



# The Role of Knowledge Resource Diversification Strategy Management in Improving Organizational Learning Among Employees at the Commercial Islamic Banks in Jordan

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## Abstract

The aim of the present study is to identify the extent to which commercial Islamic banks in Jordan pay attention to knowledge management and to explore the interest level with various knowledge resources in their strategies. The other goal is to identify the part taken by knowledge resource diversification strategy in the increase of organizational learning levels among employees. Participants were (220) employees selected with the simple random method and recruited from the different organizational levels at branch Islamic banks in Jordan representing 20% of the whole population (N=1101). Data collected using the questionnaires were analyzed to and the following results were reached:

a. In general, the commercial Islamic banks employ the diversification strategy management at high level (M=3.93), and questionnaire areas were in the following descendent order: organizational entities, human resources, and artifacts made in the organization.

b. Results show that knowledge resource diversification strategy management has a significant part at a high level (M=4.34) in increasing the organizational learning level among employees at the Jordanian Islamic banks studied. Specifically, dimensions of knowledge resource diversification strategy management were in descendant order: artifacts made by the organization, organizational entities, and human resources available at the organization.

c. There were no statistically significant differences attributed to sex and experience regarding the role of knowledge resource diversification strategy management; whereas statistically significant differences attributed to academic qualifications were found regarding the role of

knowledge resource diversification strategy management excluding the knowledge resources related to artifacts made by the organization.

**Key words:** Knowledge resources; Organizational learning; Jordanian Commercial Islamic Banks

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## INTRODUCTION

The today's world witnesses knowledge revolution in different life aspects and levels. Knowledge capabilities arisen by the technological, IT & Communication technology, social and economic developments has been a critical turning point towards the age of knowledge characterized by plenty of facts, information and cognition in every field, most importantly business organization which further enhanced the rank of knowledge from a strategic perspective as a leverage for optimal performance, greater productivity, excellence and competitiveness (Johnson & Scholes, 2001).

In addition, one can say that knowledge as a new production element provided momentum for the more classical production processes. Many researchers (Cameron, 2000; Chang & Chuang, 2009; Davenport & Prusak, 1998) emphasize the role of knowledge management and develop knowledge strategically to ensure positive outcomes since knowledge as a production element is intangible that directly associates with other resources in general and human resources, in particular taking in mind that the knowledge component influences the attitudes and believes of humans such as employees, customers, suppliers and that cognitive

repertoire impacts the internal and external environment of the organization.

### (1) Statement of the Problem

More recently, the interest with knowledge have increased at accelerating pace in the different fields of management, economics, politics, etc the fact that attracted much of the interest of researchers and business strategists who depended on knowledge to formulate business strategies that achieve competitive for public and private organizations. As a result, investment in knowledge have increased and have become seen as one of significant resources available to an organization that require continual development through efficient means that energize the role of knowledge such as management, employees, appropriate environment, and various prerequisites.

### (2) Study Questions

Q1: *To what level do Jordanian commercial Islamic banks practice knowledge resource diversification strategy management as perceived by employees?*

Q2: *How knowledge resource diversification strategy management (HR resources, artifacts made by organization, and organizational entities) contribute to increase of organizational learning level at the Islamic banks under study?*

Q3: *“Are there statistically significant differences at ( $\alpha=0.05$ ) regarding role of knowledge resource diversification strategy in leveraging the organizational learning level attributed to sex, academic qualification and years of experience”?*

### (3) Objectives of the Study

A. To identify how interested are Jordanian commercial Islamic banks in knowledge resource diversification strategy management and explore interest levels with the various knowledge resources in their strategies.

B. To identify the contributory role of knowledge resources diversification strategy management in the increase of organizational learning among employees.

C. To identify the variance among participants in terms of (gender, academic qualification, and years of experience) regarding the contribution of knowledge resources diversification strategy management to increase of organizational learning.

### (4) Significance of the Study

The importance of the current study is twofold:

I. First, results from this study concern the business sector in general, and the commercial Islamic banks in particular considering the intense competition among commercial Islamic banks to enlarge their market share and attract more customers by employing knowledge resources to meet the varied customer needs and requirements. The banking sector is among the most knowledge employing sectors towards achieving organizational goals and performance.

II. Further, this study is focused on knowledge resources that is a significant issue in modern management and economics and affects the functioning of the Islamic banking operations, and has become essential for channeling the organizational learning and a major resource and production element.

### (5) Study Variable

This study investigated the following independent and dependent variables:

- A. Independent variable: knowledge resource diversification strategy management and measured by the following dimensions (human resources, artifacts made by the organization, and organizational entities)
- B. Dependent variable: organizational learning

### (6) Operational Definitions

Knowledge resources diversification strategy management: describes an organized way of doing jobs depending on long-term inclusive plan intending to acquire knowledge from various knowledge resources and invest the knowledge acquired with the organizational goals, vision, mission and policies in a coherent and integrated chain of inputs, output and processes producing a positive level of learning and performance. This dimension will be measured by the following elements:

- Human resources: describes the manpower of employees available to an organization including their repertoire of experiences, cognitions, skills either acquired by learning or developed through training and accommodation with workplace, interrelationships, and communication networks that facilitate cooperation and knowledge sharing among the employees.
- Artifacts made by the organization: refer to different prerequisites made available by the organization to facilitate access to knowledge including managerial practices, procedures, rules, regulations, and standards, technological techniques used to store, process, and retrieve data, archiving different documents, books, databases and other knowledge-based information technology capabilities.
- Organizational entities: represent component parts of the organization including hierarchical units and divisions, and the arising interrelations between them, in addition to links and relations networking an organization with other organizations, outer clients, suppliers and local community actors.
- Organizational learning: refers to excellent efforts leading to common organizational insights achieving distinctive performance by the organization (Cavaleri & Fearon, 1996)
- Jordan commercial Islamic banks: describes private financial institutions that are licensed under the Jordanian Banks Act that provides banking service to customers and investors including deposits, loans, money transfer

and other financial facilitations based on the Islamic law principles by the application of financial intermediary based on the principle of loss/profit sharing instead of the more classical interest-based principle. These banks, nonetheless, operates under supervision and control of Jordan Central Bank and conforms to the government financial regulations and policies.

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## 1. METHODS

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### 1.1 Populations

In the present study, population consisted of all branch banks (N=24) of the three commercial Islamic banks under study (Jordan Islamic Bank, Jordan Dubai Islamic Bank, and International Islamic Arab Bank) that have offices in almost all governorates of Jordan. Bank branches located in Capital Amman were excluded in this study since they receive greater attention and preferable treatment by Head Offices of the sampled banks. In addition, all other non-Islamic or foreign banks were excluded from the sample since the researcher believes that such exclusion will increase accuracy and generalizeability of results due to compatibility of characteristics of the Islamic banks in study.

### 1.2 Participants

Participants were (220) employees recruited from the different managerial levels of Jordanian branch Islamic banks using the simple randomization, and representing 20 per cent of the original population (N=1101) employed at the Jordanian Islamic banks (Jordan Banks Association, 2011). Questionnaires were administered to all participants, among (186) questionnaires returned back, (18) were found unusable for analysis leaving (168) questionnaires usable for analysis representing 76 per cent of the sample which is good for statistical and scientific research purposes and allows for generalizeability of results.

### 1.3 Instrumentation

The present study adopts the questionnaire survey to collect data from participants and was specifically designed for that purpose in harmony with study questions, objectives and variables. Validity was tested by sending the questionnaire to judges and modify it in accordance with their views and with goals of the author regarding the study variables. Chronbach alpha coefficient was measured to identify internal consistency among responses of respondents to questionnaire items, which was at (91%) for practice level of knowledge resource diversification strategy management and (86%) for role of knowledge resource diversification strategy management in the increased level of organizational learning.

To measure the study variables, Liker 5-point scale was used in which weighs are given as follow: Very High Degree (5), High (4), Uncertain (3), Low (2), Very Low (1). The scale used in the current study included the following subscales:

Part One: measures the demographic characteristics of participants such as sex, academic qualification and years of experience.

Part Two: measures practice level of knowledge resource diversification strategy management, where items (1-5) measures human resources available at the organization; items (6-10) measures artifact resources in the organizations, and items (11-15) measures the organizational entities.

Part Three: measures the role of knowledge resource diversification strategy management in leveraging organizational learning at the organization. The following items were designed to measure organizational learning:

Items (16-19) measure contribution of human resources in the organization to the increased organizational learning

Items (20-23) measure the contribution of artifacts made in the organization to the increased organizational learning.

Subscale with items (24-27) measures the contribution by the organizational entities to the increased level of organizational learning

### 1.4 Statistical Treatment

The Statistical Package for Social was used with statistical treatment of data collected. Frequencies, percentages, means, standard deviations and T-test for paired comparisons in addition to Schafee Test for post hoc comparisons were used to answer the study questions.

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## 2. THEORETICAL FRAMEWORK

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### 2.1 Concept of Knowledge

Turner & Minnonne (2010) pointed out that knowledge is defined differently by different authors, and there is conceptual confusion between knowledge and other terms such as organizational learning, organizational knowledge management, and intellectual capital. In this section, the concepts of knowledge, knowledge strategy and knowledge management clearly defined to remove the conceptual confusion. Burnes (2002) described knowledge as a set of characteristics, realities, beliefs, visions, concepts methods and skillful performance. For Kaniki & Mphahlele (2002) knowledge refers to a mix of experiences and information owned by the individual, organization or community that contributes to effective achievement of goals. Johnson & Schools (2001) referred to knowledge as "Awareness, consciousness or familiarity gained by experience or learning". It is defined by Al Khasawneh (2013) as "product of accumulated information, experience, technological and scientific skills that create excellence and can be acquired through intensive work efforts, study and analysis".

On the other hand, knowledge management was defined by Fernandez, et al (2004) as "processing and setting up the intellectual capital that is assembled from various resources such databases, customers,



suppliers.” Davenport et al. (1998) described knowledge management as a “set of processes and practices concerned with studying, storing, retrieving and applying knowledge to enhance the organizational performance level”. Hasan (2008) defined knowledge management as strategies and policies maximize information and intellectual resources and determine directions of use towards achieving the organizational objectives. Alternatively, knowledge strategy was dealt with by management theorists and economists from different aspects. However, the views are convergent that from a general perspective strategy is linked with a long-term overarching perception of plans and activities and related circumstances in the external environment to ensure efficient performance (Hasan, 2008).

Jaradat (2011) described knowledge strategy as the methods followed by the organization to develop their repertoire of knowledge and search for other knowledge resources to obtain new cognitions, and find out strengths and weaknesses in their knowledge system, identify potential opportunities and benefit from them, and reveal risks to overcome challenges or reduce negatives by developing alternative choices for knowledge investment so that the organization can achieve excellence and maintain their best performance.

Based on the above discussion, knowledge management strategy can be defined as the application of management functions (planning, organizing, directing, controlling, and decision making) within long-term future vision to obtain knowledge from internal and external resources and employ it to achieve the goals of the organization and preserve continual excellence to other competitors.

## 2.2 Literature Review

Al-Bataineh (2007) investigated the effect of knowledge management on organizational performance and learning in the Jordanian Commercial Bank. The study revealed a positive relation between the knowledge management variables and organizational performance and learning; but the study found no relation between knowledge management location in organizational entities, knowledge management infrastructure, information technology infrastructure, knowledge management, diagnoses, and acquisition and organizational learning.

Rasula et al. (2012) was conducted in Slovenia; Croatia and studied the impact of knowledge management on organizational performance and found that Information Technology organization and knowledge positively affect organizational performance. Lara (2008) aimed to find the direct competencies of knowledge management from strategic view. The study resulted that employee satisfaction is positively influenced by the strategic directive competencies; Sales and profits are influenced by the Strategic planning processes and by personal directive competencies, and found also that productivity is directly related to knowledge management factors such

as management measurement systems and knowledge flows such as training. Chang & Chung (2009) entitled “Performance effects of knowledge management: corporate Management characteristics and competitive strategy enablers”. The study proposed that knowledge management is a critical organizational capability through which enablers influence the performance of the corporation and the study analyzed the characteristics of corporate management, competitive strategy, knowledge management and corporate performance. The study results provide a basic understanding of the superior performance as it enters a program of knowledge management.

Ahmad & Idris (2007) in “Managing knowledge management through strategic management perspective” sought to identify the significance of knowledge from a strategic perspective in the Malaysian organizations and concluded that modern organizations could not dispense with knowledge in their operations since knowledge is an essential factor not only for organization success and survival but also for every organization seeks to flourish, top managers should adopt knowledge-based business strategies.

Nurluoz & Birol (2011) investigated the impact of knowledge management and technology by analyzing administrative behaviors. The study found that knowledge management takes a significant part in knowledge growth among college professors and contribute to building a sense of team work spirit, heightens their morality, strengthens communications, and positive feedback.

Chamazkoti et al. (2012) conducted a study to investigate the impact of knowledge management on supply chain capability and concluded that adoption and application of knowledge in the practices and strategies of the organization greatly contribute to achieve a competitive advantage for the organization.

Steven (2010) titled “Managing human Capital: How to use knowledge Management to transfer knowledge in today’s Multi-generational workforce” urged modern management adopt clear knowledge resources diversification strategy and communicate it to everyone in the organization in order to provide employees with updated knowledge continually for the organization to keep developing.

Svetina & Prodan (2008) questioned “How internal and external sources of knowledge contribute to trims innovation performance” and concluded that both internal and external sources of knowledge are necessary enablers for the organization to build their knowledge bases; they are also complementary to each other; and top managers should be careful when using internal and external resources to create balanced and varied knowledge mix leading to innovation.

Leiponen & Helfat (2010) titled “Innovation objectives, knowledge sources, and the benefits of breadth” and found that contemporary organizations operate within highly competitive environment with monopolist activity, and the single way to overcome such challenges is to adopt the

diversification strategy of knowledge resources, and apply insightful diversification strategy that depend on broadly varied knowledge resources.

Madhoush & Amiri (2011) and King (2009) both investigated the relation between knowledge management and organizational learning and effect on each other; arguing that knowledge lead to learning, and learning conduit to building knowledge and investment of knowledge management and organizational learning to develop cognitions and experiences in the organization towards achieving creative learning and competitive advantage.

Danish and Nawaz (2012) investigated the impact of knowledge management practices on organizational performance at organization in Pakistan and found that the organizational change, knowledge sharing, and organizational learning have positive effects on the cognitive construct and recommended top managers adopt knowledge strategy so as to differentiate their organizations from others.

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### 3. STATUS OF COMMERCIAL ISLAMIC BANKS

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#### 3.1 Islamic Banks: Definition & Evolution

Baltaji (2013) describes an Islamic bank as the banking institution that conforms to provisions of the Islamic Law in all its investment banking transactions through the application of financial intermediary concepts and loss/profit sharing, within the framework of agency both private and public. The establishment of the Islamic banks was a response to the need of the modern Islamic communities for a form of banking channels that provide banking transactions that meet the Islamic Law principles, basically usury-free and no-interest financial operations. The eventual beginning of establishing Islamic banks that follow the Islamic Law approach was reflected in the recommendations of the conference of Foreign Ministers of the Islamic Countries held in Jeddah 1972, where a separate recommendation emphasized the need for establishing a transnational Islamic bank with global vision serving the Islamic countries. As a result, an agreement was signed by Financial Ministers of the Islamic Countries in 1974 inaugurating launch of the first Islamic Bank, namely the Islamic Bank of Development that started out activities in Jeddah, Saudi Arabia 1977. This bank is mainly providing banking services to government rather than individuals.

Regarding importance, the Islamic banks have brought about a sort of banking operations that are novel to the more classical banking operation in that the Islamic banks presented new basis for the dealing between bank and customer based on sharing in losses and profits, and bank-customer partnership that bank contributes with capital and customer with skillful effort, contrary to more

classical banking approach that sustains debtor/creditor relationship, and interest-based lending of moneys money without actual sharing in production.

Furthermore, the Islamic banks created completely novel investment outlets covering different economic sectors representing the Islamic Investment Modes (Murabaha, Musharaka, Mudaraba, Istisnaa, lease out, .etc) that proved effectiveness with the different investment activities. The significance of the Islamic banks stems from the following:

- a. To meet the aspiration of Muslim communities towards banking channels free of interest rate
- b. Exploring an arena in which to practice banking activities under the Islamic Fiqh of Dealings
- c. Islamic banks represent the practical model for the Islamic Economics approach

The Islamic banks are characterized with many features that differentiate them from the more classical banks, most importantly:

- Practicing the Islamic Law principles through the different banking transactions, investment activities, and financial instruments provided.
- Applying loss/profit sharing approach
- Banking and investment transactions are characterized with development, investment, and positive qualities.
- Applying the financial intermediation based on sharing
- Practicing the Islamic values and ethics in the banking services.
- The Islamic banks are characterized with unique services typically not provided by the traditional banks such as no-interest loan, Zaka Fund, and banking cultural activities.

#### 3.2 Islamic Banks in Jordan

Jordan is part of the Islamic Arabic world, with population dominated by Muslims (97%). In the recent decades, Jordan like other Arab countries, witnessed accelerated developments in the banking sector and changes have occurred in the community that reflect the needs and demands of the customers, larger community and the market and in the context of the social and economic interaction emerged banks that operate in accordance with the Islamic Law principles, these banks are:

##### 3.2.1 Jordan Islamic Bank (Jordan Islamic Bank, [www.jordanislamicbank.com](http://www.jordanislamicbank.com))

Jordan Islamic Bank for Finance & Investment was established in 1978 as a joint-stock limited liability company to provide finance, banking and investment services in accordance to the Islamic Law principles based on the Jordan Islamic Bank's Act no. (13) of 1978 which was invalidated and replaced by special section of the Islamic Banks under the Banks Act no. (28) of 2000, and took effect as of Aug 2<sup>nd</sup> 2000. By the 1<sup>st</sup>

June 2010, the Jordan Islamic bank became member of Al Baraka Banking Group; as a result it experienced a reorganization process and adopted new logo. The Jordan Islamic Bank provides its financing, investment and banking services through its branches and offices spread out in all parts of the Kingdom; in addition to Bonded Office, and provides automated banking service through (128) ATM machines available at different branches and facilities throughout Jordan.

There are about (2000) employees staffed by the Jordan Islamic Bank who are professional with sufficient skills to provide Islamic banking services. Over years, the Islamic Bank grown continually and rapidly, and established its advanced rank among the operating Jordanian banks competing with its unique Islamic approach to provide banking and investment services for customers in accordance with the Islamic Law principles that considers that function of money from a different perspective contrary to the more traditional approaches.

### 3.2.2 Jordan Dubai Islamic Bank (Jordan Dubai Islamic Bank, www.jdib.jo)

In 2007, Jordan Dubai Islamic Bank started negotiations with its partner Jordan Dubai Capital with shareholders in the Industrial Development Bank and Jordan Government for purpose of obtaining majority share on the Industrial development Bank and restructure the bank to establish an integrated commercial Islamic bank.

The future vision of the investors' group was centered on the possibility of making advantage from the great opportunity and increased demand on the Islamic financial products and services in Jordan benefiting from the wide experience of Dubai Islamic Bank in the Islamic banking field. The negotiation was crowned with bank reorganization into an integrated Islamic bank named as Jordan Dubai Islamic Bank. In addition, incorporation charters were reworded so that to emphasize the bank's new identity as a financial institution conforms to the Islamic Law principles.

Dubai Islamic Bank Established in 1975, Dubai Islamic Bank is a joint-stock company as the first Islamic bank in the world with main office being located in the United Arab Emirates. The vision motivated establishment of Dubai Islamic Bank was to present an alternative model operates in light of the Islamic law principles to meet needs of financial customers who look for Islamic non-classical banking services. The philosophy that gives momentum to services offered by Dubai Islamic Bank was to achieve the comprehensive development in the community and support the domestic and regional economies through permissible channels that conform to the Islamic Law principles. To that end, Dubai Islamic Bank believes in building stronger partnerships with customers for purpose of providing them wide spectrum of investment instruments and banking products.

Over a period of 35 years, Dubai Islamic Bank stood

out as one of world's largest Islamic banks located in the United Arab Emirates with international operations in other countries such as Pakistan, Sudan, Jordan, and Bosnia.

### 3.2.3 International Islamic Arab Bank (www.iiabank.com.jo)

The International Islamic Arab Bank was established in 1998 as a joint-stock limited liability company based on Companies Act of 1989 and registered in the Joint-Stock Companies Registry under registration no. (327) dated 30/03/1997. The emergence of the International Islamic Arab Bank was responding to the growing demand on the Islamic products and services locally and on the Arabic and Islamic markets.

## 4. RELIABILITY TEST

To test for reliability, internal consistency was computed for a pilot study sample of (30) of employees of the Islamic banks using Chronbach alpha coefficient. The following table shows resulting coefficients which considered appropriate for the purpose of the present study.

### 4.1 Statistical Analysis

**Table 1**  
Internal Consistency Chronbach Alpha

Area	Internal consistency
Knowledge application using HR in the organization	0.73
Knowledge application using artifacts made in the organization	0.81
Knowledge application using organizational entities of the organization	0.90
Overall application	0.91
Contributory role of HR in the organization	0.81
Contributory role of the artifacts made by the organization	0.80
Contributory role of the organizational entities of the organization	0.78
Overall Role	0.86

**Table 2**  
Frequencies & Percentages by Study Variable

Percentage%	Frequency	Category	
57.1	96	M	Sex
42.9	72	F	
16.1	27	Less than BA	Academic Qualification
57.1	96	BA	
26.8	45	MA	
33.3	56	5 Years of Less	Years of Experience
34.5	58	6-10	
32.1	54	More than 10 years	
100.0	168	Total	

**First Question: Q1:** To what level do Jordanian commercial Islamic banks practice knowledge resource diversification strategy management as perceived by employees?

To answer this question, means and standard deviations of practice level of knowledge resource diversification strategy management at the Jordanian Islamic banks under study were computed, and the following tables shows the related results.

**Table 3**  
**Means and Standard Deviations of Practice Level of Knowledge Resource Diversification Strategy Management at the Jordanian Commercial Banks as Perceived by Employees in Descending Order by Means**

Rank	Area	M	SD
3	Knowledge application through the organizational entities	4.23	.851
1	Knowledge application through the human resources in the organization	3.81	.802
2	Knowledge application through artifacts made in the organizations	3.74	.782
	Overall application	3.93	.729

Table 3 shows that the mean scores ranged between (3.74-4.23), with knowledge application through organizational entities resources being in the top place (M=4.23), followed by knowledge application through human resources in the second place (3.81), where in the last place was knowledge application through artifacts made in the organization (3.74), and the overall mean score of the instrument was at (3.93).

**Second question:** How knowledge resource diversification strategy management (HR resources, artifacts made by organization, and organizational entities) contribute to increase of organizational learning level at the Islamic banks under study?

To answer this question, means and standard deviations of contribution of knowledge resource diversification strategy management (human resources, artifacts made in the organization, and organizational entities) to the increased organizational learning at the Jordanian Islamic banks under study were computed, and the following tables shows the related results.

**Table 5**  
**Means, Standard Deviations, and T-test of Sex Effect on the Contributory Role of Knowledge Resource Diversification Strategy Management on the Increased Organizational Learning**

	Sex	Count	M	SD	T-value	Freedom degrees	Significance $\alpha$
Contributory role of HR in the organization	M	96	4.20	.658	1.006	166	.316
	F	72	4.09	.633			
Contributory role of artifacts made by the organization	M	96	4.55	3.88	-.496	166	.621
	F	72	4.58	.346			
Contributory role of the organizational entity resources	M	96	4.28	.537	-.725	166	.469
	F	72	4.33	.402			
Overall contributory Role	M	96	4.34	.404	.106	166	.916
	F	72	4.34	.317			

**Table 4**  
**Means and Standard Deviations of the Contribution of Knowledge Resource Diversification Strategy Management (Hr Resources, Artifacts Made in the Organization and Organizational Entities) to the Increase of Organizational Learning at the Jordanian Banks in Descending Order by Means**

Rank	No.	Area	M	SD
1	2	Contribution by artifacts made by the organization	4.57	.370
2	3	Contribution by the organizational units	4.30	.483
3	1	Contribution by HR in the organization	4.15	.647
		Overall contribution	4.34	.368

Table 4 shows that the mean scores ranged between (4.15-4.57), with contribution by artifacts made in the organization being in the top place (M=4.57), followed by contribution of organizational entities in the second place (4.30), whereas in the last place was contribution of human resources in the organization (4.15), and the overall mean score of the contributory role was at (4.34).

**Question three:** “Are there statistically significant differences at ( $\alpha=0.05$ ) regarding role of knowledge resource diversification strategy in leveraging the organizational learning level attributed to sex, academic qualification and years of experience”?

To answer this question, means and standard deviations contribution of knowledge resource diversification strategy management to increase organizational learning were computed by such variables as sex, academic qualification and year of experience; and to find out statistical differences among means, T-test was used with sex, and one way analysis of variance ANOVA was used for variables of academic qualification and years of experience as shown by table below.

## 4.2 Variables

### 4.2.1 Sex

Table 5 shows no statistically significant differences at ( $\alpha=0.05$ ) attributed to sex effect on all areas and the overall role.



#### 4.2.2 Academic Qualification

**Table 6**  
Means and Standard Deviations of the Contributory Role of Knowledge Resource Diversification Strategy Management on the Increased Organizational Learning by Academic Qualification Variable

SD	M	Count	Category	
.498	4.26	27	Less than BA	Contributory role of HR in the organization
.539	4.28	96	BA	
.813	3.82	45	Graduate	
.647	4.15	168	Total	
.271	4.60	27	Less than BA	Contributory role of artifacts made by the organization
.388	4.54	96	BA	
.382	4.61	45	Graduate	
.370	4.57	168	Total	
.563	4.48	27	Less than BA	Contributory role of the organizational entity resources
.395	4.35	96	BA	
.542	4.09	45	Graduate	
.483	4.30	168	Total	
.382	4.45	27	Less than BA	Overall contributory Role
.317	4.39	96	BA	
.411	4.17	45	Graduate	
.368	4.34	168	Total	

Table 6 demonstrates surface variance in means and standard deviations of the contribution of knowledge resource diversification strategy management to leveraged organizational learning due to variation in the academic

qualification levels; and to demonstrate statistical differences among means, ANOVA test was used as shown by Table 7.

**Table 7**  
One Way Analysis of Variance of the Effect of Academic Qualification on the Contributory Role of Knowledge Resource Diversification Strategy Management to Increased Organizational Learning

	Source	Total squares	Freedom degrees	Mean squares	F-value	Statistical significance
Contributory role of HR in the organization	Intergroup	6.911	2	3.455	9.036	.000
	Intragroup	63.094	165	.382		
	Overall	70.004	167			
Contributory role of artifacts made by the organization	Intergroup	.175	2	.087	.636	.530
	Intragroup	22.635	165	.137		
	Overall	22.809	167			
Contributory role of the organizational entity resources	Intergroup	3.020	2	1.510	6.928	.001
	Intragroup	35.962	165	.218		
	Overall	38.982	167			
Overall role	Intergroup	1.808	2	.904	7.165	.001
	Intragroup	20.822	165	.126		
	Overall	22.631	167			

Table 7 shows statistically significant differences at ( $\alpha=0.05$ ) attributed to academic qualification on all subscales of the contributory role and overall role excluding the contributory role of artifacts made in the organization. To demonstrate statistical significance of the paired differences among means, Schafée post hoc comparisons were employed and Table 8 shows results in greater detail.

Table 8 demonstrates statistically significant differences at ( $\alpha=0.05$ ) among those holding graduate degrees, from a hand, and those holding academic qualification less than BA and BA degrees, with differences being in favor of the participants in the academic qualification group holding less than the BA and BA degrees regarding the contribution of HR resources in the organization, and organizational entities and the overall contribution to organizational learning.



**Table 8**  
**Scheffee Post Hoc Comparisons of Academic Qualification Effect**

		M	Less than BA	BA	Graduate
Contributory role of HR resources in the organization	Less than BA	4.26			
	BA	4.28	.02		
	Graduate	3.82	.44*	.46*	
Contributory role of the organizational entity resources	Less than BA	4.48			
	BA	4.35	.13		
	Graduate	4.09	.39*	.25*	
Overall role	Less than BA	4.45			
	BA	4.39	.06		
	Graduate	4.17	.28*	.22*	

\* Statistically significant at ( $\alpha=0.05$ )

### 4.2.3 Years of Experiences

**Table 9**  
**Means and Standard Deviations of the Role of Knowledge Resource Diversification Strategy Management on the Increase of Organizational Learning by Years of Experience**

SD	M	Count	Category	
.572	4.25	56	5 years of less	Contributory role of HR in the organization
.544	4.15	58	6-10	
.802	4.06	54	More than 10	
.647	4.15	168	Total	
.354	4.62	56	5 years of less	Contributory role of artifacts made by the organization
.416	4.55	58	6-10	
.332	4.53	54	More than 10	
.370	4.57	168	Total	
.527	4.25	56	5 years of less	Contributory role of the organizational entity resources
.534	4.27	58	6-10	
.359	4.39	54	More than 10	
4.83	4.30	168	Total	
.357	4.37	56	5 years of less	Overall contributory role
.357	4.32	58	6-10	
.394	4.33	54	More than 10	
.368	4.34	168	Total	

Table 9 shows surface variance in the means and standard deviations regarding role of knowledge resources diversification strategy in the increased level of organizational learning due to variation of years of

experience categories. To demonstrate significance of the statistical differences among mean scores, one way analysis of variance (ANOVA) was employed as shown by Table 10.

**Table 10**  
**ANOVA Test Results on the Effect of Years of Experience on the Role of Knowledge Resource Diversification Strategy on Increasing the Organizational Learning**

	Source	Total squares	Freedom degrees	Mean squares	F-value	Statistical significance
Contributory role of HR in the organization	Intergroup	1.042	2	.521	1.246	.290
	Intragroup	68.963	165	.418		
	Overall	70.004	167			
Contributory role of artifacts made by the organization	Intergroup	.257	2	.129	.941	.392
	Intragroup	22.552	165	.137		
	Overall	22.809	167			

To be continued

Continued

	Source	Total squares	Freedom degrees	Mean squares	F-value	Statistical significance
Contributory role of the organizational entity resources	Intergroup	.674	2	.337	1.451	.237
	Intragroup	38.308	165	.232		
	Overall	38.982	167			
Overall role	Intergroup	.093	2	.047	.341	.712
	Intragroup	22.538	165	.137		
	Overall	22.631	167			

Table 10 shows no statistically significant differences at ( $\alpha=0.05$ ) attributed to experience years on all areas and overall role.

## 5. RESULTS

Major findings from the current study are the following:

I. The application level of knowledge diversification strategy management at the Islamic banks was high (3.93), with the area of knowledge application using the organizational entities in the first rank ( $M=4.23$ ), knowledge application through employing human resources available to the organization in the second rank (3.81), whereas knowledge application through the artifacts made in the organization occupied the last rank ( $M=3.74$ ).

II. Results demonstrated that knowledge resource diversification strategy management takes a significantly high contributory part in leveraging organizational learning among employees at the Jordanian Islamic banks ( $M=4.34$ ). The result was most perceived in the area related to the role of artifact resources that occupied the first rank ( $M=4.57$ ), then the area related to resources of organizational entities ( $M=4.30$ ), and the area of human resource ultimately ( $M=4.15$ ).

III. There were no statistically significant differences ( $\alpha=0.05$ ) attributed to sex and experience regarding the contributory role of knowledge resource diversification strategy management; whereas statistical differences were found attributed to academic qualification regarding the contributory role of knowledge resource diversification strategy management excluding role of artifacts made in the organization.

## RECOMMENDATION

Based on the earlier findings, the author recommends that:

I. Top management at Jordan Islamic banks are recommended to keep pace with most recent advances in the knowledge resources, to support knowledge capabilities, and pay greater attention to knowledge-based strategies so that to strike balance between the different knowledge resources. On the other hand, they are also advised to increase the level of knowledge resources by activating managerial practices, develop regulations and rules, and make available the modern technology

capabilities that are used to invest, attract, storage, and process different knowledge elements.

II. To managements at the Jordanian Islamic banks are called to pay greater attention to building the knowledge repertoire or employees through training courses, job rotation, knowledge sharing, and group work circles.

III. Rewarding systems need to be activated so that to reward and remunerate employees who demonstrate creativity, experience, knowledge, and higher academic qualification.

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