
THE IMPLICIT PROCESSES OF KNOWLEDGE AND THEIR IMPACT ON THE DEVELOPMENT OF ADMINISTRATIVE DECISION-MAKING

(An exploratory study of the opinions of a sample of senior management in the Iraqi private banks)

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Abstract

The banking sector in its various types suffers from the lack of centers concerned with cognitive processes that develop individuals, on the one hand, and the lack of identifying knowledge holders and benefiting from their experience in building an effective administrative and technical system in developing performance, on the other hand, in addition to the existence of a gap in administrative decision-making between individuals (new employees). At their various administrative levels, and those with experience in private banks, as well as the uniqueness of some senior administrations in directing the decision, they take into account the role of individuals and middle management in it. A sample of Iraqi private Islamic banks was taken, and the approach used the direct measurement method (chiek list) to analyze the results. It aims The research highlights the role of implicit processes in improving performance and its reflection on making and making good decisions in banks. This leads to the production of good administrative decisions in order to solve the problem and develop banking performance. The results were consistent with the research hypothesis by finding a relationship between the implicit processes of knowledge and administrative and technical decision-making in banks as well. I reached the most important results regarding the necessity of providing a knowledge support center that works to develop performance by sharing tacit knowledge between those with experience and new individuals, as well as the necessity of cooperation between academic and banking institutions in building a qualified generation capable of developing the Iraqi banking sector.

Introduction

First Theme: Research Methodology

First: The importance of research:

The research highlights the great impact in building administrative and technical decisions through the adoption of implicit processes of knowledge among managers and senior administrative classes in the bank because of its role in achieving development and financial stability. It is greatly reflected in the development and entrepreneurship of any speed, awareness and adoption of effective decisions with a strategic vision in the implementation of

performance, which is reflected in raising the efficiency of the performance of private banks under study.

Second: The research problem:

The main problem in decision-making is affected by bureaucracy and individual procedures far from sharing tacit knowledge and reflected in the exchange of experiences and clear vision for good administrative decision-making and the research problem can be represented by the following questions:

- 1: What builds cognitive processes in building administrative decisions?
- 2: Why did senior management not pay attention to making knowledge and a means in the quality of administrative decisions?3: How can good management decisions be made and built?

Third: Research Objective:

The research seeks to achieve:.

- 1- Demonstrating the importance of tacit knowledge in building and developing administrative decisions.
- 2- Finding the relationship between cognitive processes (implicit) and administrative decision-making.
- 3- Determine the procedures used in building and taking administrative decisions.
- 4- Demonstrating the role of the verifier of knowledge sharing in creating a strategic vision in making and making good decisions.

Fourth: Research hypothesis:

Do the implicit processes of knowledge achieve strategic vision and administrative inclusion in making effective administrative decisions to ensure good performance in the sample of Islamic private banks?

Fifth: Research Sample:

The sample of the research was represented in the layer of senior management in the Iraqi private banks, namely (Al-Nasak Islamic Bank, International Islamic, National Islamic, Al-Nahrain Islamic) in Baghdad and the time period 2022-2023.

Sixth: the hypotheses:

Figure (1) Default search model

Tacit knowledge processes



Seventh: Research Structure:

The research included the three sections:

- 1- The first section is research methodology.
- 2- The second section, the theoretical flattery of the research variables.
- 3- The third section, field or applied part of research variables

The researchers come up with a set of conclusions and recommendations.

The second section: the conceptual framework of the research variables.

First: The concept of tacit knowledge and its elements: -

Polanyi's description Tacit knowledge is a piece of human knowledge that is difficult to explain. However, they represent a large part of human activities. For example, when executives make strategic decisions, they are unable to fully explain the knowledge they took into account when making a decision(Muñoz et al., 2015).

It is tacit knowledge that is based mainly on personal experiences and intuitive rules acquired in the performance of work and is therefore knowledge transmitted by social interaction(Afshar-Jalili et al., 2011). Tacit knowledge sharing is the process by which tacit knowledge possessed by an individual is transformed into a clear and explicit form that can be understood, assimilated and used by other individuals through channels or Networks between knowledge providers and researchers(Saad, 2022).

Elements of Tacit Knowledge

- Individual (personal) experience: The experience enjoyed by the individual is one of the main sources in building and acquiring tacit knowledge in individuals.
- Social environment: It is of two types, an internal environment, i.e. what the individual arises within the family, family and tribe, and it represents the first source in the acquisition of implicit knowledge and the external environment, which is the external environment that the individual is affected by in the city, work, education and all external influences.
- First: Direct dialogues: Dialogues, workshops, training courses and imitation are one of the elements of tacit knowledge that helps to acquire new experiences and skills. (Akira Ishikawa, 2009, page 61)
- Second: The importance of tacit knowledge in administrative performance.
 - 1- The implicit description of knowledge is a crystallization of human intelligence, development and people's awareness of knowledge after which is a mysterious part that needs to be shown, understood and shared with others.

2- Expressed by personal knowledge, which is hidden in the hands and minds of the owners and bodies of the main knowledge and is reflected in the abilities of talents, skills, insight, experience and mental models and expresses the understanding of the group and is not words but meanings(Muhammed et al., 2011).

3- They are understood and assimilated through training, practice and learning directly i.e. (face to face) and the participation of the individual with implicit knowledge with others within the context of work, which represents the individual behavioral culture and is reflected through the knowledge he possesses.

4- The organizational culture of the organization must work to develop and improve its performance by adopting the possession and application of tacit knowledge through awareness of knowledge, addressing problems using it, and improving performance through tacit knowledge.

5- Establishing a stimulating mechanism that works on innovation and organization in defining a path to transform tacit knowledge into explicit and applicable knowledge(Jennex, 2005).

Third: the characteristics of tacit knowledge (Lucena & Popadiuk, 2020). Tacit knowledge is primarily present in the minds of men.

1- Tacit knowledge can be acquired through mutual experiences, observation, imitation and the establishment of relationships between them.

2- Be difficult to learn but can be easily taught by taking advantage of experienced people and areas of professional learning, observation and follow-up.

3- It is often personal and consists of individual characteristics of individuals and is difficult to represent officially until after interpreting and preserving them in an understandable and ready for application.

4- It is rooted in business procedures, commitment, values, methods of implementation, and every action is implicit knowledge.

Fourth: Methods and tools for the production of tacit knowledge.

○ Share tacit knowledge in general through the following(Venkitachalam & Busch, 2012):

1. Its owners must be identified at work through the strategic vision in the policy of institutions and its reflection on the development of the individual through the owners of knowledge and experience in it

2. Conducting specialized workshops to train new individuals in order to acquire new skills

3. Observation and follow-up that occurs in technical and industrial facilities through which tacit knowledge can be transferred and shared between individuals.

○ Sharing tacit knowledge through education(Gubbins et al., 2012).

1. Scientific Review: These are made by making use of the scientific evaluator for research, seminars as well as reference benefit by deriving some knowledge through the intellectual and scientific output of others.

2. Education community gives a wide space for interaction, discussion, observation and follow-up of the latest scientific and cognitive developments through conferences, seminars and specialized workshops that are a direct carrier of knowledge easily by others.

3. Personal blogs: Every apparent knowledge is part of a deep implicit knowledge store that may not appear without reason or part of it appears, and this gives a signal to the researcher glory to deepen understanding and awareness in order to show the tacit knowledge of individuals who possess it through their theses and their scientific and practical fingerprints alike.

4. Digital environment and digital platforms: Many specialized software and scientific sites work to disseminate a large part of the specialized tacit knowledge through educational courses as an incentive to market some software applications and modern devices, which is a purposeful method to gain the trust of customers and beneficiaries in an attractive way after gaining specialized knowledge

○ Sharing tacit knowledge through the laws and administrative policy of institutions is as follows(Edwards & Mahling, 1997):

1) Regulations and instructions: directed in a way that draws a plan in adopting interest in identifying tacit knowledge and who owns it and working to share it in institutional work.

2) Conditions for obtaining employment opportunities: One of the ways of transferring tacit knowledge is to develop mechanisms to benefit from experienced recruitments in order to acquire new knowledge..

3) Administrative promotions: Most scientific institutions work to link promotion to knowledge acquisition, which would give a new qualitative addition and thus generate new implicit knowledge .

4) Incentives: Incentives are effective means of sharing and transferring knowledge between individuals within institutions in a way that works to develop groups and the institution.

5) The work environment in the institution: Some companies and institutions draw their own policy and culture based on the spirit of cooperation and sharing skills and experiences among individuals in order to reach the state of total upgrading of the institution's reality.

Fifth: Obstacles to sharing tacit knowledge(Chugh, 2018).

1- Cognition and language: The main difficulties in sharing tacit knowledge are cognition because it is a subconscious feature about a problem of lack of perception of understanding and full pronunciation of knowledge and the difficulty of language is in the fact that knowledge is intangible and is retained nonverbally.

2- Time: Time increases the challenges as the assimilation of knowledge requires a long time for both the individual and the organization, which causes difficulties in sharing tacit knowledge(Chugh, 2018).

3- Value: Value creates difficulties in sharing tacit knowledge in the globalized world. Knowledge has become a valuable asset for the development of the organization, but unfortunately, many forms of tacit knowledge such as intuition and guiding rule are not considered valuable.

4- Distance: Nowadays distance raises the difficulties of the workplace The need for face-to-face interaction with distant distances often creates difficulties in sharing tacit knowledge(Mohajan, 2017).

Sixth: the concept of administrative decision-making.

Yaghi (2005) states that the process of selecting one of the alternatives in a scientific and conscious way from among the total available alternatives to achieve a specific goal or address a current problem.

As explained (Al-Sayrafi, 2003), it is a set of rational procedures through which to choose from among the available opportunities a rational work method commensurate with the available possibilities and achieve the goals required in institutions .

Radwan (2007) defines decision-making as: a complex thinking process, aimed at choosing the best alternatives or solutions available to the individual in a particular situation in order to reach the desired goal.

According to Ortiz and And (2004), it is a systematic process in which the organization participates with its employees as representatives of individuals and groups in the organization working to improve performance and activities in order to achieve the goals and objectives of the organization.

As explained by Al-Faidi (2008), it is every work performed by individuals and every activity carried out by the institution in order to achieve its goals.

Al-Ajla (2009) explains the performance is all the skills and leadership of workers in institutions in general and ministries in particular of skills, leadership, experience and methods of implementation seeking to achieve the goals of institutions through good performance consistent with the requirements of institutions.

Seventh: Elements of decision-making in institutional performance.

- 1- Timing is the secret of the success of any business, especially decision-making, always needs appropriate timing to be taken.
- 2- Ease of implementation of the decision: ease and flexibility is one of the success factors in institutional decision-making for the possibility of modification and implementation in a simplified manner by individuals within institutions.
- 3- Acceptance of the decision: it is one of the important elements that depend on the experience and knowledge of the decision-maker in the nature of individuals and the environment of the institution well in order to accept and implement decisions.
- 4- Knowledge in decision-making: It is one of the important intangible elements that depend on the experiences and practices of decision makers in the organization.
- 5- Providing resources: there must be financial, technological and technical resources in order to implement any decision taken and not to make decisions just ink on paper in the institution.

Eighth: Characteristics of the decision-making process.

The administrative decision is characterized by a set of processes and characteristics that we show as follows:

- 1- Mental process: The decision-making depends primarily on rational thinking stemming from experience and specialization, and this requires time and deliberation in making any decision.

2- Purposeful process: Decisions must stem from a need to solve a problem or professional development, resulting from a specific situation or problem, as well as being an inherent characteristic of the upper and middle management classes; .

3- Selection process: Any decision is based on the most appropriate selection and selection from a number of available alternatives, and it is based on professional and scientific progression and the experiences gained in implementing the best choice .

4- Analytical process: depends on collecting data, analyzing it and converting it into information ready for use in making appropriate decisions, and after the accumulation of these decisions, individuals turn into accumulated knowledge that is the basic essence of institutional performance.

5- Developmental process: The philosophy of decision-making is based mainly on the existence of a problem at work such as low production, poor product marketing, low sales and other problems, and this requires decision-makers to have appropriate solutions and these solutions are decisions and therefore decision-making gives an incentive for development and sustainability(Ahmed, 2010).

Ninth: Types of administrative decisions: The divisions of administrative decisions vary according to the administrative level:

Decisions are classified according to this criterion into three types:

1-Strategic decisions: the process of making basic and main decisions in institutions that work to plan the organizational entity (administrative, technical, technological) and develop future plans according to the surrounding environment and choose the best approaches to solve problems and allocate the necessary resources. To achieve the goals, in line with the institution's orientation towards the market and competitors and achieve its competitive advantage, this type can be divided into the following:

- Making short-term decisions: based on the exploitation of production capacity, such as production decisions, pricing, profit distribution decisions, and covering a short period according to the necessary need in the institution.
- Making long-term decisions: It is to draw the institution's policy for a long period of time and deal with changes in production capacity and show their effects to a relatively long period and their cost is high.

2-) Tactical decisions: It is a mandate from the director and senior management to give powers to middle management in making decisions that are concerned with building and developing relations between employees and beneficiaries through diversifying channels and means of communication, dividing business and studying the problems of beneficiaries in order to reach the goals and objectives of the institution. It features the following :

- A link between senior and executive management, i.e. individuals
- Benefit from feedback in knowing the problems and transferring them to the decision makers
- It works to organize relations between departments, divisions and units in a flexible manner
- It identifies experienced and competent people in order to benefit from them in drawing decisions and making them in a sustainable manner.

3-) Operational decisions (routine): It is the decision-making process that implements the vision of senior and middle management through the distribution of resources and the

translation of goals and plans and turn them into reality. This is done through which work is completed within the institution and these decisions are characterized as shortrange It mainly concerns the routine work style. (2004, Garthe)

Tenth : Stages of decision-making

There are sequential stages in decision-making at all administrative levels, which are as follows:

- The stage of research, reconnaissance and information collection.
- The design phase, which is the process of searching for different alternatives.
- The selection stage, i.e. the selection of a specific alternative from the alternatives previously reached at the design stage.

The third section: field and applied flattery of research variables

The study dealt with the practical application and measurement method followed in the field side, as a sample was taken by senior managements, directors of departments and divisions in Islamic banks in Baghdad, namely: (Hermit Islamic Bank, International Islamic, National Islamic, Al-Nahrain Islamic).

The reality of the performance of the banks of the research sample:

Administrative decisions are taken at various levels to implement them in reality in the banks of the study sample and its formations according to the realistic data and the small sample in the study. The researcher relied on the use of measurement method (maximum maximum at each level), a method (check lest) and according to the following bikes in the table.

The result	the value	Class
1	<	Very high
0.5	<	high
0.1	=	neutral
-0.5	>	low
-0.1	>	very low

First: Administrative decision-making.

It was found through the answer to the items on making administrative decisions and their impact on the performance of the banks of the research sample of (45) individuals and after analyzing the results of measurement, and indicating the strengths and weaknesses in decision-making as shown in the following table:

Table (1) Dimensions of Administrative Decision Making

Table (1) Dimensions of administrative decision-making							
	the description	Applied					
		Very high	high	neutral	low	very low	
	Relying on a strategic vision that supports the development of performance (technical, administrative)	√					1
	Strategic decisions are made based on a consultative method between senior management			√			0.1
	.Decision making is done individually (personally)		√				0.5
	Building a procedural plan for personnel development in the bank				√		-0.5
	Relying on experience and skills in making strategic decisions			√			0.1
	Develop a strategic vision to rely on knowledge as an essential element in decision-making	√					1
	Relying on information technology in decision making				√		-0.5
	Tactical decisions are made through communication between senior and executive departments, i.e. individuals					√	-1
	Benefiting from feedback to identify problems and transfer them to decision-makers			√			0.5
	,It works to organize relationships between departments divisions, and units in a flexible manner		√				0.5
	Relying on information technology to collect the information required for the decision				√		0.5
	Identifying those with experience and competence in order to benefit from them in drawing up new decisions			√			0.1
	Operational decisions are made by senior management		√				0.5
	Routine decisions depend on individual skills in making them					√	-1
	Operational decisions are an actual translation of strategic decisions from senior management	√					1
	Information technology is used to implement and implement routine decisions		√				0.5
	Operational decisions are implemented and implemented using a participatory method among individuals				√		-0.5

Operational decisions are implemented and implemented .with individual (personal) approval						√	-1
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An analysis of Table 1 shows the following:

1. It was found that the very high achievement rate in making administrative decisions for the degree range (0.5-1) and equal to (17%), based on the following equation: $3/18 * 100 = 16.6\%$ after rounding 17%.
2. The percentage of achievement of decision-making for the high degree range was (0.5-0.1) and equal to (22%), based on the following equation: $4/18 * 100 = 22.2\%$ and equal to 22%.
3. The percentage of achievement of decision-making for the degree range was neutral (0.1-0) and equal to (22%), based on the following equation: $4/18 * 100 = 22.2\%$ and equal to 22%.
4. The percentage of achievement of decision-making showed the range of the low score (-0-0.5) and equal to (-22%), depending on the equation: $4/18 * 100 = 22.2\%$.
5. The percentage of achievement of decision-making showed the range of the very low score (0.5--1) and equal to (-17%), based on the equation: $3/18 * 100 = 16.6\%$

The content of the analysis of the results showed the following aspects: As the value of the level of achievement of decision-making for all items of the different levels and close results with an average of (0.1-0.5) and this result is close to the answer of the research sample in making administrative decisions in the selected banks, and it needs to adopt new methods of development and improvement in decision-making.

Second: The use of implicit processes of knowledge in the banks of the research sample

The researcher dealt with dealing with the strategy (maximum at each level) check list method in determining the implicit processes of knowledge and the extent of their impact on the development of the administrative decision-making process in the sample of banks surveyed according to the following questionnaire.

Class	the value	The result
Very high	<	1
high	<	0.1–0.5
neutral	=	0.1
low	>	-0.5
very low	>	-0.1

The answer to the items of the implicit processes of knowledge in the study of a group of a sample of Iraqi private banks amounting to 45 individuals (senior management only) was analyzed the results of measurement and the dispersion of strengths and weaknesses and the reasons that led to this, as shown in the following table:

Table (2) Implicit processes of knowledge production and transfer

Table No. (2) Implicit processes of knowledge production and transfer							
Tacit knowledge	the description	very high	high	neutral	low	very low	Value
Self-experience	Relying on personal experience (producing tacit knowledge)						
	The bank's internal environment is influential in creating tacit knowledge						
	Academic education alone is responsible for decision-making (because it produces tacit knowledge)						
	The bank's external environment is influential in creating tacit knowledge						
	Relying on feedback to produce new knowledge						
Accumulation and acquired dialogues	Career progression at work helps produce tacit knowledge						
	Professional courses lead to the acquisition of new tacit knowledge						
	Bank teams generate tacit knowledge through direct dialogue						
	Senior management makes decisions that produce new tacit knowledge						
	Relying on outside experts to produce new tacit knowledge						
Use of technology	There are databases that store knowledge that contributes to the production of new tacit knowledge						
	Building specialized digital knowledge repositories in the bank that contribute to the production of new tacit knowledge						
	Fully adopt ICT to produce new tacit knowledge						

	Partial adoption of ICT through which tacit knowledge is produced						
	Relying on electronic banking services to produce new tacit knowledge						
Implicit operations	It relies on discussion circles on an ongoing basis to produce tacit knowledge						
	Dialogues carried out by individuals are a major part of the strategy followed by the bank						
	Relying on experiences and practices to produce tacit knowledge to solve problems						
	Drawing on the collection of all experiences is important in sharing tacit knowledge						
	Direct training is an important method in producing tacit knowledge						
	Teamwork between novice and experienced individuals is a means of sharing and producing new tacit knowledge						
	Systematic thinking is one of the innovation methods for producing tacit knowledge						
	Relying on intuition and acumen to produce tacit knowledge						
	Acquired skills are an essential resource in producing tacit knowledge						

Table (2) shows the following:

1. The percentage of very high achievement of decision-making reached a degree range of (1), which is equal to (32%), based on the following equation: $8/25 * 100 = 32\%$.
 2. The high achievement rate of decision-making with an average degree range reached (0.5-0.1), which is equal to (32%), based on the following equation: $8/25 * 100 = 32\%$.
 3. The percentage of neutral achievement of decision-making for the range of the degree neutral (0.1-0), which is equal to (20%), based on the following equation: $5/25 * 100 = 20\%$.
 4. The percentage of low achievement in the decision-making process for a low degree range (-0-0.5) and thus equal to (4%) based on the following equation: $1/25 * 100 = 4\%$.
 5. The percentage of low achievement in the decision-making process for a low degree range reached (0.5-to -1), thus equal to (8%) based on the following equation: $2/25 * 100 = 8\%$.
- The results of the measurement were analyzed according to the method (cheek lest) followed above and after clarifying the results, the following is shown: The level of selection for all

items of the implicit processes of knowledge with an average rate is (0.5) and this result supports the researcher's opinion of selecting the research sample and how administrative decisions are developed depending on the application of implicit knowledge processes in decision-making in banks as a research sample

Third: Conclusions and recommendations.

A:- Results .

- 1- Most decisions are made through current data based on the personal experience of the manager and the decision-maker..
- 2- Often, the work is carried out routinely, adhering to instructions that are built according to a legal vision in particular without paying attention to specialized administrative plans.
- 3- Narcissism and exclusivity are characteristic of senior management resulting from fear at the level they occupy, as well as the fear of losing the current position..
- 4- Plans are often developed according to the vision of the individual investor who owns a bank and its shareholder, and most of them lack administrative and financial experience, and this is reflected in the way the administrative performance in private banks.
- 5- Methods of individual decision-making have created a noticeable gap between the administrative and executive classes, which would create a gap in building an accurate picture of the reality of banking performance..
- 6- The adoption of tacit knowledge in building the organizational structure, has an active role in the development of performance and production in the banks of the research sample.
- 7- There is tacit knowledge in banks, but they need to attract and invest in order to raise the efficiency of performance and production, and to make good decisions in the face of problems.

B:- Recommendations .

There is a set of the most important recommendations, including the following:

- 1- Attention to the use of knowledge management as an effective strategy in developing and improving performance, and making effective decisions to solve problems and development.
- 2- Building an important knowledge center concerned with the flow, storage and extraction of tacit knowledge among experts and specialists in the work within banks and institutions as a source of strength in the knowledge industry.
- 3- Marketing and demonstrating the real importance of tacit knowledge after it is the source of the apparent knowledge industry, and it is in all its types the source of production and development in violation of the types of institutions.
- 4- Developing mechanisms and controls that will crystallize teamwork in order to enable new individuals and those with little knowledge to benefit from knowledgeable people.
- 5- Working to build investment in knowledge and move towards knowledge economies, which represent a real wealth for countries, especially Iraq, as it is one of the countries where there is a large youth group in addition to the abundance of its human resource.
- 6- The need to provide a knowledge support center that works to develop performance through the sharing of tacit knowledge between experienced people and new individuals.

7- The need for cooperation between academic and banking institutions in building a qualified generation capable of developing the Iraqi banking sector.

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