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The Role of Knowledge Management Processes in Enhancing Sustainable Competitiveness of Banks: An Empirical Study of Selected Egyptian Banks

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Abstract:

This study aims to examine the nature of the relationship between knowledge management processes and the sustainable competitiveness of Egyptian banks, as well as to propose recommendations for enhancing the role of these processes in strengthening competitiveness. The descriptive–analytical approach was adopted to analyze the concepts and dimensions related to the study topic. The findings indicate that Egyptian banks rely on a set of mechanisms for knowledge generation, storage, dissemination, and application, which contributes to enhancing their sustainable competitiveness.

The results also reveal a statistically significant relationship between the implementation of knowledge management processes and the improvement of banks' competitiveness. Based on these findings, the study recommends that Egyptian banks expand the use of the Internet and electronic banking services in their interactions with customers, promote the exchange of expertise and experience among employees, and leverage human capital as a strategic resource that is difficult for competitors to imitate.

Keywords: Egyptian banks, Knowledge management processes, Sustainability, Sustainable competitiveness.

JEL Classification: G21؛ D83؛ M10؛ Q01.

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1. Introduction:

The strong link between knowledge management processes and the enhancement of banks' competitiveness is clearly reflected in the significant outcomes achieved, which benefit both the banks and their customers. Today, information has become an essential resource for banks, on par with capital and human resources, as it contributes to increasing productivity and operational effectiveness, and serves as a strategic tool in the face of intense competition (Al-Yasir Y. A., 1-3 September 2018)

1.1. Problem Statement

The problem addressed by this study is to determine the role of knowledge management processes in enhancing the sustainable competitiveness of Egyptian banks. It is expected that the actual implementation of this role may be weaker than anticipated, especially considering the increasing presence of private and foreign banks in the Egyptian banking market and the numerous competitive advantages they hold compared to public sector banks.

Accordingly, the main research problem can be formulated through the following central question : What is the role of knowledge management processes in enhancing the competitiveness of Egyptian banks ? This central question can be further divided into the following sub-questions :

- What is the current status of knowledge management in Egyptian banks ?
- What is the current status of sustainable competitiveness in Egyptian banks ?
- Is there a statistically significant relationship between knowledge management and the dimensions of sustainable competitiveness in Egyptian banks ?
- Is there a statistically significant impact of knowledge management on the competitiveness of Egyptian banks ?

2.1. Research Objectives :

This research aims to achieve the following objectives :

- To identify the importance of knowledge management in the Egyptian banks under study.
- To determine ways to enhance the sustainable competitiveness of Egyptian banks.
- To examine the role of knowledge management processes in improving the sustainable competitiveness of Egyptian banks.

- To provide practical recommendations for strengthening the role of knowledge management in enhancing sustainable competitiveness in Egyptian banks.

3.1. Research Hypotheses

To achieve the research objectives and provide preliminary answers to the research questions, and guided by the findings of previous studies in the field, the following research hypotheses were formulated. The hypotheses are expressed as alternative hypotheses, while their statistical testing is conducted against the null hypotheses, as is standard in social science research methodology. The hypotheses are as follows :

- The level of knowledge management in Egyptian banks is expected to be low.
- The level of sustainable competitiveness in Egyptian banks is expected to be low.
- There is a statistically significant correlation between knowledge management processes and sustainable competitiveness in the Egyptian banks under study.
- The independent variable (knowledge management processes) has a Statistically significant impact on the dependent variable (sustainable Competitiveness) in Egyptian banks.

1.4. Significance of the Study:

The significance of this study lies, first, in its theoretical contribution, as it addresses an important topic by examining the relationship between knowledge management processes and the sustainable competitiveness of Egyptian banks. In doing so, the study contributes to enriching the management literature in the field of knowledge management by introducing an additional analytical dimension.

From a practical perspective, the study is applied to a sector characterized by a high degree of competitiveness in both the current and forthcoming periods, particularly following the liberalization of the banking sector, the entry of private and foreign banks into the Egyptian banking market, and the transformation of specialized banks into universal banks operating across all areas of banking activity. These developments have led to increased complexity and intensity within the competitive environment of the banking market.

Accordingly, Egyptian banks are increasingly required to adopt new approaches to banking operations. The researcher expects that the findings of the present study will assist decision-makers in the surveyed banks in gaining a clearer understanding of the nature of competition within the banking market.

1.5. Scope of the Study

The study was conducted within the following boundaries :

-**Objective Limits** : This study focused on the role of knowledge management processes, in their various dimensions, in enhancing sustainable competitiveness in Egyptian banks.

-**Human Limits** : The study targeted a sample of 400 managers working in Egyptian banks.

-**Spatial Limits** : The study was conducted in branches of Egyptian banks in Assiut Governorate, as these banks are the most widely distributed in the area and serve large segment of customers.

-**Methodological Limits** : A survey questionnaire was used as the primary data collection tool. Despite its limitations, the researchers took measures to ensure the reliability and validity of the questionnaire through pre-testing, expert judgment, and other procedures.

2. Literature Review:

Although previous studies differ in nature from the current research in terms of their conceptual framework and focus on competitiveness, reviewing them in their entirety can be beneficial due to the insights and findings they provide regarding the dimensions addressed in the current study.

Kaaki (2021) conducted a study involving a sample of 26 faculty members from six colleges at Princess Nour Bint Abdulrahman University in Riyadh. The study aimed, in part, to examine how electronic management applies organizational agility to achieve a competitive advantage in the context of certain knowledge management processes. The study found several outcomes, including the difficulty of providing a work environment that facilitates the transparent circulation of knowledge electronically, which is necessary for achieving a performance-based competitive advantage

Wahyono (2020) also carried out a study on a sample of (238) individuals from small and medium-sized enterprise owners operating in food products in the cities of Riau and Java, Indonesia, aiming to examine the mediating effect of product innovation on the relationship between knowledge management and competitive advantage. Analyzing the impact of knowledge management on innovation and the impact of knowledge management on competitive advantage, the study reached several results, including that knowledge management has a statistically significant positive impact on product innovation. The positive

impact of knowledge management on innovation in SMEs has been shown to be that they produce better model food products and vice versa.

Veiga et al. (2020) conducted a field study involving a sample of 55 managers in Portuguese hotels. The study aimed to examine the role of organizational processes in knowledge management as a determinant of competitiveness in the hotel industry. Knowledge management strategies, focusing on both knowledge sources (internal and external) and knowledge types (implicit and explicit), were found to have positive impact on hotel competitiveness. The results indicated that strategies targeting the source and type of knowledge are essential for enhancing hotel competitiveness and achieving competitive advantages. These findings also help hotel managers better understand how to align knowledge management strategies to improve overall hotel performance.

Another line of research is provided **by Wong and Ngah (2020)** who conducted a study on a sample of 135 owners and managers of knowledge-based small and medium-sized enterprises (SMEs) in Malaysia. The study aimed to examine the impact of knowledge management on the formulation of competitive strategies. The findings indicated that knowledge management has a positive influence on competitive strategies, with a stronger tendency toward a differentiation strategy compared to a cost leadership strategy. This preference aligns with the firms' commitment to research, development, and innovation.

Shabshaba and Al-Sharif (2020) conducted a field study involving a sample of 40 employees at the Trust Insurance Company in Tripoli, Libya. The study's findings indicated that the overall level of implementation of knowledge management processes in the organization was generally good. Additionally, the results revealed a statistically significant correlation between knowledge management processes and competitive advantage

Similary, Mohamad and Mat **Zin (2019)** applied a field study to a sample of (153) individuals from small construction company owners in the eastern region of Peninsular Malaysia, aimed to discuss the mediating effects of innovation on the relationship between knowledge management and sustainable competitiveness. The study concluded that there is a positive effect of knowledge management on sustainable competitiveness, and the mediation of innovation in the effect of knowledge management on competitiveness strengthens that effect This suggests that knowledge management must be supported by technological and managerial innovations in a company.

Mahdi (2019) undertook also a study on a sample of 525 university leaders from 44

private universities in Iraq. The study aimed to clarify the importance of knowledge acquisition for organizations in achieving sustainable competitive advantage (SCA) in the private higher education sector. It examined the relationship between knowledge management processes (KMP) and resources (RBV) and the sustainability of competitive advantage. The findings revealed a strong relationship between knowledge management processes and competitive advantage. To achieve enhanced competitive advantage, private universities must generate, store, share, and apply knowledge, supported by clearly defining knowledge and establishing its objectives across all aspects of the organization

Another study was investigated **by Zaid (2019),** which was applied to a sample of (26) individuals from marketing officials in banking agencies in the Algerian state of Biskra, it aimed in part to identify the role of knowledge management and information technology in all their dimensions and details in achieving a competitive advantage for banks. The study concluded in this regard that there is a major role played by knowledge management and information technology in achieving a competitive advantage.

As for Omran (2019), he also conducted a field study involving a sample of 260 employees working in pharmaceutical manufacturing companies in Egypt. The study aimed to examine the relationship between knowledge management and competitive advantage, as well as to assess the impact of knowledge management processes on the relationship between strategic management and competitive advantage in the studied companies. The findings highlighted the importance of knowledge application, strategy implementation, and strategic evaluation and control in ensuring product quality.

Sabai (2018) explored a field study involving a sample of 63 managers from Egyptian public sector banks. The study aimed to examine the role of knowledge management in supporting the competitive strategy of these banks and to investigate the nature of the relationship between knowledge management processes and their competitive strategies. The results revealed a statistically significant correlation between the banks' application of knowledge management processes and both the type and level of competitive strategies implemented.

Aliwi (2016) focused on exploring ways to improve knowledge management processes through their components—acquisition, storage, sharing, distribution, and application—in supporting and enhancing competitive advantage. The study aimed to determine the extent to which the researched banks apply these knowledge management processes and leverage them

to achieve competitive advantage among private banks in Iraq. The findings indicated that all components of knowledge management processes contributed to enhancing competitive advantage and its dimensions. Knowledge acquisition was identified as the most important component, followed by knowledge application. The study recommended reinforcing and supporting the positive effects of knowledge management processes on competitive advantage and its development.

3. Key Conceptual Definitions:

3.1. Knowledge Management: It is defined as "the organized collection of information from sources inside and outside the organization, analyzing and interpreting it, and deducing indicators and connotations used to direct and demonstrate operations in the organization, achieve improvement in performance, and rise to higher levels of achievement, whether in relation to the achievements of the organization itself in previous periods or in comparison to the achievements of competitors. (Abdel Rahman, ,1-3 September 2018)

3.2. Knowledge Management Processes: They are defined as "all the processes undertaken by an organization to create, store, document, share, and apply knowledge, whether latent or explicit, internal or external, by linking it together and transforming it into important information for making decisions and solving problems facing the organization (Abdel Aziz, 2018)

3.3. Sustainable Competitiveness: At the bank level, it refers to the ability to provide customers with more efficient and effective products and services than other competitors in the local and international market. Competitiveness is measured by the bank's growth rates and its ability to achieve a greater market share (Al-Hamidi, 2019)

4. **Research Methodology**

The study population comprises all managers working in Egyptian banks, which constitute the subject of the study. These banks include (37) banks, all of which are subject to the same regulations, laws, instructions, and policies governing the banking sector. The total size of the study population amounted to (16499) individuals, and the unit of analysis is the individual holding the position of (department manager, branch manager, or general manager).

Given the large size of the study population and the impracticality of collecting data through a complete census approach, a simple random probability sample of (384) respondents were selected. The sample size was determined in accordance with the Bazraa

scale (Bazraa, 2007).

The sample was distributed according to the proportional distribution method. The number of respondents and the correct forms for all research categories reached (309) individuals from managers in Egyptian banks, where the response rate reached (80.40%), which is a rate that achieves sound results.

4.2. Data Collection Tool:

Accordingly, the researchers implemented the survey method to collect data from the study population through a structured questionnaire specifically designed for this purpose and developed based on measurement scales and standards approved in previous studies within the same field.

The reliability (internal consistency) of the questionnaire was assessed using Cronbach's Alpha coefficient, which was calculated for all items and statements related to the dimensions of the independent variable as well as the dimensions of the dependent variable under investigation.

The study population consists of all managers working in Egyptian banks, which constitute the subject of the study. These banks include (37) banks, all of which are subject to the same regulations, laws, instructions, and policies governing the banking sector. The total size of the study population amounted to (16499) individuals.

As shown in Table (1), the Cronbach's Alpha coefficients indicate the reliability and stability of the measurement scale used in the study

Regarding the validity of the measurement scale, the researcher employed the content validity approach by consulting a panel of subject-matter experts. The scale was submitted to several management professors from Egyptian universities, as well as experienced banking professionals, to evaluate the clarity, coherence, and comprehensiveness of its items. Based on their constructive feedback, the scale was carefully revised, resulting in the final validated version, which is provided in the research appendices

The researchers further applied the statistically recognized method of self-consistency, in which the self-consistency coefficients were computed as the square root of the stability coefficient (Cronbach's Alpha), following the procedure outlined by Al-Abbasi (1999) Knowledge generation

Table 1. Consistency and Validity Coefficients for Study Variables

	study variables	Number of Items	Stability coefficient	Validity coefficient
Knowledge management processes		**8**	**0.867**	**0.931**
1	Knowledge generation	**2**	**0.810**	**0.900**
2	Knowledge Storage	**2**	**0.683**	**0.826**
3	Knowledge Dissemination	**2**	**0.766**	**0.875**
4	Knowledge Application	**2**	**0.736**	**0.857**
The bank's sustainable competitiveness		**11**	**0.839**	**0.915**
customer satisfaction		**3**	**0.684**	**0.827**
customer loyalty		**2**	**0.674**	**0.757**
Corporate image		**2**	**0.597**	**0.704**
Profitability		**2**	**0.582**	**0.618**
Market share		**2**	**0.636**	**0.797**
Total		**31**	**0.939**	**0.969**

5. Statistical Methods for Data Analysis

In processing the data, the researchers employed the SPSS statistical software, which is considered the most suitable program for this type of study. Several statistical methods and tools were applied for data analysis, including:

- Arithmetic means and standard deviation (SD), to summarize and describe the data.
- Pearson correlation coefficient, to examine the relationship between the independent and dependent variables of the study.
- T-test, to determine the significance of differences between the observed mean responses and the expected performance mean.
- Simple regression analysis, to assess the impact of the independent variable on the dependent variable and to quantify the magnitude of this effect.

5.1. Field Research Presentation and Analysis

5.1.1. Descriptive Analysis of the Research Variables

This section presents the findings of the field study based on the responses collected from the research sample. Out of the (384) distributed questionnaires, (309) valid and properly completed forms were returned, representing the effective sample for the study.

The descriptive statistical analysis of the research variables, including the arithmetic means and standard deviations (SDs), provides an overview of the respondents' perceptions and the general trends within the sample. Table (2) summarizes the descriptive statistics for all study variables, highlighting the central tendency and dispersion of responses for each variable and its dimensions

Regarding knowledge management processes as an aggregate (independent variable), it achieved an arithmetic mean of 3.44 with a standard deviation (SD) of 0.51. The results for the individual dimensions of this variable are as follows:

- **Knowledge Generation: Mean = 3.84, SD = 0.56**
- **Knowledge Storage: Mean = 4.12, SD = 0.53**
- **Knowledge Dissemination: Mean = 3.62, SD = 0.58**
- **Knowledge Application: Mean = 3.82, SD = 0.64**

These results indicate that, overall, the respondents rated the different dimensions of knowledge management processes at a moderately high level, with Knowledge Storage receiving the highest average among the four dimensions

It is evident from the above results that the Knowledge Storage dimension achieved the highest ranking according to the responses of the research sample, while the Knowledge Distribution dimension ranked lowest. Furthermore, the relatively small standard deviations indicate a high level of agreement and consistency among the respondents regarding the different dimensions of knowledge management processes

Regarding competitiveness as an aggregate (dependent variable), it achieved an arithmetic mean of 3.54 with a standard deviation (SD) of 0.58. The results for the individual dimensions of this variable are as follows:

- Customer Satisfaction: Mean = 4.12, SD = 0.76
- **Customer Loyalty: Mean = 3.12, SD = 0.54**
- **Market Share : Mean = 3.62, SD = 0.76**

- **Corporate Image: Mean = 3.81, SD = 0.62**
- **Profitability: Mean = 3.07, SD = 0.54**

These results indicate that, overall, the respondents evaluated the dimensions of competitiveness at a moderate to high level, with Customer Satisfaction receiving the highest mean score, while Profitability received the lowest.

It is evident from the above results that the Customer Satisfaction dimension achieved the highest ranking according to the responses of the research sample, while the Profitability dimension ranked lowest. Moreover, the relatively small standard deviations indicate a high level of agreement and consistency among the respondents regarding the different dimensions of competitiveness.

5.1.2. Research Hypotheses Testing:

After presenting and analyzing the results of the field study, this section proceeds to test the four research hypotheses. The analysis examines whether the arithmetic means reported by the respondents significantly differ from the reference mean of the measurement scale. In this study, the five-point Likert scale was used, with a reference value of 3, representing 60% of the total possible score. To test this hypothesis, the One-Sample T-test was employed.

Hypothesis 1 - It hypothesized that the level of knowledge management in Egyptian banks is low. The arithmetic mean of the independent variable (knowledge management processes as a whole) was found to be 3.44, which is higher than the reference mean of the measurement tool, set at 3. Additionally, the calculated t-value exceeded the critical (tabular) T-value, indicating a statistically significant difference between the mean of the sample responses and the reference mean. Accordingly, the first research hypothesis, which stated that the level of knowledge management in Egyptian banks is expected to be low, is rejected.

Hypothesis 2- It states that the level of sustainable competitiveness in Egyptian banks is expected to be low. Accordingly, the arithmetic mean of the dependent variable (competitiveness as a whole) was found to be 3.54, which is higher than the reference mean of the measurement tool, set at 3. In addition, the calculated T-value exceeded the critical (tabular) t-value, indicating a statistically significant difference between the mean of the sample responses and the reference mean. Accordingly, the second research hypothesis is rejected.

Hypothesis 3 – It states that there is a significant correlation between knowledge management processes and the competitiveness of Egyptian banks, which is expected to

be at a low level. To test this hypothesis, the relationship between the dimensions and components of the independent variable (knowledge management processes) and the dimensions and components of the dependent variable (sustainable competitiveness) was examined using the Pearson correlation coefficient.

As shown in Table (2), the results indicate a strong and positive correlation (from the respondents' perspective) between all dimensions of knowledge management processes and the Customer Satisfaction dimension. Furthermore, the dimensions of Knowledge Generation and Knowledge Application exhibited a moderate correlation with Customer Loyalty. However, the correlation coefficients between the remaining dimensions of knowledge management processes and the other dimensions of competitiveness were weak, according to the responses of the research sample.

Table 2: Correlation Coefficients between the Dimensions of Knowledge Management Processes and Sustainable Competitiveness

Dimensions	Customer satisfaction	Customer loyalty	Reputation	Market share	Profitability
Knowledge Generation	**0.132	*0.106	*0.115	**0.320	**0.536
Knowledge Storage	**0.076	**0.047	**0.042	*0.116	**0.427
Knowledge Dissemination	**0.037	**0.038	**0.039	**0.168	**0.386
Knowledge Application	**0.098	*0.106	*0.101	**0.126	**0.462

* Significant at the 0.05 level ** Significant at the 0.01 level

The correlation coefficients between knowledge management processes as an aggregate (independent variable) and competitiveness as an aggregate (dependent variable) are presented in Table (3).

Table 3 : Correlation Coefficients between knowledge Management Processes (as an aggregate variable) and Competitiveness (as an aggregate variable)

Variables	Marketing intelligence as an aggregate variable	Competitiveness as an aggregate variable
Knowledge management processes as an aggregate variable	**1**	**0.252****
Competitiveness as an aggregate variable	****0.252**	**1**

*** * Significant at the 0.01 level** * Significant at the 0.05 level

These results indicate the existence of a strong correlation between knowledge management processes as a aggregate (independent variable) and competitiveness as an aggregate (dependent variable) in Egyptian banks. Accordingly, the third research hypothesis is accepted, which states that **there is a significant correlation between knowledge management processes and the competitiveness of public sector banks in Egypt, which are the subject of the study.**

Hypothesis 4 – It states that **there is a significant impact of the independent variable (knowledge management processes) on the dependent variable (competitiveness) of Egyptian banks, which are the subject of the study.**

To examine the nature of the relationship between the independent and dependent variables, the simple regression analysis was employed to estimate the effect of knowledge management processes (independent variable) on competitiveness (dependent variable).

The results of the regression analysis are presented in Table (4), which shows the simple regression estimates for the relationship between the two variables.

Table 4 : Simple Regression Analysis of Competition Strategies for Knowledge Management Processes in the Sector under Study

Dependent variable	Regression coefficient	Beta	R^2	Adj. R^2	T	Significance level	F	Significance level
Competitiveness	0.287	0.218	0.164	0.153	5 .018	**00 .0	25.182	**0.00

**** Significant at the 0.01 level**

Source : Prepared by the researcher based on the statistical analysis of the field study survey data

It is evident from the previous table that there is a significant positive effect of knowledge management processes on competitiveness. The F-value was 25.182 at a significance level of 1%, and the Beta coefficient was positive, which is consistent with the Pearson correlation results presented in Table (3). Accordingly, the **H4** is accepted, which states that **there is a significant impact of the independent variable (knowledge management processes) on the dependent variable (competitiveness) in the Egyptian banks under study**

6. Research Results :

The results revealed a strong, positive, and statistically significant relationship between knowledge management processes and the competitiveness of the Egyptian banks under study, indicating that effective knowledge management contributes substantially to improving bank competitiveness.

Egyptian banks rely on internal sources for knowledge generation to some extent, primarily through the interaction and collaboration among employees, which helps in developing new ideas to address problems and make decisions. This type of knowledge is commonly referred to as tacit knowledge. However, the banks rely more heavily on external sources, such as directives and publications from the Central Bank of Egypt and statistical reports issued by various economic institutions and agencies in the country.

Egyptian banks rely heavily on computers to store knowledge, following the implementation of an integrated automated system based on electronic networks, **while** traditional methods such as records and notebooks are used only to a limited extent, primarily for matters required by law or official directives.

In terms of knowledge distribution and dissemination, Egyptian banks utilize employee meetings within each specialty, as well as bulletins, training programs, and electronic messages via email. Informal work groups are systematically used to exchange and transfer tacit knowledge contained in the minds and experiences of employees.

Regarding the application of knowledge, the research findings confirmed its influence on both the level of technology applied and the organizational culture that supports knowledge management within the bank.

The results indicated that enhancing competitiveness depends primarily on increasing customer satisfaction, followed by improving customer loyalty, then enhancing the mental image, and subsequently expanding market share, with profitability ranking last.

It is challenging for Egyptian government banks to rely on profitability as a means of improving competitiveness, given that these banks are government-owned, expand operations and branches according to state directives, and make decisions aligned with the financial and economic policies of the government, which limits their ability to operate according to private-sector strategies.

Regarding customer satisfaction through service quality, despite government banks' efforts to implement quality standards, the significant increase in the number of customers limits the ability to provide consistently high-quality banking services.

7. Conclusion

This study aimed to examine the role of knowledge management processes in enhancing the competitiveness of Egyptian banks by addressing the research questions. The study was conducted on Egyptian banks and a random sample of their managers, using 384 valid survey forms for statistical analysis. The study employed a descriptive-analytical approach, and the data were analyzed using SPSS statistical software.

Overall, the results indicate that knowledge management processes play a significant role in enhancing the competitiveness of Egyptian banks, with competitiveness influenced by both organizational practices and institutional constraints.

Recommendations

Based on the findings of the study, the researchers proposed the following set of recommendations :

- Egyptian banks should expand the use of the Internet in their banking applications to enhance accessibility and efficiency.

- The traditional training model should be revised to focus on the exchange of expertise and experiences among employees, thereby transforming human resources into a continuous and effective source of knowledge and administrative capability.

- Management should pay greater attention to the flow of knowledge throughout the organization, in addition to its storage.

- Emphasis should be placed on transferring tacit knowledge, as a large portion of organizational knowledge resides in the minds of employees.

- Banks should prioritize employees with experience and specialized skills, ensuring that their tacit knowledge is systematically converted into explicit knowledge wherever possible.

- It is essential to select appropriate personnel to form teams responsible for implementing knowledge management initiatives, ensuring that team members come from diverse backgrounds to provide a variety of perspectives and possess high-level skills.

- Finally, Egyptian banks should recognize that knowledge itself is a critical source for improving competitiveness, not merely a tool to support it. Due to its tacit and intangible nature, knowledge is difficult for competitors to imitate or transfer. The knowledge embedded

in the minds of creative and skilled bank employees represents a strategic resource that can maximize organizational performance, enhance results, and reinforce the bank's competitive advantage.

Future Research Directions

The findings of the current study have highlighted several areas for future research, including :

- The study revealed a weak correlation between knowledge generation and knowledge storage with customer satisfaction, which contrasts with the findings of previous studies in the banking sector and with the expected theoretical relationship. This discrepancy warrants further investigation to confirm or refute this finding.

- Based on the results of this study, it is recommended to conduct similar research on other financial institutions in Egypt, in order to compare and validate the results of the current study across different organizational contexts.

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