

The Investigation of Knowledge Management Tools in the Success of the Strategic Choice

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Abstract: The utilization of knowledge management tools addresses an inward strength for each bank through which it can accomplish successful strategic choice, and This study aims to verify the existence of a relationship between (KM tools) and the success of the strategic choice in a group of three banks of a special nature, by answering the main research problem and whether there is a correlation with the knowledge management tool (Databases, communication tools, collaboration tools) with The success of the strategic choice , and to answer these questions, a number of The hypotheses were formulated, assumed the existence of a correlation and influence between the study variables, but at an unknown level of significance until the study was completed, and To achieve the practical purpose of the study, a sample was taken from Three private Iraqi banks were chosen to form the study sample in this case. The study sample included (175) employees representing all executive and middle management positions in these three banks. results analysis using various statistical methods, such as finding the arithmetic mean and standard deviation, Spearman's rank correlation coefficient, the study concluded a set of conclusions regarding the challenges that banks may face in expanding to use of KM tools in the future, relying on adopting and supporting their directions using their strategic options that can maintain their current position within the banking sector. The expansion required later to face the possibilities of competition in the expansion of the banking industry, which is expected in light of the factor of banking investment from outside the country. expansion required later to face the possibilities of competition in the expansion of the banking industry, which is expected in light of the factor of banking investment from outside the country.

Keywords: Knowledge Management (KM) Tools, Strategic Choice, Banking Sector, Private Banks.

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1. Introduction

Scientific and intellectual developments in various fields of knowledge around the world are accelerating, and perhaps one preceded the other, which helped give them additional momentum. Some fields converged at many points to enrich each other, and in this study, knowledge tools were used to achieve the correct strategic choices.

That is, many reasons prompted organizations to adopt the use of these cognitive tools, and perhaps the most important of them lies in many developments in knowledge, the most important of which is making decisions based on the available strategic options.

The most important problem in knowledge organizations is the problem of effective planning in light of environmental variables and market fluctuations. This is what KM tools provide for organizations to retain the elements that give them a competitive advantage.

The most prominent thing that will happen to organizations is the difficulty of carrying out planning processes and strategic choices without the presence of cognitive tools

These developments were directly reflected in banking work, so banks in developed countries sought to support developments in various cognitive tools and helped support their research, relying on the knowledge they possessed and a set of strategic options. On the other hand, we see the gap between the world's banks and its banks. Iraqi banks are trying to reduce this gap by adopting various strategic options.

2. Theoretical Background

2.1 Knowledge management tools (KM tools)

2.1.1 The concept of KM tools

A lot of academics and specialists started talking about knowledge tools as a new way to use them in business at the beginning of the 1990s. It became abundantly clear that, in order to gain a competitive advantage, market-leading businesses now rely not only on their physical assets but also on their knowledge assets in competition processes and customer relationships. In organizations, a staff was formed to work with knowledge tools. The Chief Knowledge Manager, for instance, showed up. Official {CKO}) and many organizations started to focus on the worth and significance of information instruments [1].

Al-Hawamdeh [2] defined KM tools as, the art of creating value from an organizations intangible assets. Prusak and Devenport [3] defined KM tools as, concerned with the exploitation and development of the knowledge assets of an organization with a view to furthering the knowledge objectives.

Despres and Chauvel [4] defined KM tools as, the purpose of knowledge management is to enhance organizational performance by explicitly designing and implementing tools, processes, systems.

According to Spiegler (2003:536), KM tools providing knowledge management with efficient storage and dissemination tools improves its quality.

Tools for managing knowledge that quietly help businesses succeed. They make it possible to collect, store, and maintain a repository of content and data that can be used as valuable insights to propel an organization's success. Stakeholders and employees can easily share knowledge thanks to the tools. They are those mysterious wands of a cutting edge association that make this story about putting away information as well as about coordinating the dissipated information into one bound together source, engaging development, and cultivating joint effort

Maier [1] also sees the utilization of devices to lessen obstructions connected with absence of involvement, protection from change, culture, and language, and to make motivating forces to re-apply knowledge. The organization receives feedback through this application to help them improve their knowledge.

The most essential ideas of KM tools were outlined by the pioneers of previous literature as:

KM tools that work as quiet empowering influences of corporate brightness. They make it possible to collect, store, and maintain a repository of content and data that can be used as valuable insights to propel an organization's success. Žemaitis [5] defined it as "the process of employing electronic means, applications, and programs for the purpose of acquiring and storing knowledge," leading to innovation and rapid growth to accomplish the organization's objectives. Chib [6] likewise characterized it as the association's capacity to utilize all its accessible apparatuses of human, mechanical, and information assets to upgrade and renewing the association's tasks, exercises, and efficiency to accomplish its essential objectives. This study derives the following conclusions from previous ideas about tools for knowledge management:

- 1- It is making the most of the organization's knowledge resources to accomplish its objectives.
- 2- It is a cycle inborn in the phases of information the executives and equals or upgrades the phases of information securing and stockpiling.
- 3- It is regarded as one of the organization's most significant productivity boosters.
- 4- It is viewed as one of the main prerequisites for key preparation in the association. Subsequently, the specialist's idea is: a collection of practices and procedures that aid organizations in managing, growing, maintaining, and achieving their objectives with regard to their knowledge capital.

Alter (2002:70) believes that knowledge tools is a combination of ideas, rules, and procedures that lead actions and decisions. While (Don et al., 2001:428) viewed it as things that can be stored and processed, and as a process for applying experience... Smith, 2004:7 believes that knowledge must be captured, interpreted, and transferred in some way, in order to be invested in the service of knowledge tools. organization, regardless of the individuals' primary purpose when making decisions. (Fernandez et al, 2004:13) views the tools of knowledge as distinguished from data and information in two different ways:

The executive view: which is the tools of knowledge at the highest cognitive level, then cognitive information at the middle level, and finally data at the lowest level, and thus it is the richest of the two and has the highest value.

The strategic view: which defines the tools of knowledge as a justified belief in the relationships around concepts related to dealing with strategic options within a certain scope.

2.1.2 KM tools significance;

KM experts utilize an extensive variety of IT tools for sharing, making, codifying, and distributing knowledge The IT for businesses is developing in a direction that more tools for communication and teamwork. [7]

The following are some of the ways in which [8]–[10] highlighted the significance of KM tools:

- 1- It is regarded as a means of removing risks from the organization while simultaneously bringing the organization benefits.

- 2- The information that is available about individuals and departments as an organizational archive is considered one of the most important tools for cognitive and comprehensive strategic planning for the organization. This information is used as feedback to identify, support, and enhance areas of strength as well as areas of weakness.
- 3- one of the most important tools for knowledge strategic planning is the knowledge management tool, which is also regarded as one of the organization's most important creative stimulators.
- 4- The use of tools for knowledge management is regarded as one of the most essential strategies for protecting the organization's knowledge from destruction and loss.
- 5- It enables individuals to solve many of the issues they face within the organization without the assistance of those in positions of authority; as a result, an element of individual creativity emerges, which in turn helps the organization as a whole accomplish its goals.
- 6- It is viewed as a high level and compelling method for correspondence between people from one perspective and among people and their areas of expertise then again, notwithstanding even correspondence between the actual divisions.
- 7- KM tools are regarded as a means of accessing individuals' tacit knowledge, which is typically regarded as a difficult and complex process in a context related to the previous two points.

2.1.3 Dimensions of tools for knowledge management

Barquin [11] called attention to that there are numerous that can be considered as: such as electronic commerce, data warehouses, data mining, such as, electronic business, information distribution centers, information mining, report the executives, project data gateways (EIP), the intranet, client relationship the board, and inventory network the executives. Which changed the essence of information the board to improve things, as information apparatuses are the foundation of information the executives design [6] classification the main elements of dimensions KM tools, which are:

- 1- Databases: These are the archiving tools that organizations keep on hand when they need them.
- 2- Tools for communication: What does it mean to communicate with people inside and outside the organization, which is considered a way to access tacit knowledge?
- 3- Coordinated effort instruments: This aspect is viewed as an interaction lined up with the most common way of sharing and profiting from information.

2.2 Strategic Choice

2.2.1 concept of strategic choice

The various options for developing the company's strategy are referred to as strategic options.

According to Whittington, the choice must have a specific objective, which necessitates two things: first, distinctiveness and originality. It must have a variety of options, each of which has distinct outcomes and is consistent with the overall framework, in order to be original. In order for a decision to be unique, decision makers must be able to freely choose from the options. Whittington [12]

According to [13] the option could be proactive, more efficient, or reactive. The best option puts an emphasis on taking the initiative to develop products and services, using technology to meet market needs, seizing opportunities, and using creativity in the workplace to make it hard for rivals to keep up with the organization's work. The term "it includes understanding the implicit foundations of the future strategy within the general level and the level of business units and the alternatives proposed to develop a strategy within the limits of development trends and methods" [14] was used to describe the strategic choice's future state.

See [15] strategic choice as understanding the implicit foundations of the future strategy at the general level and the level of business units and the alternatives proposed for developing a strategy within the limits of development trends and methods" is one definition of strategic choice. [15]

strategic alternative is defined as a coherent set (or 'portfolio') of flood risk management measures and related policy instruments, Long-term strategies for flood risk management: scenario definition and strategic alternative design [16] The researcher's definition of the term "strategic choice" in the current study is choosing a strategy from among the alternative strategies that management believes is best suited to the objectives of the organization.

2.2.2 The banking level's strategic choice

A collection of business units, financial markets, and service lines are all included in the all-encompassing bank or college strategy. Long-term decisions and relative stability are hallmarks of this strategy.

The idea of Vital Choices Any organization has a very wide range of options in theory, probably more than it can use. deal with. Alternatives are options. both more logical and imaginative Strategies can be developed through processes. As a result, some final strategies for reducing these to a smaller manageable size Making the right strategic choices is essential to a company's success.

Strategic choices vary depending on the strategy's level. Strategies are developed at the corporate level to clarify the business's mission and definition. The technique for this level is expected for the endurance and outcome of the firm. [17]

The motivation for participating in business is explained at the corporate level.

At the corporate level, Strategies are developed either to keep the current business going or to change it. The strategic options are chosen. to find a lucrative niche and increase efficiency and effectiveness. On a practical level, in order to achieve corporate and business unit goals by maximizing, strategic options are developed. assets efficiency

According to a number of experts in this field, including [10] the macro-level strategy focuses on choosing the business sector in which the bank will compete. The organization will distribute, interview, and distribute the funds following the financial analysis processes. It will also work to achieve consistency and integration of the bank's activities and determine the extent to which the bank's current structure is compatible with the proposed structure in order to achieve and expand a competitive advantage in the future. The experts varied in their characterizations in regards to the quantity of principal techniques included at the general level. By increasing the number of types and classifications used by some of them, the study demonstrated that they differ. On the other hand, a significant portion of them agree that they do not go beyond three or four strategies, which are stability, growth, and defensive. Fourthly, the Combination approach.

The components of strategic management that are provided in this study are a variety of classifications for them. There are four groups of options that are mentioned the most frequently. As a result, high-level managers may choose:

- strategies for growth: means raising the operational level of the company. This includes well-known metrics like more revenue, more employees, and more market share.
- Strategies for stability: A stability strategy defines "the current activities of the firm without any significant change in direction".
- Strategies for the defensive measures: is the place where businesses defend their current services. what's more, it is worried about safeguarding and reinforcing the association's situation in the current market with existing merchandise It doesn't mean inflexibility since market circumstances are probably not going to change. To maintain a competitive edge, the organization's resources and competencies must be developed according to market needs. [18]
- combination strategies: mix techniques Every grouping will be depicted in the accompanying area; a mix technique is the quest for at least two of the past systems all the while. This method simultaneously makes use of several different strategies. This frequently reflects different vital methods between subsystems. (<http://www.mbaknol.com>. 2016)

3.The connection between strategic choice success and the tools of knowledge management:

The following are some of the contributions that KM tools make to strategic choice success [19], [20]

- 1 - Information the executives and its devices are viewed as a strong framework for any essential arranging process in any field of the association.
- 2 - Information the executives and its instruments are viewed as an extremely durable method for break key control that lessens the hole among arranging and execution.
- 3- One of the organization's features is its use of KM tools, which contribute to the competitive advantage of the company and help it become sustainable.
- 4- KM tools are regarded as a method of simultaneous discovery and exploitation—that is, a method of both investing in and discovering opportunities.

3. Study Methodology

3.1 Study problem

Banks manage an enormous measure of information and data, so they need to depend in dealing with their work on the most recent logical discoveries that influence their work. incorporating tools for knowledge management to help you survive and make right strategic decisions Through a starter overview led by the specialist for various divisions of the banks examined in the review, it was found that the banks comprehend the significance of information devices, yet the issue is in how to utilize these information instruments and use them in financial work. It likewise gave the idea that there are solid expected dangers because of the chance of Bedouin and unfamiliar banks entering to work inside Iraq, Maybe the little data innovation framework, the restricted interest in information the board from one viewpoint, and the powerless connection between information devices and the fruitful key decision then again, can prompt the shortcoming of the way interfaces connecting every one of them because of a shortcoming in grasping the significance of that relationship. As a result, the problem has the following repercussions:

- 1- A lack of interest in the knowledge tools offered by banks?
- 2- Lack of interest in the processes of knowledge management due to a lack of understanding of their significance?
- 3- What is the idea of the connection between KM tools, and the strategic choice?
- 4- What is the level of managers' thinking about KM tools, and the relationship with the strategic choice process?

3.2 Study Hypotheses

3.2.1 The main hypothesis of the relationship: There is relationship between KM tools and the strategic choice, the following sub-hypotheses branch out from it:

- There is relationship between KM tools and the organization's adoption of a stability strategy.

- There is relationship between KM tools and the organization’s adoption of a growth strategy.
- There is relationship between KM tools and the organization’s adoption of a defensive strategy.
- There is relationship between KM tools and the organization’s adoption of the mix strategy

3.2.2 Main Impact Hypothesis: There is effect of KM tools on the strategic choice, the following sub-hypotheses branch out from it:

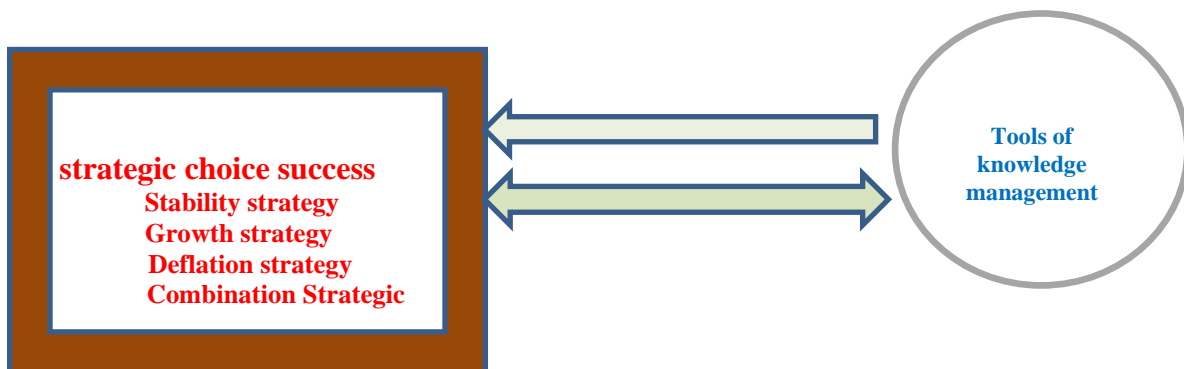
- There is effect of KM tools on the organization’s adoption of the stability strategy.
- There is impact of KM tools on the organization’s adoption of the growth strategy.
- There is effect of KM tools on the organization’s adoption of the defensive strategy.
- There is effect of KM tools on the organization’s adoption of the Combination strategy.

3.3 The Limits of the Study

The study included the scientific limits of two variables that were previously mentioned in the hypothetical plan of the study, and in the study hypotheses, which are:

- KM tools as an independent variable
- The strategic choice as a dependent variable.
- Spatial boundaries: The study included two banks in Babylon, two of them (the Islamic Taif Bank (ITB) and the Trade Bank of Iraq (TBI), and the distribution of questionnaires focused on the owners in the general administrations of those banks.

3.4 Study Diagram



4. Historical Back Ground About Iraqi Bank

The Commercial Bank of Iraq, which is considered one of the first private sector banks established in Iraq, was established in 1992 after amending local laws to allow the establishment of private banks in Iraq, with a capital of 250 billion Iraqi dinars. The business of the Commercial Bank of Iraq witnessed tremendous developments after it opened a network of branches throughout the capital and its surrounding areas, and its shares were officially listed on the Iraq Stock Exchange in 2004.

In 2005, the Commercial Bank of Iraq entered into a partnership with the Ahli United Bank Group, which recently won, for the second time, the Best Bank in the Middle East award in 2016 by the prestigious British magazine “The Banker”. The group won this award for the first time in 2006. Ahli United Bank Group also won, twice, the prestigious Euromoney regional award as the best bank in the Middle East in the years 2007 and 2012.

Today, the Commercial Bank of Iraq provides a wide and selected range of retail banking, money transfer and trade financing services to local companies and contracting companies. The Bank also provides financing services to international companies operating in Iraq. The bank provides integrated financial services to the residents of Najaf Governorate, and these services include deposits, cash withdrawals, and banking services for individuals and legal entities provided by the bank’s team of highly skilled employees.

Testing the relationships between the study variables

First: the sample’s response to the study questions

Table (1) shows the correlations between the processes of KM tools and the strategic choice and the sub-hypotheses deriving from them, as follows:

Table 1. Sample responses about the strategic option (N=175)

Paragraphs	ITB BANK		TBI BANK		The general level of answers according to the paragraphs	
	SD	M	SD	M	SD	M
1. The bank seeks to achieve stability in all its activities and improve performance	.61	4.35	.69	3.95	.74	4.07
2. The bank does not expand its business because the bank management is convinced of the current situation.	.47	3.29	.59	3.35	.74	3.68
3. Other strategic alternatives require in-depth studies that are not easy to provide.	.90	3.76	.69	3.55	.83	3.83
5. The restrictions imposed by the Central Bank do not allow the bank to change its position freely.	.88	3.82	.72	4.25	1.0	3.57
6. The R&D department does not provide other strategic alternatives or justifications for change.	.79	3.35	.65	3.00	.89	3.56
7. Developing current services requires continuing to adopt a stabilization strategy.	.81	3.82	.68	3.40	.83	3.79
8. Variables related to customers and current banking transactions do not encourage changing the bank's current strategy.	1.1	3.82	.61	3.05	.92	3.68
9. The low level of competition is one of the most important reasons for continuing with the bank's	.86	3.65	.76	3.95	.94	3.76
10. The bank provides new services and seeks to continually grow its activities.	.83	3.74	.69	4.05	.93	3.59
11. Expansion and diversification in banking services brings many competitive advantages	.59	4.35	.59	4.15	.74	4.01
12. The bank seeks to follow a growth strategy due to the availability of growth requirements in terms of competencies and funds.	.87	3.29	.72	4.10	.94	3.67
13. The bank enters into new businesses after studying them to achieve greater profits and expand its activities.	.51	3.76	.64	4.10	.81	4.13
14. The large size of the business helps in obtaining rewards and courses outside the country.	.49	3.82	.81	3.85	.81	4.00
15. The management is considering entering areas that are not related to its current work due to the stagnation of its current business.	.71	3.35	.69	2.45	.92	3.79
16. Modern technology supported by knowledge management is an essential reason for growth strategy.	.64	3.82	.52	3.80	.88	3.63
17. Expanding banking services brings the bank an increase in the number of customers and improves its banking reputation.	.51	3.82	.57	4.30	.66	4.32
The general level of answers according to banks	.29	3.65	.38	3.85	.40	3.77

5. Discuss The Results

The sample answers summarized in Table (1) reflected arithmetic means for the two banks within the vertical fields of the table, higher than the standard mean. TBI Bank was at the forefront, achieving the highest average of (4.07), with a slight dispersion in the answers of (.29). It was followed by ITB Bank, and these results give a clear indication of the growth strategy pursued by the two private banks, TBI & ITB, to a large extent.

As for the paragraphs on the horizontal level of the table, paragraph (8), which relates to the fact that expanding banking services will bring the bank an increase in the number of dealing customers and improve its banking reputation, received the highest arithmetic mean of (4.32), while the first paragraph, which revolved around The bank provides new services and strives to achieve continuous growth in its activities, with the lowest arithmetic average reaching (3.59), and all of these averages are higher than the standard average.

Second: Testing the main hypothesis correlations of the relationship between KM tools and the strategic choice

Table (2) shows the correlations between the processes of KM tools and the strategic choice and the sub-hypotheses deriving from them, my agencies:

- 1- It appears, by examining Table (2), that there is a positive correlation relationship of moderate strength, with a significance level of (0.01), between the total KM tools and the total strategic choice. Its correlation coefficient reached ((0.621). This makes it necessary to accept the first main hypothesis, which is: It demonstrates the relationship between the two variables, and the role of KM tools in the strategic choice.

Table 2. The relationship between KM tools and strategic choice (N=175)

Strategic choice Knowledge management tools	Combination Strategic	defensive strategy	Growth strategy	Stability strategy	All out essential choice
Tools for total knowledge management	.485**	.122	.334**	.213	.621**
The number of moral connections	3	0	3	2	4
Speculation acknowledgment rate	75%	0%	75%	50%	100%

2- The weakness of the relationship between the total KM tools and the stability strategy appears by looking at the non-significant and weak correlation coefficient between them, amounting to (0.213). This result was a result of the correlations between each of the KM tools and the stability strategy. Therefore, the first sub-hypothesis was accepted by (50%).

3-The relationship between the total KM tools and the growth strategy showed a positive correlation, with a significance level of (0.01). Its correlation coefficient reached (0.334). On this basis, the hypothesis was accepted by (75%).

4-The relationship between the total KM tools and the defensive strategy was positive in direction, weak in strength, and non-significant, with a correlation coefficient (0.122), which means that the relationship between the two is weak. Therefore, the third sub-hypothesis that there is a relationship between KM tools and the defensive strategy was rejected by (100%).

Third: Testing The main hypothesis *effect* of KM tools on the strategic choice.

For the purpose of verifying the validity of the second main hypothesis and the sub-hypotheses emanating from it based on the type of bank - (TBI) or (ITB) - Table (3) was created, which includes the results produced by the statistical treatments of the electronic calculator, which show the results of the impact of KM tools on the option strategic, as follows:

Table (3) Results of the impact of KM tools on strategic choice

Strategic choice Knowledge management tools	Combination Strategic		Deflation strategy		Growth strategy		Stability strategy		All out essential choice
	ITB	TBI	ITB	TBI	ITB	TBI	ITB	TBI	
R²	0.165	0.281	0.288	0.187		0.297	0.131	0.116	0.489
F	8.321**	15.275**	15.895**	9.323**		16.287**	6.655*	5.665*	35.377**
T	2.885**	3.908**	3.987**	3.053**		4.036**	2.580*	2.380*	5.949**
A	1.586	1.717	1.512	1.111		2.106	2.544	2.471	1.772

The Second Main Hypothesis :

This hypothesis assumes an impact of KM tools on the strategic choice.

First, we would like to point out the actual impact of KM tools on the strategic choice in both types of banks, due to the nature of that analysis, which dealt with the two banks together, so different acceptance cases emerged, as will be mentioned during the analysis.

By examining Table 3, we notice that this effect was found through the meanings presented by the values, so the effect of KM tools was as follows:

- (R²) reached (0.489), which is a value close to the middle
- The value of (F) reached (35.377) with a significance level of (0.01) because ($P < 0.01$)
- The value of (t) in the table was (5.949) with a significance level of 0.01.
- The slope (B) was positive and reached (0.481).
- The constant (a) reached (1.772), which is the value of the strategic option in (ITB) the study sample if it was not affected by KM tools.

The First Sub-Hypothesis :

The following is an explanation of the impact that the processes of KM tools have had on the stability strategy :

- The R in banks reached 0.116. Thus, the process explained 11% of the effect on the stability strategy, so the process of storing knowledge explained 13% of the effect on the stability strategy.
- it is clear from the table that the form of the relationship was acceptable, as the value of (F) in (TBI) was (5.665) with a significance level of (0.05), and in (ITB) its value was (6.655) with a significance level of (0.05) as well. Both cases indicate the significance of the regression due to the fact that ($P < 0.05$), which means the presence of a significant effect on the dependent variable.
- The value of (t) in (TBI) was (2.380) and at a significance level of (0.05), and in (ITB) was (2.580) and also at a significance level of (0.05), which indicates the importance of the independent variable included in the model in both types of banks.
- The slope in the regression model was (0.318) for (ITB) and (0.377) for (TBI), and the two numbers are somewhat close to each other. Both slopes are positive and indicate a positive trend towards the stability strategy and its increase if it is affected by the independent variables mentioned above .

Accordingly, the first sub-hypothesis is accepted.

The Second Sub-Hypothesis :

The sub-hypothesis states that there is an impact of KM tools on the organization's adoption of a growth strategy.

From Table (3), it is clear that there is no effect of KM tools' operations on the growth strategy at (ITB), as no independent variable entered the statistical model prepared to calculate the effect. Which indicates the lack of interest (ITB) in this strategy and its orientation towards other strategies. What reinforces this opinion is the lack of impact of information technology on the growth strategy, as stated in Table (3), which supports this. Therefore, the second sub-hypothesis regarding (TBI) is accepted.

The case in (TBI) was different, as there was an impact of KM tools through a process that entered the statistical model and thus recorded the following:

- (R²) was (0.297), and thus the process as an independent variable explained approximately (30%) of the effect on the growth strategy, while the rest of the effect is due to other reasons.
- (F) had a significance level of (0.01) and amounted to (16.287), and the form of the relationship was acceptable because (P) was less than (0.01)
- (t) had a significance level of (0.01) and reached (4.036), which means that there is importance to the independent variable represented by the knowledge generation process, and therefore the importance of KM tools.

Accordingly, the second sub-hypothesis for (ITB) is accepted.

The third sub-hypothesis :

The sub-hypothesis states that there is an impact of KM tools on the organization's adoption of a defensive strategy.

By viewing Table (3), it appears that both types of TBI and government have had an impact on the defensive strategy through the process of storing knowledge. It should be noted that the process of storing knowledge recorded the highest correlation for both types of banks in Table (3), regarding the relationship of KM tools with the strategic choice. The results of the impact were as follows:

- The R² in (TBI) reached (0.187) and in (ITB) 0.288). It appears from the two coefficients of determination that the percentage of explanation of the independent variable for the effects of the defensive strategy in (ITB), which amounted to (28%), was greater than the case in (TBI), which amounted to (18%). Which means that the latter has less tendency towards this strategy compared to (ITB) .
- The form of the relationship was acceptable in both types of banks. The F in (TBI) was (9.323) and in (ITB) (15.895), and both had a significance level of 0.01.
- The independent variable represented by the process of storing knowledge was important for both types of banks, as the value of (t) in (TBI) was (3.053) and in (ITB) 3.987), which are at a significance level of 0.01 ., It is clear from this that the impact of KM tools is greater in (ITB) than in (TBI), as shown by the two equations.

Accordingly, the third sub-hypothesis is accepted.

- **The forth subsequent hypotheses:** According to the sub-hypothesis, the organization's adoption of the Combination Strategy is influenced by the use of KM tools. TBI's (R²) was 0.281, which was lower than ITB's (R²), which reached 0.165. This indicates that the procedure (28%) explains the impact of the Combination strategy. In contrast, the process of disseminating knowledge accounts for 16 percent of that impact, while the remaining impacts are the

result of issues that the study did not address. 1-The (F) in (TBI) came to (15.275) and (ITB) (8.321), which are at an importance level (0.01), and that implies that the type of the relationship was satisfactory. 2-The (t) in (TBI) was (3.908) and in (ITB) (2.885), which are at an importance level (0.01), which demonstrates the significance of the information spread endlessly process as two free and compelling factors on Blend Vital. 3. In both TBI and ITB, the value of (B) reached (0.554), whereas in ITB, it reached (0.375). Both of these results were positive and higher than the value of (B) .

6. Conclusion

1. The concepts of KM tools varied among researchers and specialists in this field. Some of them viewed them as tools that help in processing information, and some of them described them as a solid entity, software, and useful communication tools. This discrepancy and difference is due to the breadth of the field of knowledge tools, in addition to the fact that theorizing within this field is still continuing due to its modernity compared to other scientific and administrative fields.
2. Writers and researchers have different views on knowledge tools due to their different views on them, despite their ancient existence. They also differed in the number of types and dimensions.
3. KM tools have gained attention in recent decades, and for this reason there has not been an agreement on a unified concept for KM tools due to the multiplicity of processes that this management includes. Most researchers agree that they are the tools that use knowledge in its essence to achieve the goals of the organization and society. In the eyes of those interested in this field, its goals and approaches are diverse because of its interconnection with many different scientific fields, and its service to various organizations of all kinds and the multiplicity of their goals, intellectual frameworks, and economic approaches.
4. The strategic choice is the path that organizations of all types will follow in their future path, so it is carefully studied in light of the comparison of opportunities and threats in the external environment with the organization's strengths and weaknesses.
5. There was some contradiction in the answers of the sample members, resulting from their lack of sufficient information about both strategic choice and knowledge management.

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