

# THE IMPACT OF KNOWLEDGE SHARING ON THE INTELLECTUAL CAPITAL IN THE BANKING SECTOR IN THE KINGDOM OF SAUDI ARABIA: A CASE STUDY OF AL-RAJHI BANK IN MAKKAH AL-MUKARRAMAH

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**ABSTRACT:** *The knowledge plays such a significant role in the growth and improvement of the intellectual capital, due to which organizations in this era of digitalization need to share knowledge. The objective of the current study is to ascertain how knowledge sharing affected the Kingdom of Saudi Arabia's banking industry's intellectual capital. The study applied the descriptive approach (case study, content analysis) and used the questionnaire tool on a sample of 47 employees at Al-Rajhi Bank. The study's most notable findings were that knowledge sharing has a substantial impact on the growth and use of the intellectual capital in Makkah Al-Mukarramah's Al-Rajhi Bank. In fact, despite the administrative and technical barriers that did not encourage knowledge sharing, it was clear that the employees had a high level of awareness and practice in sharing their expertise and knowledge. The study came out with a number of conclusions and made several recommendations, the most significant of which are: conducting diagnostic studies at specific periods to assess the level of knowledge sharing among bank employees; paying more attention to organizing conferences and seminars within banks to enhance knowledge sharing; setting up a system of incentives and compensation to encourage the knowledge sharing process among employees; and identifying the barriers to the knowledge sharing process and working to overcome them in order to accomplish the goals of the bank and strengthen its competitive position.*

**Keywords:** Knowledge sharing, intellectual capital, knowledge management, Al-Rajhi Bank, Saudi banks

## INTRODUCTION:

Owing to the quick accelerating changes, the current organizations are living through an era known as the era of knowledge, and its most significant feature is the information and technology revolution built on sophisticated scientific knowledge, whether implicitly or explicitly, and the best use of information in the web world. Henceforth, a lot of organizations, particularly (Finance and Business), including banks, have shown interest in designing a management system for knowledge and its operations including the effective sharing of knowledge for the purpose of improving employees' performance, maintaining competition in the knowledge economy, and withstanding pressure from local and global markets, economic and political crises, and the like. Numerous studies have dealt with the importance of knowledge management processes in various fields. The most significant of these processes is knowledge sharing, which is defined as "distributing, sharing, transferring, disseminating, and sharing knowledge from one person to another, as knowledge sharing allows greater use of the available mental resources, and provides a better possibility for innovation and for the development in creativity" (1)

Essentially, knowledge does not gain value without its sharing not only because of its effective role in raising the efficiency of the intellectual capital, but also as it represents "the mental capabilities of a certain category of human resources represented in the competencies capable of generating developmental and strategic ideas for systems, activities, and processes in a way that guarantees the organization's possession of a competitive advantage" (2)

According to both researchers, knowledge sharing can be defined as a process of dispersing and exchanging scientific knowledge in various ways with the goal of improving the individual knowledge balance and therefore utilizing it to improve performance amid the current global changes that led to the intellectual capital becoming the ideal criterion for the success of knowledge sharing in organizations.

There are many definitions of the intellectual capital sharing, including one of the most comprehensive definitions provided by (Daud and Yosoff, 2011) (3), who

stated that the fundamental assets or resources are the knowledge that has been amassed and inherent in employees (human capital), organizational structures (structural capital), and relationships (social capital) in companies that are knowledge-based. The two researchers added to this definition that it is a collection of concepts and knowledge that the human resource holds that enables him to gain profit to better the circumstances and performance through its effective application. The intellectual capital is significantly impacted by knowledge sharing, and (Jackson, 2007) (4). Stressed that people are the wealth and the most precious asset of the firm, with human resource serving as a vital pillar of the process. In this age of, technological development, the survival of organizations in general and banks in particular has become very much dependable on their possession of a distinguished intellectual capital with multiple skills. In fact, sharing knowledge among bank employees would result in their professional development, would improve their capacity to support the performance of the organizational and strategic operations for the better, and would strengthen the organization's competitive image and status. This is achieved by employing direct or electronic means of communication, which enable the flow of knowledge of all kinds between the bank's departments to support an effective sharing environment among the employees (5). This is what was pointed out by (Borgouda, 2015) (6) in relation to the positive impact of knowledge sharing not only on the productivity of human resources at work but also on the work quality itself, as it affects the employees' behavioral aspects due to the processes of transferring, exchanging, and transforming knowledge. Accordingly, the impact of knowledge sharing on the intellectual capital revolves around three main issues: learning, adaptation, and satisfaction. Sharing knowledge makes it easier for people to learn from one another and from outside sources. This is done through programs and activities that help people discover new knowledge or turn the tacit knowledge they already possess into explicit knowledge through the interactive sharing pointed out by (Foods, 2006) (7), that the existence of an organizational

climate that encourages employees to share knowledge is reflected favorably as an increase in the amount of information and knowledge acquired, and makes them more capable and ready to adapt to new working conditions, reduce their resistance to change, and refine and improve their skills(8). In this sense, a number of conditions must be met for the impact of information sharing on the intellectual capital, most notably:

Several studies have been conducted in order to identify the workers' awareness on the concept of knowledge sharing and the extent to which it is practiced. In this regard,(Mulu, 2015)(9) stressed the significance of awareness in her study, as she created a common language among workers due to their lack of knowledge-sharing practice. She explained its effective role as it enabled them to apply sharing mechanisms to withstand local and international competition in the banking sector. In this same context, it is worth noting that understanding workers' attitudes and tendencies toward knowledge sharing is one of the most crucial requirements to strengthen the impact of knowledge sharing on the intellectual capital, and that competence and self-motivation are among the essential factors determining knowledge sharing. On the other hand, the application of knowledge sharing is hindered by a number of factors. The most significant of which are the lack of a culture of knowledge sharing among employees and the lack of encouragement for that, as confirmed by (Santhosh & Panda, 2016)(10), the poor collaboration between the institution's units and departments, and the organizational cultures that "knowledge is a power and nothing justifies its sharing"(11). It is also worth mentioning at this point that the levels of barriers to knowledge sharing are broken down into the following three levels. First, the individual-level challenges that include, among other things, lack of time, lack of confidence, and reluctance to utilize social media. Second, the institutional-level barriers including factors like the lack of knowledge-sharing infrastructure, poor-quality communication channels, and the conflicts between work teams and other parties. Third, the technological-level barriers such as the lack of training and the lack of up-to-date technology and software(12).

Therefore, entrepreneurial organizations, including (banks), should address these challenges and create an inspiring organizational climate that involves all the contributory tools to complete the knowledge sharing process to its fullest extent, to ensure the smooth flow of information between all the organization departments, and to obtain creative outputs namely high-quality banking services and quickly executed operations. In this way, the organization would be able to win the loyalty of its current clients and establish a strong reputation among at the prospective clients.

#### **The importance of the study:**

The importance of this study lies in its novel approach as it deals with two modern concepts: knowledge sharing and intellectual capital. It derives its importance from highlighting the role of banks management in setting developmental strategies to contribute to increasing knowledge sharing among workers that results from depicting their awareness and the level of knowledge sharing they have, as well as encouraging the organizational culture of the banks that influence the process of knowledge sharing, launching initiatives advocating the importance of team work. In fact, this sector

is related to the achievement of the national goals and projects and it contributes to the wheel of the economic development of countries. The study reached a set of recommendations and proposals to enhance and develop the knowledge sharing in banks. Hopefully, it will be a reference framework for the Arab Library in dealing with the impact of knowledge sharing on the intellectual capital in banks.

#### **The research problem:**

Despite its relevance in the banking industry and the workers' increased performance as a result of investing their collective intellectual capital, the subject of knowledge sharing in the banking sector did not do well in Arab and foreign studies. Thus, by reviewing the available intellectual data, it became clear that the employees were reluctant to share knowledge, or they have a weak tendency to activate it, as indicated (Cheng, 2018)(13) about the desire of employees to be independent from others, and to work individually, especially when they possess specialized and rare knowledge that is distinguished from their other colleagues, which impedes the development of both the intellectual capital and the job excellence, decreases the knowledge sharing between them, and broadens the gap with the knowledge economy sector.

Knowledge sharing faces many obstacles in organizations, the most prominent of which are the lack of employees' awareness of its importance, as confirmed by (Al-Dahlia et al., 2022) (14), and the lack of a culture of knowledge-sharing among employees, as mentioned by (Al-Nour and others, 2020)(15). Based on the shortcomings in knowledge sharing among workers in business organizations, the idea of this study came out focusing on identifying the impact of knowledge sharing on the intellectual capital in the banking sector. The following research questions are derived from this problem:

- 1- How far the employees at Al Rajhi Bank aware on the importance of knowledge sharing ?
- 2- What is the level of knowledge sharing among the employees of Al-Rajhi Bank in Makkah Al-Mukarramah?
- 3- What are the intentions and tendencies of employees towards sharing knowledge in Al Rajhi Bank?
- 4- What is the impact of knowledge sharing on the intellectual capital in Al Rajhi Bank?
- 5- What are the obstacles in sharing knowledge among employees at Al Rajhi Bank?

**The sample community (Al-Rajhi Bank):** It is one of the largest banks in the world, established in 1957.

#### **Related studies:**

The researchers' efforts proceeded with numerous studies pertinent to the topic of the study, the most significant of which are listed in reverse chronological order as follows:

- **The study by (Hassan et al., 2022)(16)** examined the influential relationship between sharing knowledge in a workplace and job happiness, and proved a strong significant association as well as a direct effect between them.
- **The study by (Amra et al., 2021)(17)**, which sought to determine the influence of the individual's fit with the organization on knowledge sharing in the institution, confirmed that organizational commitment mediates the relationship between the individual's fit with the organization and knowledge sharing.

**The study by (Al-Balawi, 2019)(18)** aiming to identify the level of knowledge sharing practice among the faculty members at Tabuk and King Saud Universities and also to determine the association between the level of practice and the organizational culture proved that the , faculty members have a high degree of knowledge sharing practice , and the organizational culture plays a main part in this process.

• **The study by (Joo, & Lee, 2017)(19)**, which sought to shed light on the influence of the tangible organizational support and the psychological capital on employees happiness at work and in their personal lives, revealed that job satisfaction is the sole mediator of the link between work sharing and personal happiness. It also appeared that the psychological capital has an immediate effect on personal happiness.

The results of earlier research were combined and applied in a number of ways, which can be summed up as follows in light of the presentation of the earlier studies:

Defining the study's problem, highlighting the necessity for both theoretical and empirical research, enhancing the theoretical foundation of the study, developing the methodology, and selecting the best approaches for the study variables. The current study sets itself apart from earlier ones by being the first one to link knowledge sharing and its effect on the intellectual capital in Al Rajhi Bank in Makkah Al Mukarramah, Saudi Arabia, as far as the researchers are aware, and also in an effort to analyze and comprehend the reality of knowledge sharing and its effect on the intellectual capital.

It also differed from the previous studies in terms of the study environment, as most of which were conducted in academic educational environments. In contrast, the current study focused on the banking sector (Al-Rajhi Bank). The current study agreed with the study of (Al-Balawi, 2019) in terms of the study variables and differed in terms of the axes of other studies. All previous studies agreed on the

importance of sharing knowledge and its effective role on employees in different business sectors.

**The research methodology:**

To achieve the objectives of the study, the descriptive approach (content analysis) was used, as it is appropriate for the aims of this study in terms of studying the reality of the knowledge sharing process in the banking sector in the city of Makkah Al-Mukarramah by tracking the intellectual production literature on the subject to cover the theoretical side and determine the axes of the questionnaire. The case study method was also used, which relies on collecting comprehensive data and information on one individual case or a limited number of cases, including the study of the current and past situation and their relationships in order to reach a deeper understanding of the studied phenomenon(20) in studying the case of Al-Rajhi Bank in the city of Makkah Al-Mukarramah. The electronic questionnaire tool was used to determine (the effect of knowledge sharing on the intellectual capital at Al Rajhi Bank). It consisted of (47) items divided over five axes. The study relied on a random sample of (47) individuals from the total of (250) employees working for Al-Rajhi Bank in its various branches in Makkah Al-Mukarramah, including both male and female employees. The statistical package for social sciences (SPSS) program was used to treat and analyse the study data. Moreover, the formulation of the questionnaire took into account that it should be simple and easy for the respondents to understand, and that the degrees of the response to it be according to the triple Likert scale, where each paragraph of the questionnaire corresponds to a list of the following items (agree, neutral, disagree), and for the purpose of treatment and analysis, a specific grade was given to each choice as follows: (agree) 3 grades, (neutral) 2 grades, (disagree) 1 grade. The table No. (1) Shows the axis and the number of paragraphs that follow each domain:

**Table No.(1) showing the axes and the number of paragraphs of the study.**

#	Axes	Number of paragraphs
1	<b>The first axis:</b> identifying the extent of the employees' awareness of the knowledge sharing process and its importance.	6
2	<b>The second axis:</b> identifying the level of the knowledge sharing process among the bank's employees.	13
3	<b>The third axis:</b> the intentions and tendencies of employees towards sharing knowledge.	12
4	<b>The fourth axis:</b> the impact of knowledge sharing on the intellectual capital.	10
5	<b>The fifth Axis:</b> Barriers to knowledge sharing.	6
<b>Total</b>		<b>47</b>

**The validity and reliability of the study tool:**

The validity of the study tool was confirmed in two ways:

*First, the external validity of the tool:* The external validity of the study tool was verified, hand in hand with it's serving the objectives of the study and its measuring what it was set to measure by presenting it to a group of three arbitrators with expertise and competence from King Abdulaziz University faculty members. In addition to arbitration, they were asked to express their opinions and provide suggestions. Accordingly, both researchers made changes and developed the study tool's final version in response to the arbitrators' recommendations.

*Second, The internal validity of the tool:* The internal consistency of the paragraphs of the study tool was calculated through finding the Pearson correlation coefficients between each paragraph and the total score of the axis to which it belongs.

Table No (2) shows a high Pearson correlation coefficient for all the axes of the study, and all the axes have a statistical significance at a significant level of 0.01. Therefore, all the paragraphs of the above axes are internally consistent with the axis to which they belong, which proves the validity of the internal consistency of all the paragraphs of the axis

**Table No.(2) Pearson correlation coefficient to measure the relationship between each paragraph of the field (the study axes) with the general degree of the axis to which it belongs:**

Paragraphs	Axes					The level of statistical significance
	The first axis: identifying the extent of the employees' awareness of the knowledge sharing process and its importance.	The second axis: identifying the level of the knowledge sharing process among the bank's employees.	The third axis: the intentions and tendencies of employees towards sharing knowledge.	The fourth axis: the impact of knowledge sharing on the intellectual capital.	The fifth Axis: Barriers to knowledge sharing.	
1	**0,862	** ,659	**0,552	**0,793	**0,617	0,000
2	**0,908	**0,607	**0,505	**0,692	**0,716	0,000
3	**0,835	**0,687	**0,534	**0,753	**0,623	0,000
4	**0,429	**0,586	**0,601	**0,541	**0,649	0,000
5	**0,591	**0,685	**0,546	**0,506	**0,773	0,000
6	**0,624	**0,751	**0,557	**0,687	**0,489	0,000
7	-	**0,552	**0,0575	**0,628	-	0,000
8	-	**0,601	**0,559	**0,718	-	0,000
9	-	**0,662	**0,607	**0,723	-	0,000
10	-	**0,792	**0,575	**0,619	-	0,000
11	-	**0,643	**0,649	-	-	0,000
12	-	**0,680	**0,522	-	-	0,000
13	-	**0,590	**0,534	-	-	0,000
<b>The overall score for the axis</b>	<b>0,865</b>	<b>0,887</b>	<b>0,928</b>	<b>0,905</b>	<b>0,714</b>	<b>0,000</b>

\*\* Significant at the level of significance 0.01 \* Significant at the level of significance 0.05

**The reliability of the study tool:**

The reliability of the data collection tool is measured in different ways including the use of the "Alpha Cronbach" coefficients and the split-half method (Spearman-Brown), which amounted to (0.724), as well as Guttman Split-Half, which amounted to (0.705) in calculating the reliability coefficient by applying it to a random sample of (46) to conduct the study. Using (SPSS), Cronbach's alpha equation reached (0.905), which is very close to the correct one. This means that there is a very high reliability, which indicates the suitability of the study tool in collecting data and the possibility of relying on the results that we get from the executed data statistical analysis.

**Table No.(3): Cronbach's alpha coefficients for the reliability of the study axes.**

#	Axes	Split half reliability	Pearson correlation coefficient	Alpha Cronbach
1	<b>The first axis:</b> identifying the extent of the employees' awareness of the knowledge sharing process and its importance.	0,845	0,853	0,865
2	<b>The second axis:</b> identifying the level of the knowledge sharing process among the bank's employees.	0,845	0,891	0,887
3	<b>The third axis:</b> the intentions and tendencies of employees towards sharing knowledge.	0,921	0,910	0,928
4	<b>The fourth axis:</b> the impact of knowledge sharing on the intellectual capital.	0,818	0,906	0,905
5	<b>The fifth Axis:</b> Barriers to knowledge sharing.	0,792	0,720	0,714
<b>Alpha Cronbach Coefficient</b>		<b>0,724</b>	<b>0,903</b>	<b>0,905</b>

Through Table (3), it became clear that the results of the reliability coefficients when using Alpha ranged between (0.814) and (0.928), which indicates that the dimensions reliability coefficients are excellent, direct, and statistically significant correlations between the study tool paragraphs and the total score for them, which proves both the internal consistency between the paragraphs and the overall score for this axis and reliability. Using the half-split method, it ranged between (0.792) and (0.921), which proves the paragraphs reliability. As for the paragraph of the "effect of knowledge sharing on the intellectual capital in the banking sector in the Kingdom of Saudi Arabia" it was verified by calculating the Cronbach alpha internal consistency coefficient.

The study employed the following statistical techniques: After the data had been encoded and loaded into the

computer, the triple Likert scale (lower and upper limits) was used to calculate the range length of the cells. The range was calculated (3-1 = 2) and then divided by the cells of the axis to obtain the correct cell range, i.e. (2/3 = 0.66). Then, this value was added to the lowest value in the axis in order to determine the upper limit of this cell. Thus, the range length of the cells became as follows: from 1 to 1.66 represents (disagree) towards each phrase according to the difference in its measurement axis. Greater than 1.66 to 2.32 represents (neutral) towards each statement depending on the axis measured. Greater than 2.33 and up to 3 represents (Agree) towards each statement according to the difference in its measurement axis. And in order to find out the attitudes of the respondents when they answered the main study questions, a weight was given to each answer as follows.

**Table (4): Weights of the responses.**

The weighted Average value	The positive prevailing attitude	The positive prevailing attitude
From 1 to 1.66	1	Disagree
From 1.67 to 2.32	2	Neutral
From 2.33 to 3	3	Agree

Table No (4) illustrates which category the answers of the sample belong to. Accordingly, the triple Likert scale is used to determine the sample's overall attitude based on the weighted average of its responses.

Presentation, discussion and interpretation of the results of the study:

The first question results and their discussion: In order to answer the question of (identifying the level of the knowledge sharing process among the employees in the bank), we calculated the arithmetic means, the standard deviations, and the relative weight as follows:

**Table No. (5) The arithmetic means and standard deviations of the responses of the study sample to the first axis:**

*Identifying the extent of the employees' awareness of the knowledge sharing process and its importance arranged in descending order according to the arithmetic mean.*

#	Paragraphs	Agree		Neutral		Disagree		Relative Weight	Arithmetic mean	Standard deviation	Level	Rank	Statistical Significance Level
		T	%	T	%	T	%						
6	I believe that sharing knowledge increases my cumulative experiences	43	93.5	2	4.3	1	2.2	0.58	2.91	0.35	Agree	1	0,000
4	I believe that knowledge sharing among staff members helps everyone understand how the bank operates.	41	89.1	5	10.9			0.58	2.89	0.31	Agree	2	0,000
5	I imagine that sharing knowledge among employees raises the level of their performance in the bank for the best.	42	91.3	3	6.5	1	2.2	0.58	2.89	0.38	Agree	3	0,000
1	I am aware of the concept of knowledge sharing in the bank.	41	89.1	3	6.5	2	4.3	0.57	2.85	0.47	Agree	4	0,000
2	I understand and know the importance of sharing knowledge among the employees of the bank.	41	89.1	3	6.5	2	4.3	0.57	2.85	0.47	Agree	5	0,000
3	I have an idea of ways to activate knowledge sharing in the bank.	33	71.7	10	21.7	3	6.5	0.53	2.65	0.6	Agree	6	0,000
Overall Average		241	87.30	26	9.40	9	3.25	0.57	2.84	0.43	Agree		

As shown in Table (5), the results indicated that the total arithmetic mean for the field of identifying the level of the process of sharing knowledge among employees was (2.84) with a standard deviation of (0.43), and the paragraph No (6) ranked first stating (I believe that sharing knowledge increases my cumulative experiences with an arithmetic mean of (2.91) and a standard deviation of (0.35). Accordingly, these results confirm that sharing knowledge increases the balance of experience among employees, as it is an indication of the awareness of the bank employees of knowledge sharing and its importance. At this level the study agreed with the study of (Al-Qadi, 2018)<sup>(21)</sup>, which confirmed the high level of awareness of the employees in commercial banks. However, the paragraph No (3) came in the last rank stating (I have an idea of ways to activate knowledge sharing in the bank.) with an arithmetic mean of (2.65) and a standard deviation of (0.6).

In this regard, we hope that knowledge-sharing methods should be activated in the bank, mainly the use of modern technologies to conduct individuals' communication, the use of written means such as internal publications, as well as the activation of audio-visual media, holding conferences, seminars and training programs, and rotating tasks and duties among individuals in creating knowledge and its transferring mechanisms. This is consistent with the recommendations proposed in the study of (Omar, 2015)<sup>(22)</sup> to activate different methods of knowledge sharing.

The second question results and their discussion: In relation to the question of (the second axis: identifying the level of the knowledge sharing process among the employees in the bank), we calculated the arithmetic means, the standard deviations, and the relative weight as follows

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**Table No. (6) The arithmetic means and standard deviations of the responses of the study sample to the second axis: Identifying the level of knowledge sharing process among bank employees, arranged in descending order according to the arithmetic mean.**

#	Paragraphs	Agree		Neutral		Disagree		Relative Weight	Arithmetic mean	Standard deviation	Level	Rank	Statistical Significance Level
		T	%	T	%	T	%						
7	The bank relies on a communication mechanism using electronic means of communication such as mail and others to reach places of knowledge and work on its dissemination among employees	40	87	6	13	-	-	0.57	2.87	0.34	Agree	2	0,000
8	The bank has a flexible communication system that facilitates the distribution of knowledge among employees.	38	82.6	8	17.4	-	-	0.57	2.83	0.38	Agree	3	0,000
1	Knowledge sharing occurs naturally through social interaction among the bank staff.	38	82.6	7	15.2	1	2.2	0.56	2.8	0.45	Agree	4	0,000
10	The bank encourages the culture of sharing organizational knowledge among employees.	37	80.4	9	19.6	-	-	0.56	2.8	0.4	Agree	5	0,000
12	Knowledge sharing contributes to finding new financing and investment opportunities for the benefit of the bank and to achieving its goals accurately.	38	82.6	7	15.2	1	2.2	0.56	2.8	0.45	Agree	6	0,000
11	The bank adopts the training of the newly experienced employees by colleagues with accumulated experience to improve and develop their performance.	38	82.6	6	13	2	4.3	0.56	2.78	0.51	Agree	7	0,000
13	The bank management provides the material and human resources necessary for knowledge sharing.	37	80.4	8	17.4	1	2.2	0.56	2.78	0.47	Agree	8	0,000
4	The bank is keen to issue publications to share knowledge among employees.	36	78.3	9	19.6	1	2.2	0.55	2.76	0.48	Agree	9	0,000
9	The bank's management makes employees feel that knowledge is available to all.	35	76.1	11	23.9	-	-	0.55	2.76	0.43	Agree	10	0,000
3	The bank has a supportive atmosphere for the exchange of knowledge among all employees through the team work method.	34	73.9	10	21.7	2	4.3	0.54	2.7	0.55	Agree	11	0,000
6	The bank helps employees to participate in the development of work methods and procedures.	33	71.7	12	26.1	1	2.2	0.54	2.7	0.51	Agree	12	0,000
5	The bank enables employees to express opinions and frank criticism.	31	67.4	14	30.4	1	2.2	0.53	2.65	0.53	Agree	13	0,000
2	The bank activates knowledge sharing by holding conferences and staff meetings.	31	67.4	12	26.1	3	6.5	0.52	2.61	0.61	Agree	4	0,000
Overall Average		466	77.92	119	19.89	13	2.18	0.55	2.76	0.47	Agree		

As presented in Table (6), the results showed a high total arithmetic mean for the second axis of (identifying the level of the knowledge sharing process among employees in the bank) which reached (2.76) with a standard deviation of (0.47). The paragraph No (7) ranked first stating (the bank relies on a communication mechanism using electronic means of communication such as mail and others to reach places of knowledge and work on its dissemination among employees) with an arithmetic mean of (2.87) and a standard deviation of (0.34). Accordingly, we conclude that the bank is interested in applying a communication mechanism among employees by using various means of communication to access and disseminate places of

knowledge. The results of this study differed from the studies of (Al-Qadi, 2018)<sup>(23)</sup> and of (Sharaf, 2019)<sup>(24)</sup> in that the level of knowledge sharing among the intellectual capital obtained a medium degree. While it agreed with the study of (Soudan, 2017) in the high level of knowledge sharing among employees. Paragraph No (2) ranked last stating (the bank is working to activate knowledge sharing by holding conferences and meetings for employees) with an arithmetic mean of (2.61) and a standard deviation of (0.61). Thus, we urge for the necessity of activating knowledge sharing by holding conferences and meetings for bank employees.

The third question results and their discussion: Regarding the question of (the third axis: the intentions and tendencies of workers towards sharing knowledge), we calculated the arithmetic means, the standard deviations, and the relative weight as follows:

**Table No. (7) The arithmetic means and standard deviations of the responses of the study sample to the third axis: Employees' intentions and tendencies towards sharing knowledge, arranged in descending order according to the arithmetic mean.**

#	Paragraphs	Agree		Neutral		Disagree		Relative Weight	Arithmetic mean	Standard deviation	Level	Rank	Statistical Significance Level
		T	%	T	%	T	%						
1	I am willing to share knowledge with my co-workers without fear of being taken advantage of.	41	89.1	5	10.9			0.58	2.89	0.31	Agree	2	0,000
2	Sharing my knowledge with my co-workers makes me sure that they will share their knowledge with me when I need it.	39	84.8	5	10.9	2	4.3	0.56	2.8	0.5	Agree	3	0,000
3	I am keen to belong to a collaborative knowledge group that enables the process of knowledge sharing between employees successfully.	25	54.3	7	15.2	14	30.4	0.45	2.24	0.9	Neutral	4	0,000
4	I always seek to benefit from the knowledge that other employees have.	24	52.2	8	17.4	14	30.4	0.44	2.22	0.89	Neutral		0,000
5	I try to actively share my learning or training experiences with my colleagues.	24	52.2	8	17.4	14	30.4	0.44	2.22	0.89	Neutral	6	0,000
6	I tend to work alone as well as in a teamwork.	22	47.8	12	26.1	12	26.1	0.44	2.22	0.84	Neutral	7	0,000
7	I closely follow new technologies as they emerge to use them in sharing knowledge.	23	50	9	19.6	14	30.4	0.44	2.2	0.88	Neutral	8	0,000
8	Lack of time and work pressure prevent me from sharing my knowledge with colleagues.	18	39.1	19	41.3	9	19.6	0.44	2.2	0.75	Neutral	9	0,000
9	I seek to attend conferences and workshops held inside and outside the bank.	23	50	8	17.4	15	32.6	0.43	2.17	0.9	Neutral	10	0,000
10	My sharing of knowledge does not depend on others sharing their knowledge with me, but is often an initiative on my part.	23	50	8	17.4	15	32.6	0.43	2.17	0.9	Neutral	11	0,000
11	I have fears that I may lose my position and authority due to sharing my knowledge with others, especially tacit knowledge.	19	41.3	9	19.6	18	39.1	0.4	2.02	0.91	Neutral	12	0,000
12	There is difficulty in communicating with colleagues due to the distance between units and departments.	15	32.6	15	32.6	16	34.8	0.4	1.98	0.83	Neutral	13	0,000
Overall Average		296	53.62	113	20.48	143	25.89	0.45	2.28	0.79	Neutral		

The results presented in Table (7) indicate that the total arithmetic mean for the third axis: (the intentions and tendencies of employees towards sharing knowledge) was (2.28), with a standard deviation of (0.79). The paragraph No (1) ranked first stating (I am willing to share knowledge with my co-workers without fear of being taken advantage of) with an arithmetic mean of (2.89) and a standard deviation of (0.31). This confirms the desire of employees to share knowledge with their co-workers without fear of exploitation. This result agreed with the study of The fourth question results and their discussion: Regarding the question of (the fourth axis: (the fourth axis: the impact of knowledge sharing on the intellectual capital), we

(Muhammad, 2015)<sup>(25)</sup>, which stressed the willingness and inclination of the intellectual capital to share knowledge. The paragraph No (13) ranked last stating (there is difficulty in communicating with colleagues due to the spacing between units and departments) with an arithmetic mean of (1.98) and a standard deviation of (0.83). Consequently, the study confirmed that the spacing of units and departments represents one of the difficulties facing employees in communicating with each other inside the bank. calculated the arithmetic means, the standard deviations, and the relative weight as follows:

**Table No. (8) The arithmetic means and standard deviations of the responses of the study sample to the fourth axis: The impact of knowledge sharing on the intellectual capital, arranged in descending order according to the arithmetic mean.**

#	Paragraphs	Agree		Neutral		Disagree		Relative Weight	Arithmetic mean	Standard deviation	Level	Rank	Statistical Significance Level
		T	%	T	%	T	%						
5	Knowledge sharing develops the presentation of knowledge in creative ways, which increases the employee's cumulative experience.	42	91.3	4	8.7			0.58	2.91	0.28	Agree	1	0,000
4	Sharing knowledge improves my skills and abilities at work.	42	91.3	3	6.5	1	2.2	0.58	2.89	0.38	Agree	2	0,000
8	Sharing knowledge naturally increases the stock of experiences in understanding work.	42	91.3	3	6.5	1	2.2	0.58	2.89	0.38	Agree	3	0,000
3	Sharing knowledge among individuals contributes to developing the level of performance of employees.	40	87	6	13			0.57	2.87	0.34	Agree	4	0,000
6	Sharing knowledge supports the relationships I have with the bank staff.	41	89.1	4	8.7	1	2.2	0.57	2.87	0.4	Agree	5	0,000
9	Sharing knowledge makes me eligible for job opportunities in other banks.	41	89.1	4	8.7	1	2.2	0.57	2.87	0.4	Agree	6	0,000
1	Sharing knowledge contributes to promoting behaviors that accept opinions and differences.	40	87	5	10.9	1	2.2	0.57	2.85	0.42	Agree	7	0,000
7	Sharing knowledge multiplies the chances of promotions that I look forward to.	41	89.1	3	6.5	2	4.3	0.57	2.85	0.47	Agree	8	0,000
2	Sharing knowledge with my colleagues in the bank is a wise course of action.	40	87	4	8.7	2	4.3	0.57	2.83	0.49	Agree	9	0,000
10	The lack of knowledge sharing activities does not make me feel worthy or privileged at work.	37	80.4	8	17.4	1	2.2	0.56	2.78	0.47	Agree	10	0,000
Overall Average		406	88.26	44	9.56	10	2.18	0.57	2.86	0.40	Agree		

The results presented in Table (8) indicate that the total arithmetic mean for the fourth axis: (the impact of knowledge sharing on the intellectual capital) amounted to (2.91), with a standard deviation of (0.28). Paragraph No (5) ranked first stating (knowledge sharing develops the presentation of knowledge in creative ways, which increases the employee's cumulative experience). This result differed from the studies of (Al-Qadi, 2018)<sup>(26)</sup> and of (Sharaf, 2019)<sup>(27)</sup> as the impact of knowledge sharing on human capital was moderate, while it agreed with the study of (Mohamed, 2015) in the high rate of the impact of knowledge sharing on the intellectual capital. Henceforth, we conclude that knowledge sharing helps to display

knowledge in creative ways, which increases the employee's cumulative experience. Paragraph No (10) ranked last (the lack of knowledge-sharing activities does not make me feel worthy and privileged at work) with an arithmetic mean of (2.78) and a standard deviation of (0.47). Accordingly, we draw the attention of banks to exert more effort to highlight knowledge-sharing activities to make the employee feel worthy and privileged at work.

**The fifth question results and their discussion:** Regarding the question of (the fifth axis: barriers to knowledge sharing), we calculated the arithmetic means, the standard deviations, and the relative weight as follows:



**Table No. (9) The arithmetic means and standard deviations of the responses of the study sample to the fifth axis: Barriers to knowledge sharing are arranged in descending order according to the arithmetic mean.**

#	Paragraphs	Agree		Neutral		Disagree		Relative Weight	Arithmetic mean	Standard deviation	Level	Rank	Statistical Significance Level
		T	%	T	%	T	%						
1	I think that the existence of some administrative and technical difficulties would hinder the employee's access to information.	38	82.6	4	8.7	4	8.7	0.55	2.74	0.61	Agree	1	0,000
4	The lack of an organizational plan for sharing knowledge for all employees is a major obstacle.	36	78.3	8	17.4	2	4.3	0.55	2.74	0.53	Agree	2	0,000
2	The existence of personal difficulties related to the employee that impede the exchange of knowledge (such as: shyness, lack of conviction, indifference, and lack of time).	33	71.7	11	23.9	2	4.3	0.53	2.67	0.56	Agree	3	0,000
3	The capabilities and experiences of the employees to use the technical means of knowledge sharing are insufficient.	33	71.7	9	19.6	4	8.7	0.53	2.63	0.64	Agree	4	0,000
6	The bank's evaluation of performance is by supporting competitive individual work.	32	69.6	9	19.6	5	10.9	0.52	2.59	0.69	Agree	5	0,000
5	The absence of sufficient motivation from the organization to activate knowledge sharing among employees.	28	60.9	13	28.3	5	10.9	0.5	2.5	0.69	Agree	6	0,000
Overall Average		200	72.47	54	19.58	22	7.97	0.53	2.65	0.62	Agree		

Barriers to knowledge sharing, arranged in descending order according to the arithmetic mean.

The above table (9) results indicate that the total arithmetic mean for the fifth axis: (barriers to sharing knowledge) was (2.65), with a standard deviation of (0.62). Paragraph No (1) ranked first stating (I think that the existence of some administrative and technical difficulties would hinder the employee's access to information) with an arithmetic mean of (2.74) and a standard deviation of (0.61). As a result, the bank must take measures to address these administrative and technical obstacles that impede knowledge sharing. Paragraph No (5) ranked last stating (Absence of sufficient motivation from the organization to activate knowledge sharing among employees) with an arithmetic mean of (2.5) and a standard deviation of (0.69). Therefore, we conclude that the motivation is not sufficient in the bank to activate knowledge sharing among employees.

This result agreed with the study of (Omar, 2015)<sup>(28)</sup> with regards to the obstacles that affect the knowledge sharing process, and the two researchers stressed the importance of overcoming the obstacles of knowledge sharing, as well as the means to accelerate the smooth transfer of knowledge.

**Research Findings:** The study reached several conclusions, which are summed up as follows:

- The bank employees are in general highly aware of the importance of knowledge sharing which indicates banks are nurturing are culture of knowledge sharing among its employees.

- The bank employees have a positive attitude towards knowledge ' sharing, and does not see it as a threat but rather consider it as a boost to career growth

- The bank has proven its support in encouraging employees to share knowledge, which increases their motivation and enthusiasm helping the bank survive and grow amidst the constant competition.

- The sharing of knowledge has a significant impact on the development of the performance of the intellectual capital in Al Rajhi Bank.

- The results showed that there are administrative and technical obstacles that impede the sharing of knowledge.

**CONCLUSION:**

The results of the study revealed a high degree of knowledge sharing practice among the employees of Al-Rajhi Bank. The researchers attribute this to the prevailing organizational culture in the bank, which contributed to activating the methods of sharing knowledge among employees, as well as the high level of awareness of the employees showing their keenness to exchange benefits and their high organizational loyalty behavior. The attitudes and intentions of employees are positive towards knowledge sharing. The impact of knowledge sharing on the intellectual capital was clearly demonstrated through presenting knowledge in creative ways that motivate it to share knowledge and develop its performance for the best, and to distinguish its behaviors, dealings, and relationships with customers or co-workers. On the other hand, Al-Rajhi

Bank is urged to face all the obstacles and challenges with a competitive spirit as staying in the market is only for the best.

### Research Recommendations

Based on the foregoing, the study presented the following recommendations to achieve the best knowledge sharing outcomes of the intellectual capital in Al Rajhi Bank:

- Conducting diagnostic studies at specific periods to assess the level of knowledge sharing among the employees of Al Rajhi Bank.
- Develop more interest in organizing conferences and seminars within banks to enhance the sharing of knowledge, information, and expertise.
- Developing a clear system of incentives and compensation to encourage the process of sharing knowledge among workers.
- Seek to provide knowledge warehouses and repositories that contribute to the development of knowledge sharing among employees.
- Identifying barriers to the knowledge sharing process and working to overcome them in order to achieve the bank's objectives and enhance its competitive position.

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