

Impact of Management of Knowledge Standards on the Institutional Excellence of Banks: A Study of Iraqi Private Banks

Huda Mohammed saleem M. Al-Sahrawardee^a, Amel Mahmood Ali Al-Obaidi^b, Israa Shanan Thabit^c, ^{a,b,c}Al Mustansiriya University /College of Administration and Economics/ Financial and Banking sciences, Email: alsahrawardee_huda@uomustansiriya.edu.iq, amel_mang@uomustansiriya.edu.iq, israa_adm@uomustansiriya.edu.iq

The financial and banking institutions have been able to increase and generate wealth based on information and data at the outset. This has contributed to the development of the traditional economy to an unconventional economy based on how to manage knowledge and the vast amount of information on how to use this; this, in turn, leading to the increase and generation of wealth. This study demonstrates that the results of relations and influence between the management of knowledge standards and institutional excellence comes from increased attention to raising the level of management of knowledge standards. Further to this, is an increase in the level of efficiency of production processes, and to achieve higher levels of customer satisfaction, and institutional growth from the point of view of the sample of the investigated banks, which causes the overall improvement in institutional excellence. This study recommends the need to increase the interest of the investigated banks in developing their use of information technology and internal and external electronic communication networks to facilitate the transfer of ideas and knowledge among all departments and individuals working within the bank on the one hand, and between customers at the local and international level on the other hand.

Key words: *Knowledge, Knowledge Management, Banking Knowledge, Knowledge Standards, and Banking Excellence.*

Introduction

The banking sector plays a vital role in the economic development of a country. Banks rely on collection, conversion, evaluation and implementation of information to meet customer needs. The purpose of this paper is to explain and demonstrate how knowledge management applications can help the success of banking industries. Taking into consideration that knowledge is the cornerstone of social and economic life, and has a role and great impact in different fields and sectors, as it will lead to growth, creativity and excellence in accessing banking services and products in the shortest time.

Based on the above mentioned, it is found that management of knowledge has become of great significance in the world of banks and provision of innovative and distinct services and development and growth in the global banking sector in general and the Iraqi banking sector in particular. Hence, it is possible to define the methodology of research to determine the extent of dependence of Iraqi banks on the management of knowledge in providing banking services and products.

Methodology

Research Problem

It is to find an answer (s) to the following question: What is the role of knowledge management in Iraqi banks and the extent of their excellence in the development of this vital sector? to answer it, a number of questions are to be answered:

In providing and developing their services, do Iraqi banks rely on knowledge and information? Does it have a special knowledge department? Does the Iraqi banking sector possess or understand the significance of managing knowledge and knowledge awareness? Are the services provided by Iraqi banks distinct and knowledge-based?

Significance of Research

Several studies point to the significance of knowledge management, and effective role in the development of performance, services or products, as well as their role in decision making. If adopted and applied, knowledge management leads to the enhancement of excellence and competition between banks. It has its impact on the performance of banking through the provision of innovative banking products and services that are easy and fast to be accessed to the service on time. It is a futuristic study looking for changes in the environment and represents the future vision of behaviour and organisational performance to gain competitive advantage and excellence.

Research Objectives

Introducing Knowledge Management (KM) concept and awareness of the Bank's employees about the significance of this concept.

Ensure the extent to which Iraqi banks adopt knowledge management in the development of their services and banking products.

Determination of the aspects and areas that need to be improved.

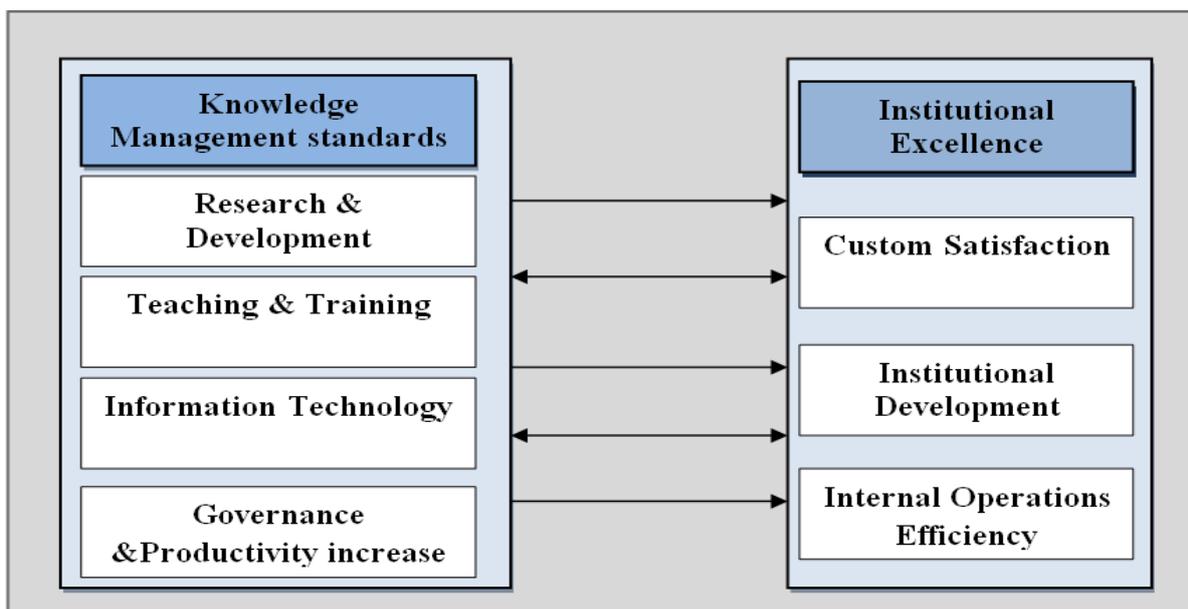
Assessing the distinction extent of the private banks from other Iraqi banks in development, innovation and provision of new services.

Motivate and promote employees' behaviour towards learning and innovation, and sharing knowledge among themselves.

Research Hypothesis Model

Independent Variable

Dependent variable



The one-way arrow \longrightarrow represents the effect, while the two-way arrow \longleftrightarrow represents a correlation relationship.

Research Hypotheses

In the light of the detailed research scheme, the research hypotheses are as follows:

First Main Hypothesis: There is a significant correlation between the administration of the standards of knowledge and institutional excellence.

The following sub-assumptions are derived from this hypothesis:

- 1.1 There is a significant correlation between management of knowledge standards and customer satisfaction.
- 1.2 There is a significant correlation between management of knowledge standards and institutional growth.
- 1.3 There is a significant correlation between management of knowledge standards and efficiency of internal processes.

Second Main Hypothesis: There is a significant impact of management of knowledge standards in institutional excellence. The following sub-assumptions are derived from this hypothesis:

- 1.2 There is a significant effect of knowledge management standards in customer satisfaction.
- 2.2 There is a significant impact on the management of knowledge standards in institutional growth.
- 2.3 There is a significant impact of knowledge management standards in efficiency of internal processes.

Research Methodology

The researchers adopted a descriptive analytical approach

Limitations of Research

The study is limited to a sample of private banks in the city of Baghdad. A random sample of (60) individuals was selected in the sample banks.

Research Tools

Researchers adopted the questionnaire as a research tool in addition to personal observation.

Theoretical Side of the Research

First: Knowledge Management

1. Knowledge

Knowledge itself is a significant resource for the institution, since the effective management of knowledge enables the institution to find ways beyond all available resources in creating excellence (Peris-Ortiz et al., 2019).

2. Knowledge Management Process

Knowledge Management Process (KMP) is the core of knowledge management and the primary and necessary driver. In modern and successful organisations, knowledge is considered a key factor in excellence and competitiveness. Wiig (2003) refers to a model of knowledge management process that includes five major phases:

1. Establishment of Knowledge: It refers to the ability of an organisation to identify its need for information by scientific ways.
2. Knowledge acquisition: It is the ability of the organisation to acquire, store and retain knowledge for its use.
3. Knowledge organisation: It is the ability of the organisation to classify knowledge and turn it into written and useful material that can be used by modern technological methods.
4. Knowledge distribution: It is the ability of the organisation to disseminate knowledge to the administrative level of the organisation and every individual within each level of administrative units through e-mail, meetings, and training courses or otherwise.
5. Use of knowledge: It is the extent to which the Organisation is able to utilise and circulate knowledge among all individuals working in the Organisation.

3. Reasons for the Adoption of Banking Knowledge Management

Developments, innovations, creativity, and a lot of rapid changes in the external and internal banking environment, led to banking excellence, which has become the main feature of competition and success between financial institutions or banking. This is why there is a need to shift to knowledge management because of its advantages. Perhaps, the reasons that led to the adoption of this management are (Boaisha & Lilia Mansour 2012) as follows:

1. International financial markets have realised that knowledge and informatics are one of the sources of competitive advantage and that its significance gets more value just like the significance of the traditional sources of production factors such as land and capital.
2. Globalisation that made the world a small village.

3. It is a great opportunity to reduce the cost and raise the assets of the institution to generate new revenue
4. The breadth of areas that knowledge management has succeeded in addressing, especially in the area of competition, deposit, renewal and diversification.

Role of knowledge in banking institutions

Knowledge Standards

Research and Development: Al-Kikhani, 2010, 99-100 refers to scientific research as the means by which solutions to specific problems can be found and by investigating and verifying the facts through which other facts are discovered using a new methodological approach. Development to the codified application of knowledge to develop and make improvements to products and services or to create services and products that did not exist previously.

Education and Training: Education refers to the acquisition of specialised knowledge and information. Training is the acquisition of skills and practical abilities. It is the work of a scheme that consists of a set of programs that enable individuals to perform their work efficiently. Therefore, preparing the workers to compete in the new knowledge economy requires a model of education and training which is an example of learning throughout the life cycle, from early childhood up to retirement.

Education must therefore be seen as an essential element of development, not only because it enhances human capital but also increases social capital (Alaqili, 2005, 45-48) (Alghallibi & Alamiri, 2005).

Information Technology: refers to the electronic capabilities of advanced devices such as computers, communication networks and smart processing units, in the storage of information and data for the purpose of utilisation and employment in the transfer of knowledge everywhere and be available in all parts of the world. Information technology has become a key factor in delivering information through advanced telecommunications networks, smart phones, etc., which help raise productivity and reduce costs (Dawoodi, Al-Tayeb, 5-7).

Governance and Productivity Increase: Most literature indicates that there is no fixed definition of governance because it depends on the different views of various institutions in its work. It is known that there are systems governing the relationship between executive management and senior management or the board of directors. It works hard to achieve justice, equality, transparency and corruption combating for the purpose of protecting

shareholders and ensuring the achievement of the company's long-term strategic goals. In other words, it is the process of internal control of work and management of an institution in accordance with the rules and laws to protect the rights of shareholders (Ghadir, 2012, 12). Effective application of governance depends on the quality of internal and external determinants. (Ghadir, 2012, 16-18) refers to the external determinants as the laws of the economic sector, for example laws and regulations of banks, financial markets, competition, production elements and efficiency of regulatory bodies for the purpose of regulation, preventing monopoly and eliminating corruption, if it is the general atmosphere of investment. Internal determinants refer to bases and rules of decision-making and distribution of powers within the organisation, i.e. between executive management and the board of directors in order to reduce collision between the interests of all parties.

Governance Standards

There are several criteria followed by governance to perform its job efficiently and effectively. The most significant of these criteria is defined by the Organisation for Economic Co-operation and Development including the following:

Ensure that there is a basis for an effective corporate governance framework, keep the shareholders' rights, equal treatment of all shareholders, disclosure and transparency, role of stakeholders in exercising power and the responsibilities of the board of directors.

Second: Institutional Excellence of Banks

Organisational or institutional excellence is defined as exploitation of opportunities preceded by effective strategic planning and commitment to achieve a common goal controlled by the clarity of purpose and the adequacy of resources to ensure effective performance. Achievement of organisational excellence is to be done by addressing different categories (Lasrado, 2018, 4). Moreover, there is a number of concepts of excellence, many of which are defined as the growth and improvement of the organisation's level in all its dimensions, so that long-term success is achieved by getting the customer's satisfaction as well as creating, strengthening and spreading change in order to improve the internal processes and activities of the institution. It is a holistic approach to improve the performance of the institution.

Dimensions of Institutional Excellence

In the context of the above mentioned facts, institutional excellence appears in this research through three aspects:

Customer Satisfaction

Most countries around the world have been able to provide excellent service to satisfy customers' needs according to their preferences. This has led to increase the competition between service organisations and adoption of the concept of quality of services. (Kotler 2004: 468) defines customer satisfaction as the expected happiness due to the conformity between the service provided and customer desires and above his expectations or lack of this conformity and that shall lead to customer disappointment and dissatisfaction. (Chen, et al., 2012, 23) point out that customer satisfaction is done by focusing on internal and external customers, since the internal customer can be an individual in the organisation as a customer to other employees, and the external customer is provided by institution Banking services as a final product by exceeding customer expectations.

Institutional Growth

There are several factors that affect institutional growth and lead to institutional excellence. Both Alrafi and Abed (2018: 306-309) refer to internal factors such as the technology used by banks and software used in processing data and information, geographical location, type of services provided and human resources have a significant role in the growth and institutional excellence. This is through skills, capabilities, qualifications, training, development and rehabilitation of their selection and appointment, and finally the organisational structure of an institution, which is the legal and official framework in the definition, allocation, characterization and division of labor between departments and units ,administrative level and distribution of tasks and responsibilities, authorities and coordinated between the departments and sections. Therefore, the happy customer has become a standard and happiness is a measure of excellence and institutional uniqueness (lasrado, 2018: 91).

Efficiency of Internal Processes

"All activities and internal activities those are vital to distinguish an institution from other ones through which it meets the needs, expectations and aspirations of employees" (Darwazah, 2008, 114).

Practical Aspect of Research

This research tackles the description and diagnosis of research variables, analysis of sample responses and interpretation of results:

First: Description and diagnosis of knowledge management standards (independent variable):

Table 1: Calculations of computations, deviations and relative importance of the management of knowledge standards and their sub-variables N = 60

No.	Items	weighted arithmetic mean	standard deviation	Relative importance
1	The Bank seeks to identify the strengths and weaknesses of its competitors in the banking sector	4.03	0.99	81%
2	The Bank is interested in finding ways to distribute and promote facilities and services offered by competing banks	3.70	0.92	74%
3	The Bank management is concerned with the technology used by competing banks	3.57	1.0	71%
4	Organisational culture of the bank helps creativity and development, and thus supports the process of effective application of knowledge	3.43	1.1	69%
5	The Bank uses the scientific research method to generate knowledge related to long-term goals and plans. Employees are encouraged to continue learning and develop their skills and abilities	3.53	0.91	71%
6	Knowledge is distributed within the bank through the issuance of bulletins, periodicals and various types of publications	3.63	0.89	73%
7	The Bank is concerned with the ideas and solutions proposed by the employees to address and solve the problems facing them	3.53	1.04	71%
8	The Bank relies on the views of experienced individuals from within the institution on the results of its works and activities	3.73	0.90	75%
	Total Research and Development	3.73	0.90	75%
B. Education and Training				
9	Employees have knowledge of the skills and knowledge needed to perform their tasks best	4.10	0.88	82%
10	The Bank encourages employees to attend conferences, workshops and scientific meetings	3.80	0.80	76%
11	The Bank encourages the seminars between workers to invest their intellectual energies in the fields of	3.40	1.03	68%
12	The Bank relies on the generation of knowledge to form specialised units and work teams to learn from within the bank continuously	3.53	1.07	71%
13	The Bank continuously updates and develops knowledge information	4.13	0.97	83%

14	Knowledge is distributed within the bank through seminars and workshops	4.00	1.0	80%
15	Knowledge is distributed within the bank through internal training courses conducted by experienced and efficient individuals	3.97	0.93	0.79
16	The Bank is keen to hold courses to train employees in knowledge management systems services	3.83	0.97	0.77
	Total Education and Training	3.85	0.96	77%
C. Information Technology				
17	Banks provide employees with sources of information to help them acquire knowledge	4.09	0.84	82%
18	Banks use a variety of methods to transform information into knowledge and distribute it to employee	3.93	0.74	79%
19	Banks provide e-mail service to employees and customers to meet their financial needs	3.77	1.2	75%
20	The Bank has a special website that provides customers with up-to-dates and information	4.11	0.99	82%
21	The Bank is keen to provide modern hardware and software to operate, process and store information	4.10	0.92	82%
22	The Bank provides an Intranet to facilitate the transfer of ideas and knowledge among all departments and individuals	3.60	1.1	72%
23	The Bank uses a knowledge base that serves all other banking branches. Knowledge is distributed within the bank through an internal information network that helps individuals to access the databases of the various units, branches and sections	3.70	1.02	74%
24	The Bank relies on knowledge and information technology professionals who are competent and knowledgeable in the field of information, and rely on workers with technical skills in carrying out their work and activities	3.63	1.04	73%
	Total Information Technology	3.81	0.98	76%
D. Governance and Productivity Increase				
25	The banks shall take into account the employees, their wishes and their skills in the distribution of work in the fields of knowledge	3.03	1.2	61%
26	Control controls included in the technologies used contribute to adequate protection of data and information in their possession	3.80	0.99	76%
27	Knowledge affects the speed and efficiency of employees handling the problems and complaints they face	3.80	0.84	76%

28	The Bank sets out a comprehensive plan for the application of the new culture, and the overall plan will be written indicating the current culture and new culture	3.30	1.1	66%
29	The Bank cooperates with local and international banks to expand its operations	3.50	1.2	70%
30	Policies are developed within the Bank to facilitate and conduct operations efficiently and effectively	3.62	1.0	73%
31	There is a continuous follow-up of banking changes (bank value) banking standing	3.81	1.1	76%
	Total governance and increased productivity	3.55	1.06	71%
	Total knowledge management standards	3.73	0.99	75%

Source: Statistical analysis results using statistical program spss v.25

Second: Description and diagnosis of the variable management of knowledge standards at the total level.

Table (1) shows that the level of responses to the management of knowledge standards is as follows:

1.2 Based on the values of the computational environment to drive the management of the standards of the four knowledge economies, the variable at the total level achieved a mean of 3.73 and a standard deviation of 0.99. This indicates an agreement in the respondents' response to the knowledge economy standards.

2.2 After education and training the highest areas of arithmetic between dimensions of the management of standards of knowledge economics according to the views of the research sample followed by after the information technology after research and development and then after governance and increase productivity at the last rank.

Third: The description and diagnosis of the paragraphs of institutional excellence (variable responder):

Table 2: Calculations of arithmetic, deviations, and relative importance of institutional and sub – variables

No.	Items	weighted arithmetic mean	standard deviation	Relative importance
	A – Customer Satisfaction			
32	The bank has the knowledge of all the needs of customers of goods and banking services and to provide them with the time and required quality	3.57	1.1	71%
33	Importance of knowledge management lies in the way of tracking the customer and meet their needs across global networks	3.27	1.2	65%
34	A modern and efficient network is available to service the system inside the bank	3.70	1.1	74%
35	Information technology used by banks helps to improve the quality of services in accordance with the wishes of customers	3.97	0.96	79%
36	Information technology used in banks is characterised by its development and keeping abreast of everything that is new	3.67	0.80	73%
37	Knowledge management systems used to reduce the cost of quality of products and services	3.80	0.96	76%
38	Knowledge management and information technology systems allow easy access to customers and thus respond quickly to their wishes and expectations	3.87	0.68	77%
39	Technology used to address potential changes contributes to the quality of services provided and the performance of the used equipment	3.93	0.78	79%
40	The bank will improve the customer service by using information technology, which will lead to customer satisfaction and loyalty, and then raise the price of bank shares, which facilitates the provision of services to the customer without going to the bank	3.87	0.77	77%
41	The bank has the ability to develop banking transactions and the bank tries to simplify the work procedures to satisfy customers through the field survey conducted by the bank from time to time to measure the satisfaction of the community services	3.53	1.02	71%
	Total customer satisfaction	3.72	0.94	74%

B. Institutional Growth				
42	The Bank adopts a knowledge management approach that increases the reliance on modern means of exchanging information (for example e-mail)	3.77	0.97	75%
43	The Bank adopts a knowledge management approach that increases the percentage of employees who wish or have high academic degrees	4.03	0.98	81%
44	The Bank adopts a knowledge management approach that contributes to increasing the budget for technology and information	3.73	0.86	75%
45	The Bank adopts the exact and appropriate specialisation of graduates of faculties	3.77	0.91	75%
46	Knowledge management technology used to increase the market share of the bank	3.90	0.92	78%
47	The Bank is diversified in the use of IT applications within the bank to increase the control of the local market	4.00	0.83	80%
48	Employees are driven by their intellectual abilities and skills to acquire new knowledge	3.57	1.1	71%
49	Creating an organisational environment conducive to a learning culture	3.39	1.2	68%
50	Information technology used in banks helps to improve the efficiency of product distribution, sales and after sales services	3.43	1.1	69%
51	The existence of knowledge management enhances the Bank's ability to promote its products and services	3.40	1.03	68%
	Total Institutional Growth	3.70	0.99	74%
C. Internal operations efficiency				
52	The Bank's interest in knowledge management and information technology contributes to increased coordination between the various operations and units and their integration within the Bank	4.03	0.76	81%
53	Knowledge management within the bank contributes to the distinctiveness of the service provided in the market, which differs from that offered by competitors in other banks or branches	3.80	0.78	80%

54	Knowledge management and information technology used by banks reduce the costs of products, services and processes.	3.77	0.88	76%
55	Arranging employees' ideas, experiences and knowledge leads to job stability and employee satisfaction, thus increasing the bank revenues	3.50	1.19	75%
56	Knowledge specialists at the bank direct employees to acquire, create and apply knowledge within the bank	3.30	1.1	70%
57	Knowledge developers are concerned with supervising the direction and planning of intellectual and cognitive resources and related activities within and outside banks	4.03	1.2	66%
58	The Bank provides material and moral incentives to employees who take responsibility for executing outstanding projects	3.30	1.1	66%
59	The Bank is concerned with the management of knowledge that contributes to simplifying and facilitating the services provided to customers, thus responding quickly to the changes that occur in the work environment	3.23	1.2	65%
	Total efficiency of internal processes	3.62	1.03	72%
	Total Institutional Excellence	3.68	0.99	74%

Source: Statistical analysis results using SPSS v.25

Customer Satisfaction: This dimension is measured in paragraphs (41-32). Table (2) refers to the weighted accounting environment, standard deviations and the relative importance of the point of view of the sample in question after customer satisfaction. The table reflects a higher general accounting mean of (74%). This indicates that 74% of the responses of the sample members are in the direction of agreement with this dimension, either the paragraphs of this dimension have achieved the paragraph (35). which stipulates that "the Bank adopts a knowledge management approach that increases the percentage of employees who desire or receive (79.9%). which reflects the existence of homogeneity and agreement in the responses of the sample members, and this indicates that the management of the bank is concerned with a high degree of using the technology available to improve its banking services, which is reflected positively on the customer satisfaction, while paragraph (33) stated the importance of knowledge management is how to trace the customer and meet their needs across global networks. The level of this dimension, which reached (3.23) and a standard deviation of (1.2). and the importance of proportions of a total (65%). this refers to knowledge management does not participate enough in the orientation of management of the bank to serve its customers through global networks from the point of view of respondents.

Institutional Growth: This dimension was measured in paragraphs 51-42. Table 2 indicates the weighted accounting environment, the standard deviation, and the relative importance of the sample's view of institutional growth. This table reflects a higher-than- result of (74%). This indicates that 74% of the respondents' responses are in the direction of agreement with this dimension, indicating that there is a homogeneity and an agreement in the responses of the sample members either paragraphs of this dimension has achieved paragraph (43). which provided the bank adopts the knowledge management approach and increases the percentage of employees who wish to have or already have a high degree of scientific knowledge. They are at the top of the computation by (4.03) with a standard deviation of (0.96) and a relative importance of (81%). which reflects high homogeneity. This indicates that the management of the bank is very interested in providing highly qualified workers and recruiting them to work within its human cadres. Paragraph (49) stipulates that "creating an organisational environment is conducive to the culture of learning". The lowest computational medium at the level of this dimension (3.39) and has a standard deviation of (1.2). and Fake relative amounted to (68%). reflecting, and the presence of neutrality in the answers to the sample, and this refers to that the management of the bank does not pay adequate attention to the creation of a regulatory perimeter for encouraging a culture of learning.

Efficiency of Internal Processes: This dimension is measured in paragraphs (59-52) Table (2) refers to the balanced accounting and standard deviations and the relative importance of the point of view of the sample examined regarding the efficiency of internal operations, Of the standard arithmetic mean of (3) at (3.62). and the standard deviation (1.03). with a relative importance of (72%). This indicates that 72% of respondents' answers are in agreement with this dimension. Paragraph (52). states: "The Bank's interest in knowledge and technology management contributes (0.76). with a relative importance of (81%). reflecting the existence of homogeneity, non-dispersion and a high degree of agreement in the responses of the sample members. The Bank's management is aware of the importance of knowledge management in achieving synergy and integration among its business units". Paragraph 59, which states that "the Bank's interest in knowledge management contributes to simplifying and facilitating the services provided to customers, which occur in the working environment" on the less common sense (65%). This indicates the interest of the Bank's management in knowledge management to contribute adequately to simplifying and facilitating the services provided to customers, and thus the weak response to the changes that occur in the work environment.

Fourth: Description and diagnosis of the variable of institutional excellence at the total level.

Table (2) shows that the level of responses to institutional excellence is as follows:



Based on the values of the computational environment for the three dimensions of institutional excellence, the variable at the total level achieved an average of 3.68 and a standard deviation of 0.99. This indicates an average relative agreement in respondents' responses to the elements of institutional excellence.

Customer Satisfaction scored the highest accounting areas between the dimensions of institutional excellence according to the views of the research sample followed by the institutional growth and then the efficiency of internal processes at the last rank.

Fifth: Testing the Hypothesis of Research

Test Correlations between Research Variables

The analysis of the research plan requires testing its main and subsidiary hypotheses as they appear in the research methodology. This section attempts to determine the nature of the relationship between the independent variable (management of knowledge standards) and the dependent variable (institutional excellence) and the acceptance or rejection of the first main hypotheses and their branches using the Spearman simple correlation coefficient). which is one of the statistical methods used to measure the strength of the relationship and its direction between two variables using the statistical program ready SPSS version 25.

In order to analyse the nature of the relationships between these variables, Spearman's correlation coefficients were calculated to examine the existence of the relationship, as in Table (3):

Table 3: Spearman correlation coefficients between management of knowledge standards and institutional excellence N = 60

Hypothesis		Variables		Spearman correlation coefficients	Indication level Sig(2-tailed)	Relation strength and direction
		Independent	Respondent			
secondary	1-1	Information standards management	Customer satisfaction	0.516**	(0.01)	medium Positive relationship
	2-1		Institutional growth	0.701**	(0.01)	Strong Positive correlation
	3-1		Internal operation efficiency	**0.707	(0.01)	Strong Positive correlation
Acceptable hypothesis			Number	Four hypotheses are significant among the four hypotheses		

Source: Statistical analysis results using SPSS v.25

Table (3) indicates that there is a strong positive correlation at the level of Sig (2-tailed) (0.01). i.e. with a confidence limit of 99% between the management of knowledge standards and institutional excellence. The result of (0.707) indicates a strong correlation between the management of the standards of knowledge and institutional excellence at the macro level. Therefore, the first main hypothesis states: There is a significant positive correlation relationship between the management standards Knowledge and institutional excellence.

Below is the analysis of the sub-relationships between the management of knowledge standards and the dimensions of institutional excellence separately at the level of sub-hypotheses.

Analysis of the Relationship between the Management of Knowledge Standards and Customer Satisfaction

In Table (3). we note that the correlation coefficient between the management of knowledge standards and customer satisfaction reached (0.641). which is a significant correlation and moderate correlation at the level of Sig. (2-tailed) (0.01) with a confidence limit of 99%. This result indicates a moderately strong relationship between management standards, knowledge and customer satisfaction. This result is supported by the hypothesis of the first

sub-research derived from the first main hypothesis, which means acceptance of this hypothesis, that is, there is a positive relationship of significant statistical significance between the management of knowledge standards and customer satisfaction.

Analysis of the Relationship between the Management of Knowledge Standards and Institutional Growth

In Table (3). it is noted that the correlation coefficient between the management of knowledge standards and the institutional growth was (0.516). which is a significant correlation and moderate correlation at the level of Sig. (2-tailed) (0.01) with a confidence limit of 99%. This finding indicates a moderately strong relationship between the management of knowledge standards and institutional growth. This result is supported by the second sub-research hypothesis arising from the first hypothesis, i.e., there is a significant correlation between the management of knowledge standards and institutional growth.

Analysis of the Relationship between the Management of Knowledge Standards and the Efficiency of Internal Processes

In Table (3). we note that the correlation coefficient between the management of knowledge standards and institutional growth reached (0.701). which is a strong correlation at the level of Sig. (2-tailed) (0.01) with a confidence limit of 99%. This result indicates a strong relationship between the management of knowledge standards and the efficiency of internal processes. This result is supported by the hypothesis of the third sub-research arising from the first hypothesis, i.e., there is a positive correlation relationship with statistical significance between the management of knowledge standards and the efficiency of internal processes.

Sixth: Testing the Effect between the Variables of Research

This section attempts to test the second main research hypothesis related to the test of the influence between the research variables: the management of the criteria of knowledge (independent variable) and the institutional excellence (the variable effect) and the hypotheses that are derived using simple regression analysis.

In order to test the validity of the second main hypothesis, if there is a significant effect on the management of knowledge standards in institutional excellence or no distinction, simple linear regression analysis was used and the results were as in Table (4). This table shows the F-test values for the model as a whole. The value of the F-test was for the effect of the management of knowledge standards in organisational excellence (53,473) and the level of

Sig. (2-tailed)* was (0.00). This means that there is a significant effect on the management of knowledge standards in institutional excellence. The value of β , which represents the slope line value (0.851). is interpreted as the amount of change in the value of the variable. The value of the parameter of R2 is (0.656). which means that 65.6% of the variance of the variable is equal to 0.851. Achievement of institutional excellence is explained by the management of the standards of knowledge economics that have entered the model (34.4%) was a differing variance before factors that did not enter the regression model.

Table 4

Hypothesis		Variables		F-Test	Indication level Sig (2-tailed)	Beta regression coefficient	coefficient of determination R2% Explanation ratio
		Independent	Respondent				
secondary	1-1	Information standards management	Customer satisfaction	21.177	(0.00)	0.794	43.1%
	2-1		Institutional growth	49.891	(0.00)	1.091	64.1%
	3-1		Internal operation efficiency	53.473	(0.00)	0.851	65.6%
Acceptable hypothesis			Number	Four hypotheses are significant among the four hypotheses			

Source: Statistical analysis results using statistical program

Therefore, the second main hypothesis is accepted, i.e., there is a significant statistical effect to the management of knowledge standards in institutional excellence.

An analysis of the sub-effects of the management of knowledge standards in institutional excellence is presented at the sub-hypothesis level.

* Note: The method used to interpret the test results is based on the value of p-value or Sig (2-tailed), which is characterized by the fact that it does not need to use distribution tables to reject or accept the hypothesis. It is calculated directly by the SPSS program and can be defined as p-value or (2-tailed)) as the lowest value for α which rejects the null hypothesis, where we reject the null hypothesis and accept the alternative hypothesis if p-value is less than α . "Zaghloul, Saad Bashir, Statistical Analysis Using SPSS", 2003 edition, p. 104.

Analysis of the Impact of Knowledge Management Standards Management on Customer Satisfaction

To test the validity of the first sub-hypothesis arising from the second main hypothesis, Table (4) shows the values of the F-test to manage the knowledge economy criteria in the customer satisfaction which reached (27.004) (2-tailed) (0.00). This means that there is a significant effect on the management of knowledge economy standards in customer satisfaction. The value of the coefficient of β (0.712) i.e. the increase in the value of managing knowledge economy standards by one unit will result in a change of (0.712) of the customer satisfaction, and the value of the limitation coefficient R^2 of (0.491) which means that 49.1% of the variance in the customer satisfaction is a variance explained by the management of the knowledge economy standards that entered the model, and (50.9%) is an interpreted variance. By-factors that did not enter the regression model, and then accept the first sub-hypothesis within the second main hypothesis, i.e. there is a significant statistical effect to manage the knowledge economy standards in customer satisfaction.

Analysis of the Impact of the Management of Knowledge Standards in Institutional Growth

To test the validity of the second sub-hypothesis arising from the second main hypothesis, Table (4) shows the values of the F-test to manage the knowledge standards in institutional growth, which reached (21.177) with indication level sig (2.tailed) of (0.004). This means that there is a significant effect on the management of knowledge standards in institutional growth. The value of the coefficient of β (0.794). i.e. the increase in the value of managing knowledge standards by one unit will result in a change of (0.794). The value of the coefficient of determination (R^2). which is (431). means that 43.1% of the variation in institutional growth is explained by the management of the knowledge criteria that entered the model, and (56.9%) is the difference explained by factors. The second sub-hypothesis is not accepted within the second main hypothesis, i.e. there is a statistically meaningful effect of the management of the parameters T knowledge in institutional growth.

Analysis of the Impact of Knowledge Management in the Efficiency of Internal Processes

To test the validity of the third sub-hypothesis arising from the second main hypothesis, Table (4) shows the values of the F-Test to manage the knowledge standards in the efficiency of internal processes, which reached (49.891) with Sig.(2-tailed) (0.000). This means that there is a significant effect on the management of knowledge standards in the efficiency of internal processes. The value of the coefficient of β (1.091) is that the increase in the value of managing knowledge standards by one unit will result in a change of (1.091) of the variance in the efficiency of the internal processes. The R^2 of (0/641) which means that a (64.1%) of

the difference of the internal processes efficiency is a difference explained by the management of the knowledge criteria that entered the model, and (35.9%) is the difference between the Prior factors did not enter the regression model. Therefore, the third sub-hypothesis is accepted within the second main hypothesis, i.e., there is a significant statistical effect to the management of knowledge standards in the efficiency of internal processes.

Conclusions and Recommendations

Conclusions

1. The investigated banks do not give the same importance to provide internal digital communication channels to transfer ideas and knowledge among all departments and individuals working within the banks sample research.
2. Increasing the interest in raising the level of management of knowledge standards which leads to an increase in the level of efficiency of production processes, achieving higher levels of customer satisfaction, and institutional growth from the point of view of the sample of surveyed banks, which leads to raising the levels of institutional excellence in general. Management of knowledge standards affects the institutional excellence in its different dimensions (efficiency of production processes, customer satisfaction, and institutional growth).

Recommendations

The sample research banks should adopt an organisational culture that supports creativity, development and scientific research to generate knowledge and apply it more effectively.

Rearrange the procedures, processes, intellectual skills and knowledge within the banks investigated in a way that contributes to the efficiency of internal processes and contributes to simplify the procedures for obtaining banking services by customers.



REFERENCES

- Al-Aqili, M. W. (2005). "Contemporary Human Resources Management after a Strategic", 1st Floor, Dar Wael, Amman- Jordan.
- Al-Ghalbi, T.A. & Al-Amri, S. M. (2005). "Social Responsibility and Business Ethics, Business and Society", 1st edition, Dar Wael, Amman- Jordan.
- Al-Khikani, N. K. S. (2010). "The potential of research and development in selected Arab countries and their role in enhancing competitiveness", Al-Qadisiyah Journal of Administrative and Economic Sciences, Volume 12, No. 1. pp. 147-158.
- Al-Salami, A. (2002). Excellence Management Management Models and Technologies in the Age of Knowledge, New Administration Library, Egypt
- Blodgett, C., Crowell, M., & Lahaise, K. (2005). "Mobilizing Knowledge: Status of KM in Defence", bravo Defence, 5, 5-7.
- Christensen, P. H. (2003). "Knowledge management: perspectives and pitfalls". [Copenhagen?]; Herndon, VA: Copenhagen Business School Press; Copenhagen Business School Press, Books International [distributor].
- Darwazah, S. S. (2008). "The Relationship between Knowledge Management Requirements and Operations and Their Impact on Excellence in Institutional Performance: An Applied Study at the Jordanian Ministry of Higher Education," Master Thesis in Business Administration submitted to the Middle East University for Graduate Studies, College of Administrative and Financial Sciences, Jordan.
- Davenport, T. H. & Prusak, L. (1998). "Working knowledge: how organisations manage what they know". Boston, Mass: Harvard Business School Press.
- Ghadir, M. Y. (2012). "The Determinants and Standards of Governance", a research paper presented to the International Scientific Conference on Globalization of Management in the Age of Knowledge, for the period from 15-17 December, Tripoli - Lebanon.
- Girard, J. & Girard, J. (2015). "defining knowledge management: Toward an applied compendium", Online Journal of applied Knowledge management, Volume (3). Issue (1). P.3.
- Kotler, P., Armstrong, G., Saunders, J. and Wong, V. (2004). "Principle of Marketing", 3rd edition, Pretence Hall, Europe.



- Kuczaj, T. (2001). "Knowledge Management Process Model, Technical Research Center Of Finland", Valtion teknillinen tutkimuskeskus(VTT). ESPOO.
- Lasrado, L. (2018). "Achieving organisation Excellence a quality management program for culturally diverse organisations", Springer international publishing, Switzerland.
- Macintosh, A. (1999). "Knowledge Management", Retrieved December 17, 2014, from <http://www.aiai.ed.ac.uk/~alm/kamlnks.html>
- Mansour, M. and Al-Abed, H. (2013). "The Relationship of Organisational Excellence with Total Quality in Food Industry Organisations in the North of the West Bank." Research presented to the Second International Scientific Conference - The Role of Excellence and Entrepreneurship in Excellence in Business Organisations - International Islamic Sciences University.
- Mubarak, B. A. and Laila, M. (2012). "Knowledge Management as a Modern Administrative Orientation for Organisations in the Age of Knowledge", International Scientific Conference on: Globalization of Management in the Age of Knowledge, College of Business Administration, Jinan University, Lebanon, Syria, 15-17 Dec.
- Nafei, W. (2014). "Knowledge Management and organisational Learning from the Employee Perspectives: A Study from Saudi Arabia Context", Journal of Management strategy, Vol.(5). No.(1). pp 158-169,
- O'Dell, C. & Grayson, C. J. (1998)." If only we knew what we know: the transfer of internal knowledge and best practice", New York: Free Press.
- Peris-Ortiz, M., João, J. F. & Jose, M. M. L. (2019). Knowledge, Innovation and Sustainable Development in Organisations A Dynamic Capabilities Perspective", Springer International Publishing AG, Switzerland.
- Siegel, J. G., & Shim, J. K. (2010). "Dictionary of Accounting Terms", 5th edition: Barron's Educational Series, Inc.
- Swagatika, N. (2016), "The Role Of Knowledge Management in Indian Banking Sector", International Journal of Research in Business Management, Vol. 4, Issue 7, Jul, 37-44.
- Wiig, K. (2003). "Knowledge Management Foundation, Thinking About Thinking-How People and Organisations Represent Create and Use Knowledge". Arlington, Schema Press, Arlington, Texas.