of applying knowledge: - This process means that knowledge is more suitable for use in the organization to achieve the desired goals, the application of knowledge means making it more suitable for use in the implementation of the organization's activities and more related to the tasks it performs. It is the implementation of the previous steps of generation, storage, retrieval and transfer of knowledge in the organization

Knowledge Management Objectives: Knowledge management processes aim at a set of procedures and seek to achieve specific goals of the organization, represented in taking care of the customer (which is the focus of the organization's work) by reducing procedures, cost and time.

Maximizing profitability, through effective marketing of services, products and services with the correct use of knowledge, which generates creativity and innovation in the organization.

The use of knowledge leads to the creation of competitive advantages in the organization through attention to the distinguished human resource (knowledge). Reduce gaps in expectations for customers.

Work collectively, which contributes to achieving the general goal of the organization and its guidelines.

Strengthen the Organization's capacity to maintain and improve structured performance based on experience and knowledge.

Systematic scientific work through documentation of all work related to knowledge management from the implementation of the steps of managing knowledge management processes.

Knowledge management is related to the human resource, and recently "the human resource has been adopted as the most important resource of the organization, knowledge is the real investment of the organization.

Motivate organizations to renew themselves and face unstable environmental changes.

## Field Study

All figures should be numbered with Arabic numerals (1,2,3,...). Every figure should have a caption. All photographs, schemas, graphs and diagrams are to be referred to as figures. Line drawings should be good quality scans or true electronic output. Low-quality scans are not acceptable. Figures must be embedded into the text and not supplied separately. In MS word input the figures must be properly coded. Lettering and symbols should be clearly defined either in the caption or in a legend provided as part of the figure. Figures should be placed at the top or bottom of a page wherever possible, as close as possible to the first reference to them in the paper.

Field Study Community: The original study population consisted of managers in commercial banks in Taif Governorate and to come up with accurate and reliable results, the researcher diversified the study sample in terms of its inclusion as follows:

Table (1) Frequency Distribution of Individuals for the Characteristics of the Study Sample

|                        | Category            | Frequency | Percentage |
|------------------------|---------------------|-----------|------------|
| Gender                 | Male                | 101       | 72.1%      |
|                        | Female              | 39        | 27.9%      |
|                        | Total               | 140       | 100.0%     |
| Age                    | less than 20        | 13        | 9.3%       |
|                        | 20 Less than 30     | 32        | 22.9%      |
|                        | 30 less than 40     | 55        | 39.3%      |
|                        | 40 years and over   | 40        | 28.6%      |
|                        | Total               | 140       | 100.0%     |
| Marital Status         | Single              | 41        | 29.3%      |
|                        | Married             | 99        | 70.7%      |
|                        | Total               | 140       | 100.0%     |
| Academic qualification | less than secondary | 7         | 5.0%       |
|                        | Secondary           | 36        | 25.7%      |
|                        | University          | 94        | 67.1%      |
|                        | Postgraduate        | 3         | 2.1%       |
|                        | Total               | 140       | 100.0%     |
| Years of Experience    | Less than 5 Years   | 13        | 9.3%       |
|                        | 5-10 years          | 82        | 58.6%      |
|                        | Over 10 years       | 45        | 32.1%      |
|                        | Total               | 140       | 100.0%     |

Source: Prepared by the researcher from the data of the field study, 2020

Field study tool: The researcher used the questionnaire form as the main means of collecting data from the study sample.

1 / Description of the questionnaire: The researcher attached with the questionnaire a letter to the respondents in which they were enlightened by the title of the study and its purpose, and the questionnaire consisted of two main sections:

Section I: includes personal data of the members of the study sample, represented in academic qualification, gender, age, years of experience, gender, marital status.

Section II: This section contained (27) phrases in three axes, the members of the study sample were asked to determine their response to what each phrase describes according to the measurement of the "Likert" five-tiered which consists of five levels (strongly agree, agree, not opinion, do not agree, do not agree at all). These phrases were distributed on the three hypotheses of the study and included the first axis (8) phrases, the second axis (10) phrases and the third axis (9) phrases.

3 / Statistical stability and honesty:

To calculate the statistical validity and stability of the questionnaire, an exploratory was taken, and the stability and truthfulness of the questionnaire were calculated from the survey sample according to the Alpha Kornbach equation.

Table (2) shows the results of statistical stability and validity of the answers of the survey sample members:

| Hypotheses      | Number of statements | Stability coefficient | Self-honesty coefficient |
|-----------------|----------------------|-----------------------|--------------------------|
| The first axis  | 8                    | 0.169                 | 0.411                    |
| The second axis | 10                   | 0.653                 | 0.808                    |
| Third Theme     | 9                    | 0.828                 | 0.909                    |
| Full resolution | 27                   | 0.781                 | 0.884                    |

Source: Prepared by the researcher from the data of the field study, 2020

It is clear to the researcher from Table (2) that the ratio of the stability coefficient and the self-honesty coefficient according to the Cranbach alpha equation for the statements for the entire questionnaire form are all very high, which gives a good indicator of the strength and honesty of the questionnaire and the understanding of its statements by the respondents, and then rely on them in testing the hypotheses of the study.

Statistical methods used: To achieve the objectives of the study and verify its hypotheses, the statistical program (SPSS), which refers to the statistical package for social sciences, was used to use the results of the following statistical methods:

1. Frequencies and percentages of respondents' answers to the statements.
2. Karnbach Alpha to calculate the coefficient of stability and statistical truthfulness.
3. The arithmetic mean (Mean) and the standard deviation of the respondents' answers.
4. One- Sample Test.
5. One Way Analysis of Variance (ANOVA)

Data analysis and hypothesis testing

First: Analysis and discussion: Application of knowledge management processes

1. Analysis and discussion of the first axis: diagnosis of knowledge:

Table No. (3) Frequency distribution of the answers of the study sample members for the statement of the first axis

| Statements  | Completely Disagree | Disagree   | I don't know | Completely Agree | mean       | Standard deviation | Standard deviation | Degree of approval  |
|---|---------------------|------------|--------------|------------------|------------|--------------------|--------------------|---------------------|
|   | Frequency           | Frequency  | Frequency    | Frequency        | Frequency  |                    |                    |                     |
|   | Percentage          | Percentage | Percentage   | Percentage       | Percentage |                    |                    |                     |
| Do my work in a creative way in the bank  | 4                   | 41         | 6            | 58               | 31         | 3.51               | 1.208              | Agrees              |
|   | 2.9%                | 29.3%      | 4.3%         | 41.4%            | 22.1%      |                    |                    |                     |
| I am promoted to the bank according to the size of the skill and cognitive knowledge I have.                              | 1                   | 4          | 12           | 27               | 96         | 4.52               | .826               | Agree with it all." |
|   | 0.7%                | 2.9%       | 8.6%         | 19.3%            | 68.6%      |                    |                    |                     |
| The bank's incentive system is linked to the volume of knowledge and skill.   | 9                   | 5          | 45           | 26               | 55         | 3.81               | 1.187              | Agrees              |
|   | 6.4%                | 3.6%       | 32.1%        | 18.6%            | 39.3%      |                    |                    |                     |
| The Bank's high academic qualifications are an important indicator for the application of the Bank's knowledge processes. | 1                   | 18         | 19           | 42               | 60         | 4.01               | 1.073              | Agrees              |
|   | 0.7%                | 12.9%      | 13.6%        | 30.0%            | 42.9%      |                    |                    |                     |
| I do artistic participations with my colleagues in the bank to deepen knowledge.  | 8                   | 16         | 40           | 36               | 40         | 3.60               | 1.18               | Agrees              |
|   | 5.7%                | 11.4%      | 28.6%        | 25.7%            | 28.6%      |                    |                    |                     |
| The knowledge programs offered by the bank do not represent any additional burden for individuals.                        | 14                  | 8          | 35           | 29               | 54         | 3.72               | 1.303              | Agrees              |
|   | 10.0%               | 5.7%       | 25.0%        | 20.7%            | 38.6%      |                    |                    |                     |
| I accept change and continuous improvement as an imperative of knowledge.   | 15                  | 28         | 34           | 36               | 27         | 3.23               | 1.271              | I don't now         |
|   | 10.7%               | 20.0%      | 24.3%        | 25.7%            | 19.3%      |                    |                    |                     |
| Teamwork at the bank gives me additional  | 9                   | 13         | 45           | 17               | 56         | 3.70               | 1.262              | Agrees              |
|   | 6.4%                | 9.3%       | 32.1%        | 12.1%            | 40.0%      |                    |                    |                     |



|  |      |       |       |       |       |      |      |        |
|--|------|-------|-------|-------|-------|------|------|--------|
| skills, experience and good knowledge. |      |       |       |       |       |      |      |        |
| Diagnosis of knowledge                 | 61   | 133   | 236   | 271   | 419   | 3.76 | .449 | Agrees |
|  | 5.4% | 11.9% | 21.1% | 24.2% | 37.4% |      |      |        |

Source: Researcher numbers from field study data, 2020

It is clear from Table No. (3) for the results of the first axis (diagnosis of knowledge), we find that he obtained an arithmetic mean (3.76), i.e. I agree according to the Licart pentameter scale. That is, the majority of respondents agree with what came in the terms of the first axis (diagnosis of knowledge)

## 2. Analysis and discussion of the second axis: Generation and storage of knowledge:

Table No. (4) Frequency distribution of the answers of the study sample members for the second axis phrase

| Statements   | Completely Disagree | Disagree    | I don't know | Agree       | Completely Agree | mean | Standard deviation | Degree of approval |
|--|---------------------|-------------|--------------|-------------|------------------|------|--------------------|--------------------|
|  | Frequency           | Frequency   | Frequency    | Frequency   | Frequency        |      |                    |                    |
|  | Percentage          | Percentage  | Percentage   | Percentage  | Percentage       |      |                    |                    |
| The Bank's management conducts systematic and continuous monitoring of available and renewable knowledge from its sources                | 1<br>0.7%           | 85<br>60.7% | 23<br>16.4%  | 13<br>9.3%  | 18<br>12.9%      | 2.73 | 1.085              | I don't know       |
| There is interest in innovators by the bank's management and a suitable environment is provided for them.                                | 0<br>0.0%           | 79<br>56.4% | 23<br>16.4%  | 14<br>10.0% | 24<br>17.1%      | 2.88 | 1.160              | I don't know       |
| The Bank uses scientific methods, innovation and creative thinking to discover and deepen knowledge.                                     | 1<br>0.7%           | 5<br>3.6%   | 22<br>15.7%  | 17<br>12.1% | 95<br>67.9%      | 4.43 | .930               | Completely Agree   |
| The Bank has databases of experts and consultants to deepen knowledge and its operations   | 11<br>7.9%          | 86<br>61.4% | 18<br>12.9%  | 14<br>10.0% | 11<br>7.9%       | 2.49 | 1.042              | I don't know       |
| The bank has modern and electronic means of communication to increase knowledge.   | 1<br>0.7%           | 76<br>54.3% | 18<br>12.9%  | 11<br>7.9%  | 34<br>24.3%      | 3.01 | 1.278              | I don't know       |
| There are workshops and seminars on a regular basis for the exchange of knowledge between individuals.                                   | 0<br>0.0%           | 79<br>56.4% | 21<br>15.0%  | 15<br>10.7% | 25<br>17.9%      | 2.90 | 1.177              | I don't know       |
| The bank is working on the electronic programmatic transformation of its work on an ongoing basis to confirm the principle of knowledge. | 1<br>0.7%           | 4<br>2.9%   | 20<br>14.3%  | 14<br>10.0% | 101<br>72.1%     | 4.50 | .894               | I don't know       |
| The bank keeps records periodically to ensure that knowledge is applied.   | 6<br>4.3%           | 85<br>60.7% | 21<br>15.0%  | 16<br>11.4% | 12<br>8.6%       | 2.59 | 1.038              | I don't know       |

|  |      |       |       |       |       |      |       |                  |
|--|------|-------|-------|-------|-------|------|-------|------------------|
| There are teams at the Bank that are constantly working on holding workshops and training courses to increase knowledge. | 0    | 3     | 12    | 29    | 96    | 4.56 | .742  | Completely Agree |
|  | 0.0% | 2.1%  | 8.6%  | 20.7% | 68.6% |      |       |                  |
| There is a department of quality, development and improvement in the bank to measure knowledge outputs periodically      | 0    | 88    | 16    | 13    | 23    | 2.79 | 1.160 | I don't know     |
|  | 0.0% | 62.9% | 11.4% | 9.3%  | 16.4% |      |       |                  |
| Generate and store knowledge   | 21   | 590   | 194   | 156   | 439   | 3.29 | .523  | I don't know     |
|  | 1.5% | 42.1% | 13.9% | 11.1% | 31.4% |      |       |                  |

Source: Researcher numbers from field study data, 2020

Table No. (4) of the results of the second axis (generation and storage of knowledge) shows that it obtained an arithmetic mean (3.29), i.e. I do not know according to the five-pointed Licart scale. That is, the majority of respondents do not know about (generating and storing knowledge).

3. Analysis and discussion of the third axis: transfer and application of knowledge:

Table No. (5) Frequency distribution of the answers of the study sample members for the third axis phrase

| Statements  | Completely Disagree | Disagree   | I don't know | Agree      | Completely Agree | mean | Standard deviation | Degree of approval |
|---|---------------------|------------|--------------|------------|------------------|------|--------------------|--------------------|
|   | Frequency           | Frequency  | Frequency    | Frequency  | Frequency        |      |                    |                    |
|   | Percentage          | Percentage | Percentage   | Percentage | Percentage       |      |                    |                    |
| The strategic objectives are scientifically formulated by the Bank's Knowledge Department.                                  | 1                   | 7          | 18           | 92         | 22               | 3.91 | .738               | Agree              |
|   | 0.7%                | 5.0%       | 12.9%        | 65.7%      | 15.7%            |      |                    |                    |
| The objectives of each department of the bank are aligned with the requirements of knowledge.                               | 5                   | 83         | 20           | 17         | 15               | 2.67 | 1.089              | I don't know       |
|   | 3.6%                | 59.3%      | 14.3%        | 12.1%      | 10.7%            |      |                    |                    |
| Each department of the bank measures its outputs periodically in accordance with the requirements of quality and knowledge. | 2                   | 86         | 16           | 15         | 20               | 2.75 | 1.143              | I don't know       |
|   | 1.4%                | 61.4%      | 11.4%        | 10.7%      | 14.3%            |      |                    |                    |
| The organizational structure of the bank is an important and catalyst for the application of knowledge.                     | 0                   | 87         | 18           | 14         | 21               | 2.78 | 1.132              | I don't know       |
|   | 0.0%                | 62.1%      | 12.9%        | 10.0%      | 15.0%            |      |                    |                    |
| Improving the bank's productivity and performing the right business is an important requirement for knowledge.              | 1                   | 20         | 92           | 13         | 14               | 3.14 | .807               | I don't know       |
|   | 0.7%                | 14.3%      | 65.7%        | 9.3%       | 10.0%            |      |                    |                    |
| Problems are solved in the bank in creative and innovative ways   | 5                   | 94         | 9            | 7          | 25               | 2.66 | 1.215              | I don't know       |
|   | 3.6%                | 67.1%      | 6.4%         | 5.0%       | 17.9%            |      |                    |                    |
| Innovative solutions to routine problems are circulated to all departments to benefit from them.                            | 5                   | 87         | 19           | 12         | 17               | 2.64 | 1.101              | I don't know       |
|   | 3.6%                | 62.1%      | 13.6%        | 8.6%       | 12.1%            |      |                    |                    |
| There are clear plans for organizational learning, creativity and knowledge of the Bank.                                    | 10                  | 2          | 101          | 9          | 18               | 3.16 | .926               | I don't know       |
|   | 7.1%                | 1.4%       | 72.1%        | 6.4%       | 12.9%            |      |                    |                    |

|  |      |       |       |       |       |      |       |              |
|--|------|-------|-------|-------|-------|------|-------|--------------|
| There is perfect harmony between the Bank's decision-making processes and the Knowledge Operations Department. | 3    | 84    | 12    | 11    | 30    | 2.86 | 1.271 | I don't know |
|  | 2.1% | 60.0% | 8.6%  | 7.9%  | 21.4% |      |       |              |
| Transfer and application of knowledge  | 32   | 550   | 305   | 190   | 182   | 2.95 | .687  | I don't know |
|  | 2.5% | 43.7% | 24.2% | 15.1% | 14.5% |      |       |              |

Source: Researcher numbers from field study data, 2020

Table No. (5) of the results of the third axis (transfer and application of knowledge) shows that it obtained an arithmetic mean (2.95), i.e. I do not know according to the five-pointed Licart scale. That is, the majority of respondents do not know what came in the terms of the third axis.

Second, analyze and discuss the results of hypotheses Application of knowledge management processes

1/ There is a statistically significant difference at the level of significance 0.5 ( $\alpha \leq$  for arranging the areas of knowledge management operations from the point of view of managers in commercial banks in Taif Governorate.

Table No. (6) One- Sample Test for the answers of the study sample members Diagnosis of knowledge

| statement   | T-value | DF  | sig  | Percent of importance | Decision                  |
|---|---------|-----|------|-----------------------|---------------------------|
| 1 Do my work in a creative way in the bank  | 4.97    | 139 | .000 | 70.1%                 | Statistically significant |
| 2 I am promoted to the bank according to the size of the skill and cognitive knowledge I have.                              | 21.78   | 139 | .000 | 90.4%                 | Statistically significant |
| 3 The bank's incentive system is linked to the volume of knowledge and skill.   | 8.05    | 139 | .000 | 76.1%                 | Statistically significant |
| 4 The Bank's high academic qualifications are an important indicator for the application of the Bank's knowledge processes. | 11.19   | 139 | .000 | 80.3%                 | Statistically significant |
| 5 I do artistic participations with my colleagues in the bank to deepen knowledge.  | 6.02    | 139 | .000 | 72.0%                 | Statistically significant |
| 6 The knowledge programs offered by the bank do not represent any additional burden for individuals.                        | 6.55    | 139 | .000 | 74.4%                 | Statistically significant |
| 7 I accept change and continuous improvement as an imperative of knowledge.   | 2.13    | 139 | .035 | 64.6%                 | Statistically significant |
| 8 Teamwork at the bank gives me additional skills, experience and good knowledge.   | 6.56    | 139 | .000 | 74.0%                 | Statistically significant |

Source: Researcher numbers from field study data, 2020

Tablet No. (7) One- Sample Test for the answers of the study sample members Generating and storing knowledge

| statement  | T-value | DF  | sig  | Percent of importance | Decision    |
|--|---------|-----|------|-----------------------|-------------|
| 1 The Bank's management conducts systematic and continuous monitoring of available and renewable knowledge from its sources.               | -2.96   | 139 | .004 | 54.6%                 | significant |
| 2 There is interest in innovators by the bank's management and a suitable environment is provided for them.                                | -1.24   | 139 | .217 | 57.6%                 | significant |
| 3 The Bank uses scientific methods, innovation and creative thinking to discover and deepen knowledge                                      | 18.17   | 139 | .000 | 88.6%                 | significant |
| 4 The Bank has databases of experts and consultants to deepen knowledge and its operations   | -5.84   | 139 | .000 | 49.7%                 | significant |
| 5 The bank has modern and electronic means of communication to increase knowledge.   | .07     | 139 | .947 | 60.1%                 | significant |
| 6 There are workshops and seminars on a regular basis for the exchange of knowledge between individuals.                                   | -1.01   | 139 | .317 | 58.0%                 | significant |
| 7 The bank is working on the electronic programmatic transformation of its work on an ongoing basis to confirm the principle of knowledge. | 19.86   | 139 | .000 | 90.0%                 | significant |
| 8 The bank keeps records periodically to ensure that knowledge is applied  | -4.64   | 139 | .000 | 51.9%                 | significant |

|    |  |       |     |      |       |             |
|----|--|-------|-----|------|-------|-------------|
| 9  | There are teams at the Bank that are constantly working on holding workshops and training courses to increase knowledge. | 24.83 | 139 | .000 | 91.1% | significant |
| 10 | There is a department of quality, development and improvement in the bank to measure knowledge outputs periodically.     | -2.11 | 139 | .036 | 55.9% | significant |

Source: Researcher numbers from field study data, 2020

Tablet No. (8) One- Sample Test for the answers of the study sample members Transfer and application of knowledge

| statement   | T-value | DF  | sig  | Percent of importance | Decision | statement   |
|---|---------|-----|------|-----------------------|----------|-------------|
| The strategic objectives are scientifically formulated by the Bank's Knowledge Department.                                  | 14.54   | 139 | .000 | 78.1%                 |          | significant |
| The objectives of each department of the bank are aligned with the requirements of knowledge.                               | -3.57   | 139 | .000 | 53.4%                 |          | significant |
| Each department of the bank measures its outputs periodically in accordance with the requirements of quality and knowledge. | -2.60   | 138 | .010 | 55.0%                 |          | significant |
| The organizational structure of the bank is an important and catalyst for the application of knowledge.                     | -2.31   | 139 | .022 | 55.6%                 |          | significant |
| Improving the bank's productivity and performing the right business is an important requirement for knowledge.              | 1.99    | 139 | .048 | 62.7%                 |          | significant |
| Problems are solved in the bank in creative and innovative ways.  | -3.27   | 139 | .001 | 53.3%                 |          | significant |
| Innovative solutions to routine problems are circulated to all departments to benefit from them.                            | -3.92   | 139 | .000 | 52.7%                 |          | significant |
| There are clear plans for organizational learning, creativity and knowledge of the Bank.                                    | 2.10    | 139 | .038 | 63.3%                 |          | significant |
| There is perfect harmony between the Bank's decision-making processes and the Knowledge Operations Department.              | -1.26   | 139 | .208 | 57.3%                 |          | significant |

Source: Prepared by the researcher from the data of the field study 2020

It is clear to the researcher from Table (6-7-8) that all the probability values (statistical significance) corresponding to the value of t calculated for the significance of the differences are less than the level of significance (0.05) and this means that most of the sample members agree with the statements of applying knowledge management processes.

From the above, we conclude that the hypothesis of the study, which stated: "There is a statistically significant difference at the level of significance 0.5 ( $\alpha \leq$  To arrange the areas of knowledge management operations from the point of view of managers in commercial banks in Taif Governorate.

3/1 Analysis of Single Variance:

- To measure the relationship between Used to test the hypotheses of the study related to statistical differences between independent variables and dependent variables, to test the effects of personal and functional variables on the perceptions of respondents towards knowledge management processes, which are attributed to the variables of academic qualification, years of experience, age, marital status

2 / The second hypothesis: There is a statistically significant difference at the level of significance 0.5 ( $\alpha \leq$  for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to the variable of years of experience

Table No. (9) Results of simple monolinear variance analysis to measure the relationship between the variable of years of experience, knowledge management processes

| Variables                    | Sources of variance      | Total squares | DF  | Mean of squares | F      | sig  | Decision    |
|------------------------------|--------------------------|---------------|-----|-----------------|--------|------|-------------|
| Diagnosis of knowledge       | Variation between groups | 1.329         | 2   | .665            | 3.409  | .036 | significant |
|                              | Intragroup variability   | 26.711        | 137 | .195            |        |      |             |
|                              | Total Variance           | 28.041        | 139 |                 |        |      |             |
| Generate and store knowledge | Variation between groups | 7.081         | 2   | 3.540           | 15.698 | .000 | significant |
|                              | Intragroup variability   | 30.896        | 137 | .226            |        |      |             |
|                              | Total Variance           | 37.977        | 139 |                 |        |      |             |
|                              | Variation between groups | 22.557        | 2   | 11.278          | 35.840 | .000 | significant |

|                                       |                        |        |     |      |  |  |  |
|---------------------------------------|------------------------|--------|-----|------|--|--|--|
| Transfer and application of knowledge | Intragroup variability | 43.112 | 137 | .315 |  |  |  |
|                                       | Total Variance         | 65.669 | 139 |      |  |  |  |

Source: Prepared by the researcher from the field study, 2020

It is clear from Table (9) that there is a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, transfer and the application of knowledge) respectively as dependent variables and years of experience as an independent variable, through probability values (Sig)) simple correlation coefficient of (0.036) (0.000) (0.000) are all less than (0.05).

From the foregoing, we conclude that the hypothesis of the study, which stated that: "There is a statistically significant difference at the level of significance 0.5

The attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge diagnosis attributed to the variable years of experience have been achieved.

3 / The third hypothesis: there is a statistically significant difference at the level of significance 0.5 ( $\alpha \leq$  for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to the variable of scientific qualification

Table No. (10) The results of simple monolinear variance analysis to measure the relationship between the variable of academic qualification, knowledge management processes

| Variables                             | Sources of variance      | Total squares | DF  | Mean of squares | F     | sig  | Decision        |
|---------------------------------------|--------------------------|---------------|-----|-----------------|-------|------|-----------------|
| Diagnosis of knowledge                | Variation between groups | 1.294         | 3   | .431            | 2.193 | .092 | NOT significant |
|                                       | Intragroup variability   | 26.747        | 136 | .197            |       |      |                 |
|                                       | Total Variance           | 28.041        | 139 |                 |       |      |                 |
| Generate and store knowledge          | Variation between groups | 1.218         | 3   | .406            | 1.502 | .217 | NOT significant |
|                                       | Intragroup variability   | 36.759        | 136 | .270            |       |      |                 |
|                                       | Total Variance           | 37.977        | 139 |                 |       |      |                 |
| Transfer and application of knowledge | Variation between groups | 2.665         | 3   | .888            | 1.918 | .130 | NOT significant |
|                                       | Intragroup variability   | 63.004        | 136 | .463            |       |      |                 |
|                                       | Total Variance           | 65.669        | 139 |                 |       |      |                 |

Source: Prepared by the researcher from the field study, 2020

It is clear from Table (10) that there is a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, transfer and the application of knowledge (respectively as dependent variables and scientific qualification as an independent variable, through probability values). (Sig)) simple correlation coefficient (0.092) (0.217) (0.130) are all greater than (0.05).

From the foregoing, we conclude that the hypothesis of the study, which stated that: "There is a statistically significant difference at the level of significance 0.5

The attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge diagnosis attributed to the variable of scientific qualification have not been achieved.

4 / Fourth hypothesis: There is a statistically significant difference at the level of significance 0.5 ( $\alpha \leq$  for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to the variable of social status

Table No. (11) Results of simple monolinear variance analysis to measure the relationship between the social status variable, knowledge management processes

| Variables              | Sources of variance      | Total squares | DF  | Mean of squares | F    | sig  | Decision        |
|------------------------|--------------------------|---------------|-----|-----------------|------|------|-----------------|
| Diagnosis of knowledge | Variation between groups | .079          | 1   | .079            | .389 | .534 | NOT significant |
|                        | Intragroup variability   | 27.962        | 138 | .203            |      |      |                 |

|                                       |                          |        |     |        |        |      |             |
|---------------------------------------|--------------------------|--------|-----|--------|--------|------|-------------|
|                                       | Total Variance           | 28.041 | 139 |        |        |      |             |
| Generate and store knowledge          | Variation between groups | 4.270  | 1   | 4.270  | 17.484 | .000 | significant |
|                                       | Intragroup variability   | 33.706 | 138 | .244   |        |      |             |
|                                       | Total Variance           | 37.977 | 139 |        |        |      |             |
| Transfer and application of knowledge | Variation between groups | 10.501 | 1   | 10.501 | 26.269 | .000 | significant |
|                                       | Intragroup variability   | 55.168 | 138 | .400   |        |      |             |
|                                       | Total Variance           | 65.669 | 139 |        |        |      |             |

Source: Prepared by the researcher from the field study, 2020

It is clear from Table (12) that there is a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, transfer and the application of knowledge) respectively as dependent variables and social status as an independent variable, through probability values (Sig) The simple correlation coefficient of (0.534) (0.00) (0.000) is all less than (0.05).

From the foregoing, we conclude that the hypothesis of the study, which stated that: "There is a statistically significant difference at the level of significance 0.5

The attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge diagnosis attributed to the variable of social status have been achieved in (generation and storage of knowledge, transfer and application of knowledge).

5 / fifth hypothesis: There is a statistically significant difference at the level of significance 0.5 ( $\alpha \leq$  for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge management processes attributed to the age variable

Table No. (13) Results of simple monolinear variance analysis to measure the relationship between the age variable, knowledge management processes

| Variables                             | Sources of variance      | Total squares | DF  | Mean of squares | F     | sig  | Decision        |
|---------------------------------------|--------------------------|---------------|-----|-----------------|-------|------|-----------------|
| Diagnosis of knowledge                | Variation between groups | .336          | 3   | .112            | .549  | .649 | NOT significant |
|                                       | Intragroup variability   | 27.705        | 136 | .204            |       |      |                 |
|                                       | Total Variance           | 28.041        | 139 |                 |       |      |                 |
| Generate and store knowledge          | Variation between groups | 4.730         | 3   | 1.577           | 6.449 | .000 | significant     |
|                                       | Intragroup variability   | 33.247        | 136 | .244            |       |      |                 |
|                                       | Total Variance           | 37.977        | 139 |                 |       |      |                 |
| Transfer and application of knowledge | Variation between groups | 9.677         | 3   | 3.226           | 7.835 | .000 | significant     |
|                                       | Intragroup variability   | 55.992        | 136 | .412            |       |      |                 |
|                                       | Total Variance           | 65.669        | 139 |                 |       |      |                 |

Source: Prepared by the researcher from the field study, 2020

It is clear from Table (13) that there is a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, knowledge transfer and application) respectively as variables

dependent and age as an independent variable, through the sig p-values of the simple correlation coefficient of (0.446) (0.000) (0.00) all less than. (0.05) From the above, we conclude that the hypothesis of the study, which stated that: "There is a statistically significant difference at the level of significance 0.5

The attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge diagnosis attributed to the age variable have been achieved in (generation and storage of knowledge, transfer and application of knowledge) (1)

## Results & Recommendations:

### Results:

1. The majority of respondents agree with what came in the terms of the first axis diagnosis of knowledge. The arithmetic mean came (3.76), i.e. I agree according to the five-pointed Licart scale, and this means that managers in commercial banks in Taif know and diagnose knowledge.
2. The arithmetic mean of the second axis was the generation and storage of knowledge, (3.29) for the phrase I do not know according to the five-pointed Licart scale. This means that most managers in commercial banks in Taif do not know about the generation and storage of knowledge.
3. The arithmetic mean of the third axis, which is related to the axis of transfer and application of knowledge, (2.95), i.e. I do not know according to the five-pointed Licart scale. This means that the majority of managers in commercial banks in Taif do not know about the transfer and application of knowledge.
4. From the foregoing, we conclude that the hypothesis of the study, which stated that: "There is a statistically significant difference at the level of significance 0.5 ( $\alpha \leq$  for the arrangement of areas of knowledge management operations from the point of view of managers in commercial banks in Taif Governorate. has come true.
5. All probability values (statistical significance) corresponding to the value of t calculated for the significance of the differences are less than the level of significance (0.05), which means that most of the sample members agree with the statements of applying knowledge management processes.
6. The existence of a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, transfer and application of knowledge) respectively as dependent variables and years of experience as an independent variable, through the p-values (sig) (simple correlation coefficient that amounted to (0.036) (0.000) (0.000) all less than (0.05).
7. From the foregoing, we conclude that the hypothesis of the study, which stated that: "There is a statistically significant difference at the level of significance 0.5 for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge diagnosis attributed to the variable of years of experience has been achieved.
8. The existence of a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, transfer and application of knowledge) respectively as dependent variables and scientific qualification as an independent variable, through the p-values (sig) simple correlation coefficient that amounted to (0.092) (0.217) (0.130) all greater than (0.05).
9. The existence of a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, transfer and application of knowledge) respectively as dependent variables and social status as an independent variable, through the p-values (sig) simple correlation coefficient that amounted to (0.534) (0.00) (0.000) all less than (0.05).
10. The existence of a direct correlation between the variables (knowledge diagnosis, knowledge generation and storage, transfer and application of knowledge) respectively as dependent variables and age as an independent variable, through the p-values (sig) simple correlation coefficient that amounted to (0.446) (0.000) (0.00) all less than (0.05).
11. From the foregoing, we conclude that the hypothesis of the study, which stated that: "There is a statistically significant difference at the level of significance 0.5 for the attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge diagnosis attributed to the variable of social status has been achieved in (generation and storage of knowledge, transfer and application of knowledge).
12. The hypothesis of the study, which stated: "There is a statistically significant difference at the level of significance 0.5
13. The attitudes of managers in commercial banks in Taif Governorate towards the application of knowledge diagnosis attributed to the age variable have been achieved in (generation and storage of knowledge, transfer and application of knowledge).

### Recommendations:

1. The need to continue urging all managers working in commercial banks in Taif Governorate to use their self-knowledge in solving the problems and obstacles they are exposed to so that there is no innovation and innovation.
2. Disseminate the concepts of knowledge and its associated processes (especially with regard to the generation, transfer and storage of knowledge.
3. The need to pay attention to holding training workshops for managers in commercial banks in Taif and enlightening them with the concepts of knowledge, its processes and its effects on the development of ideas and the organization of work better.
4. Making a guide for managers in commercial banks in Taif. Regarding the generation and storage of knowledge .
5. Attention to diagnosing more knowledge among managers working in commercial banks in Taif, because of their positive impact on work and innovation.

6. Holding seminars, lectures, workshops, training courses, and conferences in the field of knowledge management and its various processes to educate managers in commercial banks and employees in general.
7. Establishing a database that includes experts and consultants from managers and those who are familiar with knowledge and their knowledge creations so that their experiences and opinions can be used to develop and upgrade knowledge processes in commercial banks in Taif.
8. Paying more attention to the information and communication environment in commercial banks in Taif because it is the basis for the application of knowledge and its various processes.
9. Future research prospects Summary of results and recommendations:
10. The need to conduct research on knowledge management processes and their application in government banks in Taif to find out the differences that arise from that.
11. Applying the hypotheses of the study in an Arab or foreign work environment to know the differences that may arise from that.
12. Making a comparison between the processes of knowledge management, quality and development with different researches and trying to measure the impact of that.
13. Study other variables that may affect knowledge management such as organizational culture, organizational trust and organizational behavior

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