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The Impact of Knowledge Sharing Tools on Levels of Organizational Learning (Field Study on Jordanian Commercial Banks)

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ABSTRACT

This study aimed at identifying the impact of knowledge sharing tools on the organizational learning in the Jordanian commercial banks. To achieve this goal, the study was conducted on all commercial banks in Jordan (N=13), from which suitable random samples of workers in public administration were chosen, (365) questionnaires were distributed and (304) were returned, This study was found that there are statistically significant effect to knowledge sharing in Organizational learning on three levels in Jordanian commercial banks. It was organization culture - as a means of knowledge sharing - the most prominent impact on Organizational Learning, where it was able to explain what percentage of (78.4%) of the variance in organizational learning, followed by training, best practices, Electronic Communication Tools and knowledge base with less explanation impact. The analysis shows no effect for the informal meetings on Organizational learning, This study highly recommended the importance of creating places within banks to help the meetings of employee (informal meetings), those meetings will give employees the chance to discuss work problems and outstanding matters away from the pressures of work. In addition this study recommended meetings outside the bank (social gatherings entertainment) which enables employees to knowledge sharing.

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INTRODUCTION

Knowledge is an important resource for organizations and communities in the current era; because this resource lies in the minds of each individual inside and outside organizations, it also enhances the experience of core labor, and help in accelerating innovation activities. Organizations worked to organize and provide knowledge in order to achieve maximum use of that knowledge in the development of organizations work and get better provision of products and services. Organization try to provide knowledge permanently and in an organized manner in such away it guarantee the achievement of strategic and operational objectives of the organization (Jaradat *et al.*, 2011).

Organizations - and in addition to its continuing quest to learning- has consistently looking for ways to achieve fastest and deeper learning, which adds value to their business through the conversion of what have learned to products, services, relationships and improve their operations or produce new ones, to reach the market in a best way and faster than its

competitors where Organizational learning considered one of the most important strategic imperatives - especially in recent years -,o as to contribute to the creation of opportunities for sustainable competitive advantage (al-Baghdadi & al-Abadi, 2010).

1.1 Study Problem:

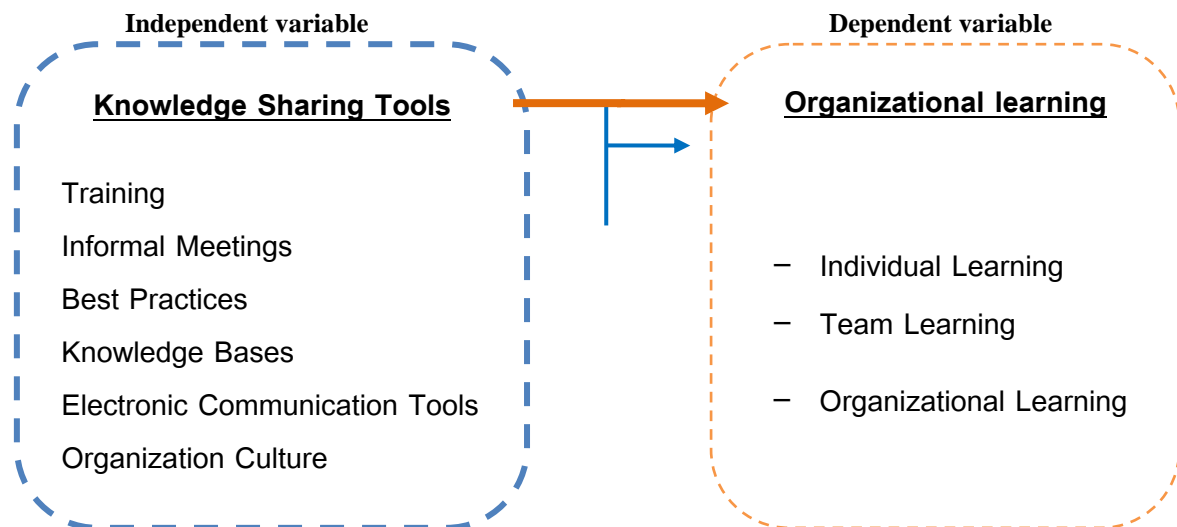
Organizations including the Jordanian commercial banks face a lot of economic, technological and social challenges; and due to the competitive environment, which requires them to follow certain strategies and policies, to ensure its survival and competition; and these policies are reflected in the presence of Organizational Learning in Organizations. Hence the problem of the study lies in the following questions:

- What is the availability of knowledge sharing tools in the Jordanian commercial banks?
- What is the level of Organizational Learning in Jordanian commercial banks?
- Is there an impact to knowledge sharing in Organizational learning on three level : individual

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learning, team learning, and organizational learning in the Jordanian commercial banks?

1.2 Model study:



1.3 Hypotheses:

H0: There is no statistically significant effect where level of significance ($\alpha \leq 0.05$) to knowledge sharing in Organizational learning in the Jordanian commercial banks.

The main Hypotheses leads to the following sub-hypotheses: -

H01: There is no statistically significant effect where the level of significance ($\alpha \leq 0.05$) to knowledge sharing and learning at the individual level in the Jordanian commercial banks.

H02: There is no statistically significant effect where the level of significance ($\alpha \leq 0.05$) to knowledge sharing at the Team learning level in Jordanian commercial banks.

H03: There is no statistically significant effect where the level of significance ($\alpha \leq 0.05$) to knowledge sharing at the organizational learning level in the Jordanian commercial banks.

1.4 Importance of the study:

The importance of the study comes from the importance of its variables, which enhance and reinforce the concept of knowledge economy in the Jordanian commercial banks; this concept has the importance of giving a new form of global competition, where knowledge and knowledge sharing among employees became the most important strategic source in organizations concerns. Also the importance of the study came from its dynamic impact of learning in achieving the objectives of the organization, considering it as a factor helping to raise the level of performance of organizations, from which learning plays a prominent role in helping organizations to make fundamental changes in the products and services; to fit with the needs and desires of customers, to enable organizations to respond to the requirements of the competitive environment, and this was imposed on

organizations that strives to create an environment that helps and encourages learning, and the adoption of its activities as the basic necessary engines towards achieving better performance and competitive advantage.

1.5 Objectives of the study:

This study aimed to identify the impact of knowledge sharing on Organizational learning, and to achieve this; the study has identified the following detailed objectives: -

- Helping Jordanian commercial banks employees in maturing their practice in knowledge sharing, through the identification of knowledge sharing tools used by employees in banks.
- knowing the abilities of Jordanian commercial banks employees in the banking business development, through the identification of Organizational learning levels.
- Identifying the influence of knowledge sharing on Organizational Learning in the Jordanian commercial banks.

2. Theoretical Background:

2.1: knowledge sharing:

Knowledge is one of the most important organization resource, because it lies in the minds of employees of the organization and its customers, suppliers and documents, it is the output of data processing that turned into information and became understood knowledge, and became rooted in the individual's mind as a case of mentality appears clear through experience, skills and ingenuity of employees in the organization (Jaradat, 2011), knowledge known as a process that allows us to take better decisions and make an effective contribution to the dialogue (creativity in organizations) and this happens through the provision of information in the right place at the right time and in the proper format,

and this knowledge will allow us to work more effectively than information or data, and preparing to us a greater ability to predict future results (Jashapare, 2011).

The concept of knowledge sharing refers to a culture of social interaction, which involves the exchange of experiences, skills and knowledge among employees through division or organization (Zawawi, *et al*, 2001), (Yassin, 2007) has pointed out to the concept of knowledge sharing that process of continuous interaction and mutual assets visible and invisible knowledge between individuals, teams, groups of knowledge within the organization, and between organization and beneficiaries, among the organizations that work in the market.

Knowledge sharing helps organizations; to enhance performance and reduce the learning efforts. And the organization can promote a culture of knowledge sharing through employing knowledge in its work strategy, and change employees attitudes and behaviors to encourage the desire to knowledge sharing (Calantone *et al*, 2002), and the transfer of knowledge and sharing process, carried out through joint work and communicate and learning from work, training and discussions face-to-face and informal meetings, or through the exchange of documents, particularly when modern technology ensures the provision of knowledge when you need it (Awad & Ghaziri, 2004).

2.1.1. Training:

Training is the organized planned effort which provide human resources in the administrative level of certain knowledge, and to improve and develop their skills and capabilities, and change its behavior and trends positively (Dora & Sabbagh, 2010), training is one of the most important interaction tools between the various elements of work and helps to share knowledge deeper in to organizations, and therefore attention to training is needed, particularly knowledge work systems are using a lot of specialized tools, which require a large computing capability for the purpose of dealing together, workers need to be trained on the use of these methods and tools; for the purpose of improving knowledge sharing and make sure that the knowledge and new experiences will be found in the organization, which supports and increases knowledge sharing (Fernandez *et al*, 2004), The good training processes allow knowledge sharing among employees. (Sawi, 2007) organizations interested in training; because what is spent is actually an investment in human resources, and it may be has a return appears in the form of increasing in overall productivity, but at the individual level the importance of training appears in the form of increasing knowledge and skills, which could lead to motivate individual and increase his ability to work, where the training considered one of the activities

which raises the current and future capacity and skills of employees (Maher, 2004).

2.1.2. Informal meetings:

Informal meetings or unplanned meetings, which are good at encouraging participation in social activities; for knowledge sharing among employees in Organization (Bilal, 2009) Participants in these meetings, gets a lot of value as a result of opportunities for good discussion and dialogue and reflection, and in order to get the best results of these meetings, these meetings should be a voluntary action and participatory of the employees of the organization but not mandatory (Young, 2010), If the opportunity for workers to be in certain places, for example, drinking coffee, without being bounded by the position level or employee degree, lead to sharing problems and ideas, and lead to opportunities to meet senior leadership with the staff (Alqtawna, 2011), and this was confirmed by the Japanese to look at knowledge sharing, by talking at break time, and through meetings outside the work, where they are shared knowledge face-to-face (Bataneh & Almshakbh, 2010), and the Japanese companies use visiting clubs for their employees as tools to knowledge sharing, some of these companies creates Chatting Rooms to help employees share their views (Najem, 2008).

2.1.3. Best Practices:

It is successful practices in the organization, and using them as a means to learn and share knowledge (Jaradat *et al*, 2011), and a proven process that delivers measurable improvements in the efficiency and effectiveness, organizations are looking forward to the best practices to help employees speed their progress towards better performance, and guide them around obstacles that may slow down of the performance of employees in organization or even stop their initiatives (Alias *et al*, 2012). The International Quality Study defines best practices as those practices that help low-performing organizations to improve their performance to the Mediterranean, and help medium-performance organizations to develop their performance to a higher level, and to help high-performance organizations to maintain this performance; to be strengthened to achieve additional benefits (Omari, 2008). Sharing and exchanging of best practices in the organization reduces duplication of work that is being presented by employees (Young, 2010), best practices is one of many ways for introducing of significant improvements in productivity, and that can be transferred across the organization and stored both ways technological or traditional, and the basis for this is that practices can be evolved, and can be identified by application also (Najem, 2008).

2.1.4. Knowledge bases:

Are Databases, helps an organization to promote and unite the knowledge to be available to it, and make it available to employees (Jaradat *et al.*,2011) knowledge bases is one of the ideal ways to share knowledge, where knowledge goes to knowledge bases; in order to be used in similar cases, the benefit of the organization (Bataineh & Almshakbh, 2010). (Wilkesmann *et al.*, 2007) sees that the knowledge bases are the rules that are stored knowledge within; for the purposes of participating members of the organization of this knowledge, and from this stand point, the knowledge base is a compilation of external and internal knowledge in one location, and this aims to gather knowledge in the stores, which contain all the details, which can provide users with them; to increase the knowledge and support the process of knowledge sharing and invest knowledge by the organization, and can be contain knowledge bases tools provide access to information from the organization data bases, knowledge bases is working to assemble the facts, rules, methods and Organization procedures in a single location, allowing its use, transfer, exchange and share fully and fast (omari, 2008), And using knowledge bases for the purposes of creating, organizing, and disseminating knowledge among employees and managers in the organization, is also used in expert systems to share knowledge or to provide support to an expert on a particular topic (O'Brien, 2008).

2.1.5. Electronic Communication Tools:

It is the tools where knowledge and ideas move from one person to another, or from one side to the other through computer networks; for the purpose of interaction and influence cognitive (omari, 2008), where these tools send data, files and documents between the staff of the Organization and facilitate the knowledge sharing process (Handzic, 2007). Electronic communication tools plays an important role in changing the way of employees work in organizations; because these tools will help to achieve communication, coordination and cooperation between the different functions in the organization, and what flexibility these tools can provide in achieving sharing knowledge effectively, such as email, videoconferencing, electronic meeting (Al ma'aitah, 2008),Internet is the infrastructure and basic that allow contact and communication between different types of networks (Al ali *et al.*,2009) and the most important electronic communication tools that rely on the Internet is Email, which is defined as a program which is considered an important tool for communication and cooperation, and by allowing users to send and receive messages electronically (Almhirat, 2012).

2.1.6. Organization culture:

The concept of Organization culture indicates that the beliefs, expectations and values shared by

members of the organization, where adopt certain values, such as to comply with the laws and regulations and customer care and improve efficiencies, The organization expects its members to adopt these values and reflected on the behaviors(Alsakarneh, 2010), where that the organization culture an evolutionary process adopts new ideas to applicate on the reality through organizations goods or services, which is the result of the capabilities and the beliefs and values of individuals and the values and beliefs and the practice of management in organizations (Al-Azzawi, 2009), organization culture must be work to encourage knowledge sharing and to get rid of the reasons why individuals hesitate in knowledge generation, knowledge sharing and knowledge applying, it is the factors that help organizations to adopt the principle of a culture of knowledge sharing: to find a link between the process of knowledge sharing and the objectives of the organization, and the correlation process knowledge sharing of basic organization value, and encourage individuals to meet each other through strong management, and integration of knowledge sharing process with daily business through the embodiment in routine operations, as well as the use of reward and recognition systems to support the knowledge sharing process (Hijazi, 2005).

2.2. Organizational Learning:

Organizational learning indicates to the many researchers efforts in the field of management, science, psychology and sociology(Darwaza, 2011) Organizational learning is the way through which individuals discover in their organizations that they are the ones who make up the reality in which they work, and they are capable of changing that reality(Senge, 1994),It also defined as an ongoing process to find a common vision of the organization and the adoption of systemic holistic thinking methods by changing the performance methods and attention to the employee at the individual level and the provision of collective learning opportunities for employees to develop and improve the organization's performance (Ababneh& adwan, 2008), Organizational learning also defined as the process of knowledge flow from perception and action of individuals to knowledge store in regulatory practices(Hamilton, BA, &Scndur, TA, 2003),also defined as the learning process used in the organization, as dealing with the market for how individuals learning within organization, and what result can be earned from continuous individuals interaction with each other during the learning process, this results to the acquisition of experiences and skills in the long term (Hodgkinson, M. 2000)

2.2.1.Organizational learning levels:

The learning process is one of the leading processes that under lie the organization, from a

focus on the mechanism by which reflect the learning of individuals and teams to learn the organization as a whole, and rely Effectiveness of the learning organization to the success of this process in various individual and collective organizational levels, to the benefit of their goals (Atom, Susan,2011).

This study was adopted in determining the three levels of Organizational Learning, an individual level and Team level and the level of the organization, according to the following:-

2.2.1.1. Individual learning:

The intended acquisition of the individual particular expertise through the experiences and practices (Judah, 2011), which is relatively permanent change in behavior of the individual, and occurs as a result of the experience gained from experiences and practices precedent, and that is supported by feedback, learning make on the sets of principles that represent for a target individual seeks to achieve, as well as it is important to provide the desire and ability to learn (Rice, 2011), Peter Sing has stated that the individual learning happens when a person acquires an individual a new knowledge, or discover the problems to correct them through change in behavior to increase the absorptive capacities (otom, 2011), and there are several elements that revolve around an individual's learning; that are, individual capable and ability and motivation to take over the required functions (Vera, Dossia & Crossan, Mary,2005), Marsick & Watkins claims that individual's learning occurs through three types, the first is the formal learning, offering training programs, and the second is the informal, which means that the individual's learning through routine tasks, and the third is incidental learning that occurs on the basis of control organizational culture, (Aslam & other, 2011).The individuals in their capacity as the essence of the process of social interaction in the organization, influence and are affected with the organization of experiences and information, and learn and express their actions based on the gained information and that eventually lead to their own learning, individual learning as a number of characteristics : singles thinking, personal vision; in the other hand, an individual learning relates to the needs of the individual ,his motives, values and interests, and it is considered as previous requirement and a prerequisite to obtain Organizational learning, but it does not guarantee for obtaining Organizational learning, in addition to the reflection on the individual knowledges and his behavior and values (Aslam & other, 2011).

2.2.1.2teams's learning:

Team learning is the possession degree of workers for being to be able to work as a team; to develop their skills through the exchange of experiences collectively to help them to improve the performance of tasks completely.(Ababneh& adwan,

2008), Team learning defines as the process by which the organization and order and unify the group's efforts of individuals to achieve the results that they want to achieve them(Zayed & others, 2009), there are Some of the tools and strategies that they will help teams to learn, such as training the group of skills , assessment that is different, real encouragement to the opened connection and the existence of classes for dialogue; in addition to that involving a coordinator to increase awareness and understanding of the difference of values and behaviors and to provide opportunities for experimental learning for all teams together to develop them(al-Baghdadi &al-Abadi, 2010). to achieve success for the team learning program that is through the faith of administration of the importance of learning by doing as the primary tool to gain access to the learning organization, and it is designed and it is evaluated by professional experts, and must be prevail team spirit among employees to solve problem that it concerns to all of them, and that there should be rewards by the organization to encourage the successful partnership and each team member should to submit a written report in order to reach a unified report(al salim & Hayali, 2007).

2.2.1.3organizational learning:

Represents learning at this level the situation of that knowledge, information and experience exchange between individuals regardless of organizational levels, by which occurs the changes in organizational culture and strategies , policies, procedures and regulations that impede the learning process, and it causes problems in the daily work, the success of the organization always depend on over the ability to acquire the information and skills constantly, and exchanged it rapidly, and the discovery of the energies of learning of all its members, evaluate and make use of them, by which serving the interests of the organization (al salim & Hayani, 2007), Learning also defines, at this level, processes by which organizational knowledge changes and leads to find the best solutions and create a participant knowledge. Aslam *et al*, 2011 mentions that there are some characteristics of learning at the organizational level; depend on the collective thinking and the participant collective vision, and it should meet the needs of the individual in accordance with the organization and the team's needs, and it is reflected in the Organization's knowledge and values, and it is also reflected the level of their performance and their ability to solve problems and adapt with new developments, in addition to that it is also as a resulting of the positive learning to what members of the organization .

3. Research methodology:

This study is based on descriptive analytical method, which included a survey of a desk, and by refer to the references and ready-made sources to

build a theoretical framework for the study, and survey the field to collect the data by study tool (questionnaire), which has been distributed to sample individuals and analyzed statistically, to answer questions the study and testing hypotheses from in order to achieve the objectives of the study, and make recommendations in light of the findings of the study results.

3.1 Research population and sample:

Consists study population consisted of all employees of public administration in the Jordanian

commercial banks of (13) banks, random sample was selected in proportion of employees in each bank, where the number of employees in key departments in all Jordanian commercial banks(7338) male and female employees, Were distributed (365) questionnaire, as (sekaran, 2011) and has been recovery (304) questionnaires representing (83.28%). It is statistically acceptable rate for this kind of field studies, has been relying on the order of the Jordanian commercial banks by the number of employees.

Table 1: Total number of employees of public administration Jordanian commercial banks.

Bank	ranking	population	sample	Questionnaires recovered	Questionnaires recovered
Arab Bank	1	1874	93	68	73.11%
The housing bank	2	970	48	40	83%
Cairo Amman bank	3	780	39	25	64.10%
Bank of Jordan	4	778	39	33	84%
Jordan ahli bank	5	678	34	27	79%
Jordan Kuwait bank	6	423	21	21	100%
Union bank	7	370	18	18	100%
Jordan commercial bank	8	295	15	15	100%
Arab banking (corporation)	9	250	12	12	100%
Capital bank	10	282	14	13	92%
Arab Jordan investment bank	11	257	13	13	100%
Invest bank	12	234	12	12	100%
Societe general - Jordan	13	147	7	7	100%
Total		7338	365	304	83.28%

3.2 Stability study tool (Believe internal consistency):

In order to ensure that the questionnaire measures the factors to be measured, and validation of sincerity; was conducted to test the internal consistency of the paragraphs of the scale, where he

was to assess the coherence of the scale calculates the Cronbach's alpha, which refers to the link and cohesion force between the paragraphs of the scale. To check the reliability of study tool in this way; applied Cronbach's alpha equation degrees sample consistency members.

Table 2 The stability of the internal consistency of knowledge sharing coefficient (Cronbach's alpha using the equation).

#	dimension	Alpha
1	Training	0.841
2	Informal Meetings	0.853
3	Best Practices	0.858
4	Knowledge Bases	0.857
5	Electronic Communication Tools	0.773
6	organization culture	0.891
	Knowledge Sharing Tools	0.939

The table (2) shows that the alpha value ranging from(0.773) and (0.891), and the alpha value for all paragraphs of knowledge sharing of (0.939); therefore can be described as the study tool stability,

and that the data obtained through appropriate; to measure variables, subject to an acceptable degree of reliability.

Table 3: The stability of the internal consistency of the Organizational learning coefficient(using Cronbach's alpha equation).

#	dimension	Alpha
1	Individual Learning	0.866
2	Team Learning	0.934
3	Organizational Learning	0.951
	Organizational Learning	0.965

The table (3) shows that the alpha value ranging from (0.866) and (0.951), and the alpha value for all paragraphs of learning Organizational of (.965); therefore can be described as the study tool stability, and that the data obtained through appropriate; to

measure variables, subject to an acceptable degree of reliability.

4. Description study variables:

This part of the study presents a description of the variables of the study, which was calculated averages and standard deviations of the responses; in

order to judge the degree of approval, and to determine the relative importance when each paragraph and the results were as follows:

Table 4: Shows the averages and standard deviations and the rank and importance of each dimension of knowledge sharing.

#	dimension	Mean	Standard deviation	Ranking	Relative importance
1	Training	3.70	0.80	2	high
2	Informal Meetings	3.15	0.89	6	medium
3	Best Practices	3.50	0.74	3	medium
4	Knowledge Bases	3.81	0.66	1	high
5	Electronic Communication Tools	3.35	0.81	5	medium
6	organization culture	3.50	0.92	4	medium
	Knowledge Sharing Tools	3.50	0.80		medium

The results of table (4) that the level of scale knowledge sharing components of where the relative importance "average", reaching the arithmetic mean(3.50) with a standard deviation(0.80), as well as the table shows that the (knowledge base) came in first place with an average(3.81) and a standard deviation(0.66), and the relative importance of high, while came (informal meetings) the last rank average(3.15), and a standard deviation(0.89), The relative importance of medium. given the knowledge sharing of various dimensions variable, we find that the Jordanian commercial banks, need to be serious

steps towards the adoption of the concept of the knowledge economy, because knowledge is the capital in the **era of technology**, the era in which much by the competition, making the need for a modern strategies, realize the value of knowledge and disseminated with in organizations, especially banks with a focus on the existence of a conscious organization culture , in addition to the use of all the ways technology and traditional instruments, which helps to spread the knowledge and participation of all employees.

Table.5: Shows the averages and standard deviations and the rank and importance of each axis of the learning axes Organizational.

#	Dimension	Mean	Standard deviation	ranking	Relative importance
1	Individual Learning	3.89	0.63	1	high
2	Team Learning	3.68	0.75	2	high
3	Organizational Learning	3.59	0.86	3	medium
	Organizational Learning	3.72	0.75		high

The results of Table (5) that the level of scale Organizational learning components in terms of the relative importance "high", reaching the arithmetic mean(3.72), with a standard deviation(0.75), as well as the table shows that the (individual learning) came in first place with an average(3.89) ,and a standard deviation(0.63), and the relative importance "high", while came (organizational learning) the last rank average(3.59), and a standard deviation(0.86), The relative importance "medium", and given the Organizational learning of different dimensions, we find that the Jordanian commercial banks, recognizes and understands the importance of Organizational learning, as this indicates to recognize the Jordanian commercial banks that compete in the current era is not the assets of the bank, or deposits or capital, but the competition, as far as owned banks from human resource, has the knowledge and ability to learn, competition is no longer local, Arab, but has become global, where large banks, with the potential and the capacity is high, there is no way to **defiance** this competition, **except** with the knowledge and learning, the Jordanian commercial banks that operate on the development of learning of its members constantly, and the formation of a regular work teams, lead its business seriously, and is

working on the cooperation of participating teams banks to work to learn from each other, as the banks should pay the subject of organizational learning more concentration, and make the dominant culture in the bank learning culture at all levels (individual, team, and at the organization level), and that leads to innovation and excellence.

5. Test hypotheses and discussions:

The study hypotheses were tested by using simple and multiple linear regression, as well as the gradual Stepwise linear regression analysis. It also has been examining the independent variables of the multi-link phenomenon (linear extension) multi collinearity calculates the Pearson correlation of variables independent sub-component of the management information systems and knowledge sharing coefficient.

5.1 Test Multicollinearity:

Was used Pearson correlation coefficients; for the detection of multiple linear correlation problem between the variables of the study, where the correlation coefficient values shown between the independent variables consisting of management information systems and knowledge sharing valuable

statistically significant and at a level of significance 0.01(**), and is an indication of the presence of linear relationship between model variables of the study.

The highest correlation between independent variables constituents knowledge sharing is (0.659) between the two variables (electronic communication tools) and (organizational culture) while the correlation coefficient values between other

independent variables was less than that, and this shows a lack of multi-linear correlation phenomenon between the independent variables, where is the link you up to the top of (0.80) an indication of the existence of this problem, so we say that the sample devoid of multiple high linear correlation problem.

The following table shows the correlation coefficients between knowledge sharing variables.

Table 6: The correlation matrix for the variables knowledge sharing.

dimension	Training	Informal Meetings	Best Practices	Knowledge Bases	Electronic Communication Tools	organization culture
Training	1					
Informal Meetings	0.536**	1				
Best Practices	0.475**	0.569**	1			
Knowledge Bases	0.376**	0.385**	0.521**	1		
Electronic Communication Tools	0.501**	0.629**	0.487**	0.406**	1	
Organization Culture	0.628**	0.639**	0.621**	0.469**	0.659**	1

**Be morally link at the level of significance 0.01

The main hypotheses are H0: No effects statistically significant at the level of significance ($\alpha \leq 0.05$) to knowledge sharing on Organizational Learning in the Jordanian commercial banks:

Sub-Hypotheses of this hypothesis for the analysis of multiple linear regression, and stepwise linear regression analysis to determine which forms

of sharing may impact on the levels of Organizational Learning, The results were as follows:

The first sub-hypothesis H01:-No effect statistically significant at the level of significance ($\alpha \leq 0.05$) to knowledge sharing on the individual learning in the Jordanian commercial banks.

Table 7: Test the impact of knowledge sharing combined at the individual learning dimensions Results.

dependent variable	R	R ²	F	ProbF-statistics	Regression coefficients				
					dimension	β	Std. Error	t-statistics	Sig.
Individual Learning	0.767	0.589	70.854	0.000	Training	0.152	0.039	3.844	0.000
					Informal Meetings	-0.033	0.039	-0.849	0.397
					Best Practices	0.177	0.045	3.958	0.000
					Knowledge Bases	0.087	0.043	2.011	0.045
					Electronic Communication Tools	0.031	0.042	0.745	0.457
					organization culture	0.299	0.042	7.062	0.000

*The effect is statistically significant at the level of ($\alpha \leq 0.05$)

The results of Table (7) is the impact of knowledge sharing at the individual learning is the impact of a statistically significant, where the value of F calculated is (70.854), and the level of significance (Sig F = 0.000), which is less than 0.05, while the correlation coefficient (R = 0.767) indicates a positive relationship between the independent variables dependent variable, in addition to the value of the coefficient of determination was (R² = 0.589) which indicates that 58.9% of the variation in the (individual learning) can be explained by the variation in (knowledge sharing).

The regression coefficients (β) it refers to the direct impact of each of the training, best practices and knowledge bases and organization culture at the

individual learning, a significant effect, where the value of t when training is (3.844) and the level of significance (Sig = 0.000), and the value of t when best practices are (3.958) and the level of significance (Sig = 0.000), and the value of t when knowledge bases are (2.011) and the level of significance (Sig = 0.045), while the value of t when organization culture is (7.062) and the level of significance (Sig = 0.000), and did not impact the rest of the morally-dimensional effect, although the dimensions of the combined impact was morally.

To determine which dimensions had the greatest explanatory power in explaining the variation in individual learning level; been using stepwise regression analysis, and the results were as follows:

Table 8: The results of stepwise regression to demonstrate the impact of knowledge sharing on the individual learning analysis.

Model	Individual Learning	β	Sig*	R ²	Std. Error	F	Sig*
1	organization culture	0.498	0.000	0.720	0.441	324.3	0.000
2	organization culture Best Practices	0.387 0.222	0.000 0.000	0.748	0.423	190.7	0.000
3	organization culture Best Practices Training	0.314 0.199 0.155	0.000 0.000 0.000	0.762	0.413	138.9	0.000
4	organization culture Best Practices Training Knowledge Bases	0.302 0.170 0.149 0.089	0.000 0.000 0.000 0.038	0.766	0.410	106.4	0.000

When reviewing Table (8), we find that the first model resulting from the regression indicates that the (organization culture) have interpreted a rate (72.0%) of the total sum variation in individual learning level, have increased the proportion of the total sum interpretation of the variation in the level of individual learning to a rate (74.8%), and that when you add (best practices) to (organization culture). The proportion of the total variance explanation also increased in the third model to reach (76.2%) and that when adding (training) to the (organization culture and best practices). The fourth model showed that the addition of the (knowledge base) to the (organization culture, best practices and training) increases the proportion of interpretation to reach (76.6%). The value of β has shown that the direct

impact of the variables that have been selected in the four models is a positive statistically significant effect.

In addition to the above, the results of the analysis indicate the presence of trace statistically significant for knowledge sharing on individual learning in the Jordanian commercial banks, as the results of the analysis indicate that the lack of influence of each of the (informal meetings and Electronic Communication Tools) on the individual learning with that each of them is a means of knowledge sharing.

Sub-second hypothesis H0-2: No effect is statistically significant at the level of significance ($\alpha \leq 0.05$) to knowledge sharing on Team learning in Jordanian commercial banks.

Table 9: Test the impact of knowledge sharing on Team learning.

dependent variable	R	R ²	F	Prob-statistics	Regression coefficients				
					dimension	β	Std. Error	t- statistics	Sig.
Team Learning	0.799	0.638	87.411	0.000	Training	0.154	0.044	3.496	0.001
					Informal Meetings	0.048	0.043	1.103	0.271
					Best Practices	0.177	0.050	3.545	0.000
					Knowledge Bases	0.086	0.048	1.788	0.075
					Electronic Communication Tools	0.162	0.047	3.467	0.001
					organization culture	0.282	0.047	5.972	0.000

*The effect is statistically significant at the level of ($\alpha \leq 0.05$)

The results of the table (9) indicate the impact of knowledge sharing of the Team learning is a statistically significant effect, where the value of F calculated is(87.411), and the level of significance (Sig F = 0.000), which is less than 0.05, while the correlation coefficient(R = 0.799)refers to the positive relationship between the independent variables and the dependent variable, in addition to the value of the coefficient of determination was (R² = 0.638) which indicates that 63.8% of the variance in (Team learning) can be explained by the variation in(knowledge sharing).

The regression coefficients (β) it refers to the direct impact of each of the training, best practices, electronic communication tools and organization

culture to Team learning, a significant effect, where the value of t when training is(3.496) and the level of significance(Sig = 0.001),and the value of t when best practices are(3.545) and the level of significance(Sig = 0.000),and the value of t when the electronic communication tools are(3.467) and the level of significance(Sig = 0.001),while the value of t when organization culture is(5.972) and the level of significance (Sig=0.000), and did not impact the rest of the dimensions of a significant effect, although the dimensions of the combined impact was morally.

To determine which dimensions had the greatest explanatory power in explaining the variation in the level of learning Team been using stepwise regression analysis, and the results were as follows:

Table 10: The results of stepwise regression to demonstrate the impact of knowledge sharing on team learning.

Model	Team Learning	β	Sig*	R ²	Std. Error	F	Sig*
1	organization culture	0.607	0.000	0.738	0.510	361.8	0.000
2	organization culture Best Practices	0.473 0.267	0.000 0.000	0.766	0.486	214.1	0.000
3	organization culture Best Practices Electronic Communication Tools	0.366 0.238 0.210	0.000 0.000 0.000	0.784	0.470	159.9	0.000
4	organization culture Best Practices Electronic Communication Tools Training	0.300 0.217 0.187 0.166	0.000 0.000 0.000 0.000	0.796	0.460	129.0	0.000

In reviewing the table (10), we find that the first model resulting from the regression indicates that the (organization culture) have interpreted a rate (73.8%) of the total sum variation in the team learning, has increased the proportion of the total sum interpretation of the variation in the level of Team learning to a rate (76.6%), and that when you add (best practices) to (organization culture). The proportion of the total variance explanation also increased in the third model to reach (78.4%) and that when adding (electronic communication tools) to the (organization culture and best practices). The fourth model showed that the addition of the (training) to the (organization culture, best practices and electronic communication tools) increases the proportion of interpretation to reach(79.6%). The

value of β has shown that the direct impact of the variables that have been selected in the four models is a positive statistically significant effect.

In addition to the above, the results of the analysis indicate the presence of trace statistically significant to knowledge sharing on Team learning in Jordanian commercial banks, as the results of the analysis indicate that the lack of influence of each of the (informal meetings and knowledge bases) to learn Team with both of them is a considers of knowledge sharing.

Sub-third hypothesis H0-3: No effect is statistically significant at the level of significance $\alpha \leq 0.05$ to knowledge sharing on organizational learning in the Jordanian commercial banks level.

Table 11: Test the impact of knowledge sharing on learning of organizational level.

dependent variable	R	R ²	F	Prob F-statistics	Regression coefficients				
					dimension	β	Std. Error	t- statistics	Sig.
Organizational Learning	0.815	0.664	97.868	0.000	Training	0.323	0.48	6.679	0.000
					Informal Meetings	-0.011	0.048	-0.235	0.814
					Best Practices	0.126	0.055	2.291	0.023
					Knowledge Bases	0.198	0.053	3.745	0.000
					Electronic Communication Tools	0.198	0.052	3.839	0.000
					organization culture	0.269	0.052	5.177	0.000

*The effect is statistically significant at the level of ($\alpha \leq 0.05$)

The results of the table (11) indicates the impact of knowledge sharing on learning of organizational level is the impact of a statistically significant, where the value of F calculated is(97.868), and the level of significance (Sig F = 0.000), which is less than 0.05, while the correlation coefficient(R = 0.815) refers to a positive relationship between the independent variables and the dependent variable, in addition to the value of the coefficient of determination was(R² = 0.664)which indicates that 66.4% of the variation in the(learning of organizational level) can be explained by variation in(knowledge sharing).

The regression coefficients(β)it refers to the direct impact of each of the(training, best practices, knowledge bases, electronic communication tools and organizational culture) on learning of organizational level, a significant effect, where the

value of t when training is(6.679) and the level of significance(Sig = 0.000)and the value of t when best practices are(2.291) and the level of significance(Sig = 0.023),and the value of t when knowledge bases are(3.745) and the level of significance(Sig = 0.000),and the value of t when the electronic communication tools are (3.839) and the level of significance(Sig = 0.000),while the value of t when the culture of the organization is(5.177) and the level of significance (Sig = 0.000),was not the impact of informal meetings significant effect, although the dimensions of the combined impact was morally.

To determine which dimensions had the greatest explanatory power in explaining the variation in learning of organizational level was used stepwise regression analysis, and the results were as follows:

Table 12: The results of stepwise regression to demonstrate the impact of knowledge sharing on the analysis of organizational learning.

Model	Organizational Learning	β	Sig*	R ²	Std. Error	F	Sig*
1	organization culture	0.683	0.000	0.727	0.592	339.2	0.000
2	organization culture Training	0.472 0.388	0.000 0.000	0.779	0.542	232.3	0.000
3	organization culture Training Knowledge Bases	0.398 0.359 0.263	0.000 0.000 0.000	0.799	0.520	176.6	0.000
4	organization culture Training Knowledge Bases Electronic Communication Tools	0.305 0.332 0.235 0.202	0.000 0.000 0.000 0.000	0.811	0.507	143.9	0.000
5	organization culture Training Knowledge Bases Electronic Communication Tools Best Practices	0.267 0.321 0.198 0.194 0.123	0.000 0.000 0.000 0.000 0.022	0.815	0.503	117.8	0.000

In reviewing the table (12), we find that the first model resulting from the regression indicates that the (organization culture) have interpreted a rate (72.7%) of the total sum variation in learning of organizational level, have increased the proportion of the overall interpretation of winning variation in learning of organizational level to a rate (77.9%), so when you add the variable (training) to (organization culture). as well as the increased proportion of interpretation to (79.9%) when you add (knowledge base) to the (organization culture and training). The ratio increased to (81.1%) when you add (electronic communication tools) to (organization culture, training and knowledge bases). Either add (best practices) has increased the proportion of interpretation to (81.5%). The value of β has shown

that the direct impact of the variables in the four models is a positive statistically significant effect.

In addition to the above, the results of the analysis indicate the presence of trace statistically significant for knowledge sharing and learning at the corporate level in the Jordanian commercial banks, also indicate the results of the analysis to the absence of the effect (of the meetings informal) learning at the corporate level with it is a considers of knowledge sharing.

To test the main hypothesis was use of multiple regression analysis and stepwise linear regression analysis where the Organizational learning is three levels is variable (individual, team, and the organization) level, while formed a means of knowledge sharing of the independent variables, and the results were as follows:

Table 13: Test the impact of knowledge sharing combined learning level Organizational dimensions Results.

dependent variable	R	R ²	F	Prob (F-statistics)	Regression coefficients				
					dimension	β	Std. Error	t-statistics	Sig.
Organizational Learning	0.852	0.725	130.553	0.000	Training	0.209	0.035	5.907	0.000
					Informal Meetings	0.001	0.035	0.042	0.967
					Best Practices	0.160	0.040	3.971	0.000
					Knowledge Bases	0.124	0.039	3.201	0.002
					Electronic Communication Tools	0.130	0.038	3.455	0.001
					organization culture	0.283	0.038	7.441	0.000

*The effect is statistically significant at the level of ($\alpha \leq 0.05$)

The results of the table (13) indicates the impact of knowledge sharing on Organizational learning is statistically significant effect, where the value of F calculated is(130.553), and the level of significance (Sig F = 0.000), which is less than 0.05, while the correlation coefficient(R = 0.852) indicates a positive relationship between the independent variables and the dependent variable, in addition to the value of the coefficient of determination was(R² = 0.725) which indicates that72.5% of the variance in (Organizational learning) can be explained by the variation in (knowledge sharing).

The regression coefficients(β)it refers to the direct impact of each of the (training, best practices,

knowledge bases, electronic communication tools and organization culture) to Organizational learning a significant effect, where the value of t when training is(5.907) and the level of significance (Sig = 0.000),and was the value of t when best practices are(3.971) and the level of significance(Sig = 0.000),and the value of t when knowledge bases are(3.201) and the level of significance(Sig = 0.002),and the value of t when the electronic communication tools are(3.455) and the level of significance(Sig=0.001), while the value of t when the organization culture is(7.441) and the level of significance(Sig = 0.000),was not the impact of

informal meetings significant effect, although the dimensions of the combined impact was morally.

To determine which dimensions had the greatest explanatory power in explaining the variation in the

Organizational learning has been using stepwise regression analysis, and the results were as follows:

Table 14: The results of the gradual decline of the impact statement means to knowledge sharing on the analysis of three types of Organizational Learning.

Model	Organizational Learning	β	Sig*	R ²	Std. Error	F	Sig*
1	organization culture	0.596	0.000	0.784	0.436	481.001	0.000
2	organization culture Training	0.452 0.264	0.000 0.000	0.818	0.402	304.360	0.000
3	organization culture Training Best Practices	0.360 0.236 0.216	0.000 0.000 0.000	0.837	0.383	234.158	0.000
4	organization culture Training Best Practices Electronic Communication Tools	0.296 0.217 0.199 0.143	0.000 0.000 0.000 0.000	0.846	0.374	188.081	0.000
5	organization culture Training Best Practices Electronic Communication Tools Knowledge Bases	0.284 0.210 0.160 0.131 0.124	0.000 0.000 0.000 0.001 0.001	0.852	0.369	157.190	0.000

In reviewing the table (14), we find that the first model resulting from the regression indicates that the (organization culture) have interpreted a rate(78.4%) of the total sum variation in the Organizational Learning, has increased the proportion of the total sum interpretation of the variation in the Organizational learning to a rate(81.8%), and that when you add (training) to (organization culture), and pointed form the third that the addition of the (best practices) to the (organization culture and training)has increased the proportion of the overall interpretation of up to(83.7%), as well as the proportion of interpretation increased to(84.6%) when adding Electronic communication tools, while reaching the ratio of (85.2%) when adding (knowledge base), and β value showed that the direct impact of the variables mentioned in the models five is positive statistically significant effect.

In addition to the above, the results of the analysis indicate the presence of the impact of a statistically significant to knowledge sharing on Organizational learning at three levels in the Jordanian commercial banks, and this is consistent with the study (omari, 2008) and (Bataineh, 2007) and (yang, 2007) and (al-ma'aitah, 2008), as the results of the analysis indicate that the lack of effect (informal meetings) on Organizational learning with as a means of knowledge sharing.

6. Results:

1. Jordanian commercial banks came interest in knowledge sharing generally moderate, with an arithmetic mean of the variable knowledge sharing of different dimensions (3.50), despite the limited rise in some dimensions, such as knowledge bases and training.

2. Organizational learning achieved in the Jordanian commercial banks, different dimensions, a high degree of consent, except after learning at the organization level, where it came from moderately approval, reaching mean Organizational learning in all its dimensions(3.72).

3. There is a statistically significant effect of knowledge sharing, in individual learning in the Jordanian commercial banks. It was the organization culture -as a means of knowledge sharing -the most prominent impact on individual learning, where it was able to explain what percentage of (72.0%) of the variation in individual learning, followed by the best practices, training and knowledge bases, and by the interpretation less, no analysis shows the presence of the impact of other knowledge sharing tools (informal meetings and electronic communication tools) on the individual learning despite both of them considered a knowledge sharing tool.

4. There is a statistically significant effect of the knowledge sharing in Team learning in Jordanian commercial banks. It was organization culture -as a means of knowledge sharing -the most prominent impact on team learning, where it was able to explain what percentage of (73.8%) of the variation in team learning, followed by the (best practices, electronic communication tools and training) with less explanation percentage, no analysis shows the presence of the impact of other knowledge sharing tools (informal meetings and knowledge bases) to Team learning despite both of them is considered a knowledge sharing tool.

5. is a statistically significant impact of knowledge sharing on learning on organizational level in the Jordanian commercial banks, It was the organization culture -as a means of knowledge sharing -the most prominent impact on learning at organizational level,

where it was able to explain what percentage of (72.7%) of the variance in learning at organizational level, followed by(training, knowledge bases, electronic communication tools and best practices with less explanation percentage, no analysis shows the presence of the impact of other knowledge sharing tools (informal meetings)on learning at organizational level despite it considered a knowledge sharing tool.

6. There is a statistically significant effect of the knowledge sharing on Organizational learning levels (individual learning, team learning, and learning on organizational level) in the Jordanian commercial banks. It was organization culture -as a means of knowledge sharing –the most prominent impact on Organizational Learning, where it was able to explain what percentage of (78.4%) of the variance in organizational learning, followed by (training, best practices, electronic communication tools and knowledge bases) with less explanation percentage. Analysis shows that informal meetings have no impact on Organizational learning levels.

6. Recommendations:

In order that this study will achieve its goals and roles in the best; it is necessary to make some recommendations that, if introduced by the Jordanian commercial banks, will have a positive impact on their daily work and success in the future, and the most important of these recommendations include:

1. Increase the capacity of human resources in the banks through:

- Selecting the best qualified workers, who have the expertise and flexibility.

-Provide the necessary **supplies** to them, the technological, administrative, social to do their jobs to the fullest.

-Involve them in the development of the Bank's objectives, and to make proposals and take advantage of their expertise and skills, because they increase the status of trust between employees and the bank, leading to the have a strong relationship between the bank and the employees.

-Faith in the creative abilities of employees and they are able to contribute positively to submit proposals to improve the bank's performance.

2. The Jordanian commercial banks need to advanced steps to increase interest in knowledge sharing, and to clarify the concept of workers in banks, and the workers should know the tools and methods used to activate the role of knowledge sharing and increase organizational learning.

3. Make and share their knowledge of the banking business in the banking basics, where it is the primary source of learning and creativity, and is achieved by: -

- Encourage employees to banks to knowledge sharing with each other, and not keep this knowledge.

-create places within the bank to help meet employee, (informal meetings), helping them to discuss the problems of work and outstanding matters, away from the pressures of work. In addition to providing for meetings outside the bank (social gatherings entertainment) enables employees to knowledge sharing.

-advertence to best practices for employees and work to keep them stored rules of the Bank's knowledge, and work on the participation of workers in such practices; because of its great importance in guiding the workers on the best ways to carry out the bank and solving business problems.

-be up to date with a modern technologies and diversify, especially electronic communication tools that help to knowledge sharing between staff of the Bank and its branches with other banks.

-Building a conscious organizational culture of the bank, to be where senior management largely open to employees and is achieved by:

- Giving the workers in the bank confidence to make decisions involving them, and involve the development of the Bank's work.

- Adopting of the principle of reward for workers on the basis of the degree of share with the knowledge of the individual knowledge workers.

- Consolidating the conviction of employees of banks that knowledge sharing for the benefit of the employee to increase their knowledge and skills and to learn, and the bank that makes it more competitive.

- Establish the concept of the culture of knowledge sharing within the bank.

- Work to instill a culture of learning among employees of banks, and are not make them see it as an additional burden to the daily burdens.

4-Bank culture must be built on learning and increase the basis of knowledge workers, and work to remove regulatory and administrative obstacles which hinder the learning process, and continued to emphasize that the Bank's management does not impede the individual learning and Team workers process, but is working to support them.

5. establish the concept of joint work between workers by make teams, working as a team within the bank, where integrates individuals in completing the work of the team and distributes tasks, leading to give a common picture of the work.

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