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The Role of Knowledge Management in Achieving Competitive Advantage– Applied Study in the Private Banks in Erbil.

Arwand Hamadamin Ahmed

Kindergarten Department, College of Basic Education, University of
Raparin, Rania

Arwand@uor.edu.krd

1. ABSTRACT:

This research attempts to identify the impact of knowledge management through its aspects, in particular: information creation, information storage, information exchange, information application, and information innovation based on the organizational feasibility of banks in the private sector of the city of Erbil in the Kurdistan Region of Iraq. To achieve the objective of this review, an exam which consists of forty cross-questions was built and designated as an example of eighty administrators along with managers. Of the questions, only seventy-six of them were retrieved and sixty-nine of them were legitimate, testable and measurable. The main objective of this review is to monitor how the directors of companies can implement information management to achieve the viability and development of associations. The research argues that information management had an impact on the usefulness of the association according to the participants' perspectives. In light of the exam results: This review presented a set of suggestions on the information management that private sector banks in particular should adopt in an organized smart arrangement, and this can contribute to achieving a strong regulatory environment through which an environment has been created and radical changes work.

KEYWORD: Knowledge Management, Process of knowledge and Organizational Effectiveness.

2. INTRODUCTION:

With the previous century finishing, it saw super interest in statistics and how the associations are tormented by it. For the accomplishment of the associations, information is considered a fundamental aid which influences at once. This needs the usage of

the idea of information control because of its importance in undertaking extremely good execution. Inside the domain of Management, handling statistics has a new and developing situation for the associations and is being implemented at extraordinary levels (ho 2018). Methods for records management ought to be selected dependent on the motive for which facts are used. To tackle the approaching difficulties and make appropriate operating capital, facts control helps the modern-day institutions and empowers them. It's far from the cycles of feasible learning at the side of making, finding out, and trading records. Many adjustments in the have up to date the records control's activity for engaging in corporation effectiveness and value to gain top hand amongst contestants like globalization, Boom of global alternate's size, increase in contestants and short exchange of running capital. (Mohammad A. Abusweilem 2019). The point of information control is to paint on an association's Skill ability with the aid of making use of the data asset appropriately. It expresses that facts control's Undertaking is important in staying power of the association also with serving as a critical painting inside the affiliation with its effect on human sources, collaboration, preferred hierarchical execution, and organizational viability. Big contrasts have arisen in the implementation of the concept of facts significance and well worth of it are visible. In a socially advanced society, there's more curiosity in Statistics management and superior mindfulness regarding how it has a tendency to be taken gain of and dispersed. Anyhow, in creating social orders, attention, balance and Care are scarce in the direction of records control. Notwithstanding the reality that information is considered a critical essential variable in the world economy, it's far crucial to think about another crucial issue: The purchaser, for powerful association in the dynamic market currently (Saeedeh Arazpoor 2016). Due to

the modifications in the environment of Kurdistan location located in the country Iraq, their banks in the non-public sector are affected and can't live on in disengagement dealing with the expanding hobby for his or her administrations. These banks revel in the ill outcomes of the hassle of reasonable linkage Between the information stockpiling of human useful resources and the maximum commonplace manner of accomplishing organizational viability Organizational viability is possibly the most difficult undertaking inside the company due to the fact first-rate administration and initiative do not show its achievement basically after a desire has been made in tough spots and emergencies. This assessment will check out the importance of Regarding statistics management in engaging in organizational viability simply because of the degree to which Facts dealing is applied in banks of the private sector inside the Kurdistan place of Iraq.

Issues in Research Years ago, substantial gains in the philosophical vision and thinking that banks see in their performance were made as a result of the impact of globalization, international change, tough rivalry, and changes in the environment. Began to symbolise the core of the organization. Ability to coordinate processes and operations based on efficient consistency, with various quality of banking services and either cost or delivery time, through organizational learning, technical management, and human resources. These skills will assist in achieving it.

LITERATURE

3.1. Knowledge Management

Information Running has been characterized as a bunch of unequivocal and distinct methodologies and cycles refocused toward changing information capacities, both positive and negative in different kinds

Of cycles. Just as overseeing them, feting new particulars or systems, buttressing mortal asset operation and negotiating colorful different objects to be fulfilled. Information handling

Is any kind of attempt made by directors to coordinate and construct the association's working capital from data assets, or ever called the intelligent capital of the association. It's the most common way of making regard from theoretical coffers in an association (Sangeeta Shah Bharadwaj 2015). Information the operation is a definition of associations' trials to gather, store, and convey information. Information operation underscores regard creation, which infers the overseeing of current information and its change into probative association information. It depicts information operation as the running of data and views of people involved. It's

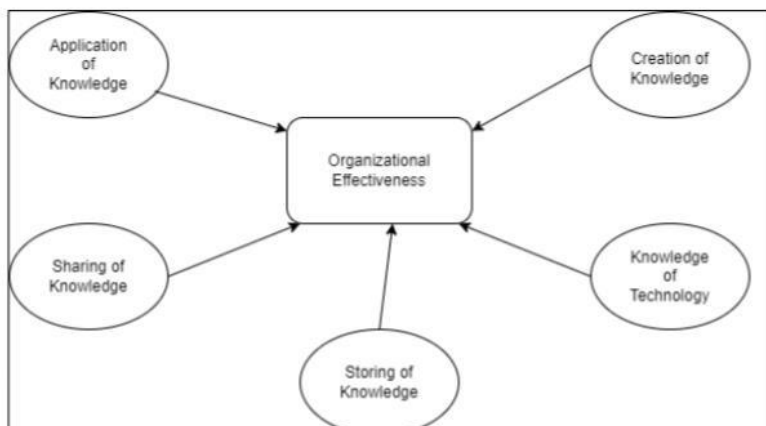
Data invention and it's keen on data sets and data (Jacky Swan 1999). Information Operation is the precise and incorporated cycle for organizing the exercises of the association in the procurement, conformation, stockpiling, support, advancement and recreation of information by people also groups trying to negotiate the real association pretensions. It's a total idea for every one of associations' areas, that attention on the worth of information as displayed in the results of information operation perceived in plans of action (Adjei2015). An information operation is a system involved with aggregating and producing information productively, working with information sharing and dealing with the

establishment, so it tends to be viably applied in the association. It's feasible administration of data put down in the association. It's the cycle that works with information sharing and builds up a course of nonstop literacy all through the association (Darroch

2005). It's the system involved with producing, securing, exercising and taking an interest in information to upgrade the association's literacy and work on its donation. Information running is a flourishing task generation frame and literacy terrain that empowers the age, assortment, application, and re-utilization of both existent also, association's information in the hunt for another business regard. It's an authoritative action that creates, stores, appropriates, moves, and applies information, just as its application and operation to negotiate organizational objects, direction, also, critical thinking, to negotiate greatness and proficiency in the association(NEAMAHA. KHAFAJY 2016).

Organizational effectiveness is directly affected by the following model given below in the figure:

Figure 1. Study Model



The above model is based on the relevant literature review with Knowledge Management as an independent variable and Organizational effectiveness as a dependent variable (Zaied 2012) (Chang 2011) (Rašula 2012) (Liao 2009) (Z. A. Sadq 2019).

OBJECTIVES OF KNOWLEDGE MANAGEMENT

The main objectives for implementing knowledge management in any organization for better and faster decision-making are:

- To enable the organization to increase the value of its intellectual capital and leverage its knowledge assets to achieve its goals.
- To share perspectives, ideas, experiences and information; to ensure that these are available in the right place at the right time to enable informed decisions; and to improve efficiency by reducing the need to rediscover knowledge.
- Make data stream appropriately and be available to everyone, with the assistance of related machinery, permitting your commerce to track down results
- Advance the age of the latest information from the spread of this data, which prompts the accomplishment of upper hand advantages.
- Increment association seriousness by involving this information in an essentially that unfolds in strategic goals and functional activities.

TOOLS FOR KNOWLEDGE MANAGEMENT

Effective knowledge management tools improve collaboration, save time and resources, and help employees and executives make better business decisions.

To achieve better efficiency and goals following steps should be followed (Veyrat 2017):

5.1 Managing Skill

One of the establishments of the new essential HR model, ability management comprises profoundly dissecting the association's goals to characterize what its insight, abilities and perspectives are. It means, what skills the organization representatives need to have or create to accomplish those objectives.

5.2 Associate Learning

It is a procedure of combining all the representatives, their opinions, and their experiences and creating surroundings which help in combining all the information gathered. The surroundings create an association where the blunders are not treated as a disappointment but as a part of the persistent enhancement of looking for new information.

5.3 Corporate training

It includes the proper cycle of incorporating academic courses, preparation, workshops and motivators for taking the academic courses outside the corporation and surprisingly making the corporate college.

5.4 Data Management

Supported by innovation, it looks to arrange and coordinate organization data for it to stream to the people who need it. This will work with more agile and emphatic navigation.

5.5 Competitive Knowledge

For this situation, an association should continually screen the market to see whether it's slacking as far as information, particularly at a tactical level. It works with the disclosure of chances and expects threats.

BENEFITS OF KNOWLEDGE MANAGEMENT

The benefits of knowledge management for any organization are as follows

- More successful vital administration because of the information on the best procedures, strategies, practices, and arrangements.
- Increment in proficiency and efficiency, with increased cooperation and utilization of the most proper proceedings.
- Expanded cooperation, advancement, and quest for intelligent solutions.
- It helps in the decline of the gap in learning along with the expansion of information in a well-planned manner.
- Speeding up new workers' efficiency by utilizing the gathered information and training them according to their needs.
- Proceed normalization and more agile admittance to data, prompting more brilliant navigation.

PROCESS OF KNOWLEDGE MANAGEMENT

The process involved in managing knowledge has certain prerequisites. First, we need to look at how knowledge was created then we'll surely be in a better position to manage it and adopt different methodologies respectively.

7.1 Creation of Knowledge

The capacity to make new information is frequently at the core of the association's upper hand advantage. Occasionally this issue isn't treated as a component of information management since its boundaries and covers by advancement management (L.Wellman 2009). Information creation as indicated by Nonaka's SECI model is about the ceaseless exchange, combination, and change of the various kinds of information, as clients practice, interface, and learn (Scott D.N Cook 1999). It recognizes the information and knowledge and recommends that information creation is a result of the interchange between them. The change in condition between the ownership of information and the demonstration of knowing - something that happens through training, activity, and collaboration is the main thrust in the making of new information. Besides, all together for this interaction to be generally productive, it is essential to help unstructured workplaces in regions where inventiveness and advancement are significant. Information sharing and information creation subsequently go inseparably. Information is made through training, joint effort, collaboration, and instruction, as the distinctive information types are shared and changed over. Beyond this, information creation is likewise upheld by important data and knowledge which can further develop choices and fill in as building blocks in the making of new information (Juice 2018).

7.2 Storage of Knowledge

Storage information includes saving the data in software form with hard copy and maintenance is compulsory so that it can be easily accessible at both personal and corporate levels. Information storage uses specialized foundations like current instructive equipment and programming and human cycles to recognize the information in an association, then at that point, code and list the information for later recovery (M 2009) (Nonaka 1995). This is the method involved with getting sorted out, gathering and putting away information in some ways, so they are effectively available to workers. It incorporates movements of every kind that protect the information, permits data to remain in frameworks and gadgets, and be refreshed and effortlessly recovered by the recipients (Rao 2012). The requirement for an information foundation is fundamental and decides the amount of open part of that base, and the worth of information doesn't rely upon the age's moment, but on the remote worth of information, so the archives of information should be maintained. Storing of information has turned into a massive process since information is turning out to be progressively significant. Besides, when people leave an association for some reason, associations face a huge danger coming about because of information misfortune. Information stockpiling, maintenance and insurance are along these lines' critical components, especially for associations experiencing high turnover (Albreem 2019).

7.3 Sharing of Knowledge

Information sharing envelops both making data accessible to the individuals who effectively look for it inside your association and straightforwardly conveying the proper information to a client

who might apply it to support your business. Group pioneers ought to routinely empower, and potentially boost, knowledge sharing to make it part of a culture of learning inside their association (Guru 2021). Information sharing is the method involved with moving information to the representatives who need it on schedule to perform fundamental tasks. It referenced that the method involved with sharing information is the initial phase during the utilizing information, and is planned to convey the right information, to the ideal individual at the ideal opportunity, in a suitable structure and at a fitting expense (Coakes 2003) (Dalkir 2005). Information sharing can occur at any level, either at the individual worker or corporate level. Sharing individual worker level is to communicate with co-workers to assist them to do things with improvement, quicker and all the more successfully. Sharing on the association level includes the creation, association, and re-utilization of information along with the exchange of information dependent on currently existing mastery inside the association and making it accessible to different associations (Lin 2007). Moving and sharing information rely upon the presence of productive processes. For example, reports, manuals, preparation, formal gatherings and at work or casual learning, for example, casual gatherings, classes, and meetings that for the most part occur outside working hours (Fadi Albream 2019).

7.4 Application of Knowledge

It remembers involves the information for performing tasks, for example, critical thinking, navigation, groundbreaking thought creating and learning (Jamil 2015). It involves making information more appropriate when it would be used in the execution of corporate exercises and pertinent to its undertakings (Martins 2001). The reason for information handling is to apply the

information accessible to the association, the course of training and the genuine utilization of the information gained or created (Zaied 2012). In destinations of the information handling, one is used information and most notable tasks and this process incorporates the utilization of terms explicit to information, for example, utilization, utilization and application (Dalkir, Knowledge Management in the Theory and Practice. 2005).

7.5 Effectiveness of the organization

The significance of the effectiveness of the organization is as follows:

- Using all the available resources to make the organization able to achieve its goal and increase its performance (Robbins 1998).
- It is the key to the initiative for the successful adoption of the final measure of an initiative for the promotion of the achievement of goals (Kerr 2004).
- Any active organization means its worker's performance is good (Esfahani 2013).
- It helps the organization to do SWOT (Strength, Weakness, Opportunities, Threats) analysis and strengthen their abilities and overcome weaknesses (Robbins 1998).

METHODOLOGY OF THE STUDY

The descriptive analytical approach is used to acquire associated statistics. First statistics are amassed from the questionnaire as a take look at the pattern as the primary supply of statistics. Books and medical associated research continue to be in use for the literary facet of the paintings as a secondary supply of statistics. The primary statistics supply questionnaire includes

parts. The first element includes thirty closed-stop questions for identifying the mindset of the financial institution managers closer to the adoption of the expertise control strategies in their banks in the personal region of Kurdistan place in Iraq. The second element includes ten closed-stop questions for the identity of the recipient's reaction to the extent of organization and effectiveness. The Five-Likert Scale is used for the questionnaire. The SPSS software program application turned into used for the evaluation of the statistics thru numerous facts strategies. The populace statistics include all the managers in banks of the personal region of the Kurdistan place of Iraq. There are overall forty-two personal banks in Erbil city. The researchers proportion the questionnaire with 80 managers and supervisors of which seventy-six have been returned. Only sixty-9 bureaucracies have been appropriate for evaluation. The goal of this assessment is to paint the concept of expertise control and its components, destinations, and advantages. That means of the assessment comes from the importance of the assessment subject "Information Management" and its impact on numerous associations, the accomplishment of greatness in execution, and the ability to contend in numerous conditions

RESULTS

For testing the model, the structural equation model (SEM) approach is used. This method approach is appropriate when it is the task of accuracy and validating the survey-based data and applied measures. The conceptual model type model testing approach is relatively complex, another approach is used which is SEM-PLS throughout the bootstrapping process in a 2000 sub-sample of the SEM-PLS software (Othman 2019a). Using Confirmation Factor Analysis, the latent variable validity check is done for using the modelling structural equations, the relevant

factors are also raised. Then "validity of convergence" and "validity of discrimination" have to be checked.

9.1 Reliability and Validity of Scale

For testing the first step, Average Variance Extracted (AVE) and factors loading are examined, which must always be greater than 0.5. The AVE must confirm the validity of the discrimination-based criteria, while at the same time its roots must be linked to all the factors

(B. H. Othman 2019b). In using this "structural equation model", there are factors which must exceed the limits like "composite reliability" must exceed 0.70 and the latent variable whose reliability is confirmed by helping Cronbach's α to exceed the recommended threshold of 0.6 (Sarstedt 2014).

9.2 Measurement Model The latent variables are grouped as "convergence validity" of all loading factors and for all study variables according to Table 1, we can see the AVE value higher than 0.5 and for the latent variables. The CR values also meet the criteria by exceeding the 0.7 value presenting the good reliability of the qualified components. The other reliability measure Cronbach's α which was used for all latent variables makes variable values exceed 0.6, and this thing validates that our study content is accurate. While reviewing the validity of discrimination, Table 2 presents that the AVE root square values are greater than the inter-structure correlations for all the variables. The conclusion is measurement model has good reliability, and it is valid for the study variables and is constructive and reliable.

Table 1
Variables Measurement Model

	Cronbach's alpha	Rho A	Composite Reliability	AVE
KA	0.766	0.773	0.853	0.594
KC	0.866	0.869	0.909	0.714
KS	0.888	0.889	0.918	0.691
OE	0.755	0.756	0.845	0.577
SK	0.899	0.925	0.924	0.708
TK	0.704	0.702	0.819	0.531

Note: KA= Application of Knowledge, KC= Creation of Knowledge, KS= Sharing of Knowledge, OE= Organizational Effectiveness, SK= Storing of Knowledge, TK= Knowledge of Technology

Table 2
Discriminant Validity of Latent Constructs

	KA	KC	KS	OE	SK	TK
KA	0.771					
KC	0.667	0.845				
KS	0.674	0.604	0.832			
OE	0.609	0.612	0.557	0.758		
SK	0.598	0.588	0.527	0.618	0.842	
TK	0.607	0.689	0.533	0.552	0.465	0.729

Note: KA= Application of Knowledge, KC= Creation of Knowledge, KS= Sharing of Knowledge, OE= Organizational Effectiveness, SK= Storing of Knowledge, TK= Knowledge of Technology

9.3 Path Coefficients

The significance of the t-values structural paths was derived by the researchers by conducting the test of bootstrapping with 2000 resampling. For doing this, if the t-test is higher than 1.96 then it means the path coefficient is significant because a 5 per cent two-tailed test is used by the meaning level. The following Table 3 presents the results

Table 3
Hypothesis Results

	Original Sample	Sample Mean	Standard Deviation	T values	P values
KA	0.150	0.148	0.055	2.752	0.006
KC	0.159	0.158	0.058	2.740	0.006
KS	0.121	0.122	0.049	2.489	0.013
SK	0.305	0.309	0.049	6.186	0.000
TK	0.144	0.145	0.064	2.228	0.026

Note: KA= Application of Knowledge, KC= Creation of Knowledge, KS= Sharing of Knowledge, OE= Organizational Effectiveness, SK= Storing of Knowledge, TK= Knowledge of Technology

Main factors affecting directly the organization's effectiveness like application of knowledge, creation of knowledge, sharing of knowledge, storing of knowledge, and knowledge of technology have positive and significant impacts. Smart-PLS output results reinforce all hypotheses. The positive effect on clients dependent on outcomes suggested the positive and critical effect of information handling on association viability.

For scholarly scientists, the review recommends a few connotations. It gives the connection between association viability and information handling a reasonable and significant underestimation. Even though a few examinations have additionally directed inquiries with regards to the division of data management and connections of organizational viability, the regions like private banks together have not been researched. Likewise, this review designated the locale of Iraqi Kurdistan, because they needed such fidelity in the financial area. This review's result and the idea would be exceptionally useful for different experts in the financial area just like chiefs, directors and workers individuals as there is as yet a developing stage in the banking area. To accomplish maintainable development and the upper hand on contestants, Banks in the private sector need to focus more on their consumer loyalty, which ultimately drives a client to faithfulness as displayed in the review result. This kind of outcome additionally possesses incredible significance in planning numerous methodologies, arrangements and propositions for banking areas for policymakers and different significant level specialists.

Discussion and check:

All the work done until now has shown about the taking on the idea of information running by the banks in the private sector of Erbil megacity, it's done by observing the stations of banks chief and directors. Factors having a direct impact on managing knowledge are written in order of their Significance as storing, participating, creation and information about technology. Information is a strength and if we got the necessary tools to handle information also it could be veritably useful because the information has So important eventuality that it can profit any association and help them negotiate their pretensions. Either, the

Review has shown that the main idea is association viability and is also an important tool. Association Effectiveness should be guaranteed as an ideal for the long term. Also, it remains an abecedarian Tool for aiding associations with negotiating their objects and results. It's vital to emphasize That there are clear contrasts among associations as far as size, type, area or ideal. Therefore, factors or rules for estimating acceptability in one association may not apply to another association. So, applying rules to any association requires conservative consideration for measuring its viability.

RESEARCH LIMITATIONS:

This study demonstrates that statistical analysis of the personal characteristics of the majority of Erbil city private bank managers provides men with greater options than women. Young managers and medium-sized banks assessed among young and medium-sized rebuilders are focused on rebuilding and free to leverage their core capabilities to gain a competitive edge. Was impeding the bank's capacity to operate. According to the statistical analysis, the majority of the bank managers polled have adequate experience. As a result, the branch manager position is one of the most common among the banks studied, indicating that these institutions require responsibilities that are relevant to their operations. As the need for services in private banks increased with age, most of the managers examined belonged to a small number of banks, depending on their length of service. The vast majority of managers are university graduates, which is in line with the work of the examined banks' standards. The findings demonstrated an average level of varying fundamental competencies and dimensions in both the community and as a single group, with a high degree of consistency in the respondents' responses to members.

FUTURE RESEARCH:

Economic stagnation has harmed all banks, except public or private banks, impacting consumer traffic, deposits, and guarantees. Private banks in Iraq are ineffective and have no part in the development of the Iraqi economy or the activation of investment in all sectors of architecture, agriculture, and health care. Encourage the central bank to open all regions under the conditions and instructions of letters, credits, guarantees, and all banking practices connected to the country's economic promotion and growth. Furthermore, it is efficient for bank employees to achieve excellence in their areas of activity, provides cooperation and coordination between private and state banks, improves customer satisfaction through banking services, and is efficient for bank employees to achieve excellence in their areas of activity.

SUGGESTIONS

To set up the progressive surroundings in banks in the private sector, information handling Should be embraced in an intelligent grouping. This grouping would contribute to sustaining this kind of Progressive surroundings and supporting radical changes. The essential factor is assembling the culture of Trading the information in association by the representatives, their participation through which other Workers can learn and from gests of professionals in the association. Likewise, also develops the working association surroundings by giving free hand to the workers working in the association to Use their information duly. Including workers in making the important political choices for the betterment of the association, would beget assurance of workers, further developing prosecution and empowering the association to hold their capacities.

الملخص:

تحاول هذه المراجعة التعرف على تأثير إدارة المعرفة من خلال جوانبها، على وجه التحديد: إنشاء المعلومات، وتخزين المعلومات، وتبادل المعلومات، وتطبيق المعلومات، وابتكار المعلومات على أساس الجدوى التنظيمي للبنوك في القطاع الخاص لمدينة أربيل في إقليم كردستان العراق. ولتحقيق هدف هذه المراجعة، تم بناء اختبار يتكون من أربعين أسئلة متقاطعة، خُصّصت كمثال ثمانون إداريًّا جنبًا إلى جنب المدراء، وتم استعادة ستة وسبعين منها فقط، في حين أن تسعة وستون منها كانت شرعية وقابلة للاختبار والقياس. وإنّ الهدف الأساس لهذه المراجعة هو مراقبة كيفية إمكان رؤساء الشركات لتنفيذ إدارة المعلومات في سبيل تحقيق قابلية الجمعية للبقاء والتطور. واكتشف البحث أن إدارة المعلومات كانت لها تأثير على جدوى الجمعية وفقًا لوجهات نظر المشاركين في الاختبار. وفي ضوء نتائج الاختبار: قدّمت هذه المراجعة مجموعة من الاقتراحات فيما يتعلق بإدارة المعلومات والتي على بنوك القطاع الخاص على وجه الخصوص أن تتبناها في ترتيب ذكي منظم، ويمكن أن يساهم ذلك في تحقيق بيئة تنظيمية قوية التي تكوّنت من خلالها بيئة تعمل من خلالها التغييرات الجذرية.

الكلمات المفتاحية: إدارة المعرفة، عملية المعرفة، الفعالية التنظيمية.

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