

Using SEM to interpret the relation sheep between organization learning and performance – Albaraka bank case

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Abstract:

The study aims to reveal the interactive relationship between the levels of individual learning, group learning, and organizational learning and their impact on performance by including non-traditional dimensions in the research instrument. The instrument, in the form of a questionnaire, explored the latent dimensions of a sample of employees and workers in a banking unit of Al Baraka Bank in Algeria. Structural equation modelling (SEM) was employed to analyze the data, and the results revealed an absolute absence of the impact of individual efficiency in creating collective value, which negatively affects the performance levels of the bank, explaining the decline in the performance of the Algerian banking sector as a whole.

Keywords: individual learning, Collective learning, organizational learning; SEM, economic value

JEL Classification Codes : J23 , J29, J24, C19 ,C15, J21.

I. Introduction:

Productivity in classical process was associated in inflexible material elements, which constituted one of the biggest obstacles to growth in business organizations. The conditions of globalization that produced solutions and problems at the same time. This prompted the need to adopt different approaches that rearrange the resources and link them to the elements of competition that cannot be imitated or substituted for the long term, reorganizing the goals and objectives by emphasizing the importance of creativity associated with the human resource, thus contributing to the creation of non-depreciable competitiveness by raising the efficiency of the human resource and developing its ideas Which constitutes a hall for creativity and competition.

In this context we need to develop our strategy's about the conditions and the coordination levels of management. So the principal question in our study discusses the importance of organizational learning at Al Baraka Bank in order to meet the requirements of development, competitiveness and improve performance?

2. LITERATURE REVIEW

2.1. Human resource management concept

The relationship of business organizations with their employees is one of the most controversial concepts and behaviour's around which opinions differ. Where its first manifestations were related to the way of managing relationships between the institution belonging to the organization under the name of people management, without there being a depth linking these levels of interest to performance and achieving goals. Or managing that relationship based on Behavioural concepts. However, studies that accompanied the first half of the twentieth century revealed different frequencies of thinking, which were the reason for the emergence of modernization schools, such

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as the human relations school and the Behavioural school. Which led to the emergence of human resource management. Where the individual working within the organization is seen as a resource that is no different in importance from the rest of the other assets. And access to more profound concepts related to the strategic management of human resources. As the matter then became characterized by greater sensitivity and deeper privacy, not limited to monitoring the performance of employees, but rather expanded to include behaviour management, which can stimulate performance and ensure loyalty.

In this order The levels of interaction between the management of business organizations and the departments closest to them reflect the kinetic significance of the levels of physical and moral coordination between the various administrative levels of the organization. As defining and embodying goals requires an awareness of the importance of the various elements of the organization and the inclusion of real levels of interaction in the organization. Including access to achieve organizational and social goals together.

2.2. The strategy's of human resource management

The conversation began to move from the concept of human resource management to the strategic management of human resource, which is based on planning for the human resource to achieve the strategic goals of the organization as a partner in the value industry. Where (Al-Malkawi, 2007) defined strategic management as: a behavior concerned with obtaining a competitive advantage based on the mobilization of resources in an environment characterized by change in order to meet the needs of the market and the desires of the various actors in the institution. As for (Manea, 2015, p.: 28) he defined it Strategic management as: a description or image of the internal environment in the organization, determining its performance models and its organizational structure, directing the activities of administrators towards addressing an effective long-term policy for the institution. The behavior of explicit and implicit identifier sniping and its use.

2.3.intellectual capital

Thomas Stewart is considered one of the first pioneers who was concerned with the analysis of intellectual capital in the organization, as he divided it into three assets within the entrances related to innovation and synergy, which requires the distribution and sharing of knowledge to achieve the goals (value / work). As for Schultz, he believes that investment in intellectual capital has been able to achieve significant growth rates in knowledge-based Western societies, which have been able to create a state of balance between different elements, human capital, social relations, intellectual property (Thajeel and Tababieh, no history, p. 11). The structure of intellectual capital can be divided into (Thajeel and Tabayyiah, undated, pp. 4-8).

- ✓ *Structural Capital*: It includes dimensions related to the organization's relations with stakeholders, patents, databases, various tangible aspects of high sensitivity.
- ✓ *Relationship Capital*: It includes the values of special relationships between customers and suppliers
- ✓ *Human Capital*: It includes cumulative skills and individual and collective knowledge.

3. Organizational learning concept

Organizational learning is a theory linked to dynamic dimensions related to the principle of progressive organization, the principle of exception, unity of command and other factors have the most important consideration and impact in determining the parameters of competitiveness, especially in light of the strong relationship of workers to the digital worlds and the skills associated with them. What constituted a motive to find more powerful alternatives to competitiveness based on the identity of the organization linked to its strategic objectives, which requires a greater

representation of the importance of informal communication and skill aggregation within levels of individual, group and organizational learning (Ayoush, 2011, pp. 18-19).

3.1. What is organizational learning?

Organizational learning is the behavior acquired through the individual's contact with other workers and employees with whom he works, or through the moral store of value that was formed by the time of those who preceded him. Where it is:: "One of the behavioral processes that are concerned with shaping behavior, that is, what is meant by organizational learning is the acquisition of a new behavior by the individual as a result of his exposure to social experiences and experiences" (Sharafi and Dawley, 2009, p.: 07). As for (Angelier, 1993, p: 42) He interpreted organizational learning as: "a process through which members of the organization can detect errors and correct them by changing their work theories." While we find (Fiol et Lyles 1985) that he defines it as "the process through which the organization encodes its experiences in the past and transforms them into two routines." (Levit& March, 1988, p: 319-340. Strategic management is a dynamic process aimed at developing leadership behavior To achieve the integrated goals. Therefore, it will inevitably be based on criteria related to the personality of the organization.

3.2. Organizational learning strategies

Organizational learning strategies are relate into various interactive value-creating approaches to an organization. Where learning patterns are categorized in terms of their form into normal and exceptional learning, and they can also be categorized within cognitive approaches. However, the most prominent approved classifications are those that explain it through its levels as, Single-loop learning witch explain the type of learning related to the self-ability to make an improvement on the existing rules in the management of the organization. we can also speak about two-loop learning witch is related on the policy of the organization, and it's the principles objectives. In the third level we have three-loop learning: It mean the capacity to developpe the previous two levels of organizational learning principles.

3.3. creativity and organizational skills

Creativity is: "a mental process and ability that appears at the level of the individual, group or institution to create and generate new ideas, new concepts or new works through multiple stages" (Sheikh, 2009, p.: 86). It is also the ability associated with individual or collective ingenuity in creating new ideas or new concepts or discovering new ways in order to develop ready and useful ideas (Balout, 2005, p.: 338). As for (Joanna & Claude, 2002, p: 28), creativity is defined as the result of human action and processes that clarify the different roles and social and personal functions of individuals.

3. 4. Balanced performance in human resource concept:

Balanced performance it is large concept developed Kaplan's, which explained the strategy's of evaluation performance in the organisation through comprehensive evaluation determinants related to explicit and tacit knowledge, and then to the levels of its employment within the organization. Kaplan defined balanced performance as "a control methodology that provides a comprehensive measure of how the organization is progressing towards achieving its strategic goals through an assessment of the concerns, expectations and required results through four dimensions, namely, the perspective of customers and stakeholders, the financial perspective, the perspective of administrative performance and the perspective of growth, learning and creativity. (Buhairi, 2004, p.: 211). Therefore, the projection of the concept in human resources

will be included among the determinants of balance related to the growth and learning axis, which will ensure value generation and continuity in the organization. Where he mentioned (Aishoush, 2011) that systematic thinking is based on the degree of control over the working individual, the ability to formulate mental models, generating knowledge, and then a common view.

3. 5. Human resource performance in economic organization

Classic assessment methods cannot be separated from the levels of creative thinking in the learning organization, away from the process of its educational production and its organizational and knowledge accumulation. What is the reason for neglect by some may attract the attention of other people and see it as an avenue for excellence and an opportunity that should be seized. It is dependent on the change that can be included within the official's ability to read opportunities and their continuity through his ability to provide opportunities for human efficiency in the organization. In this order we can speak about another level of think, Creative thinking is characterized by ambiguity and avoidance of superficiality, which is considered a product of routine thinking. It is also characterized by being not related to a one-way process, but rather multi-directional and undisciplined. As for its generality, it is not restricted to anyone, but it can be found in every person and at different levels of work. In addition to other characteristics such as fluency, flexibility and originality (Sultani, 2014, pp.: 70-71). The performance must be related on total quantitative and qualitative bases which can improve the performance and examine the possibility of developing them in the future (Al-Malkawi, 2009, p.: 102). As for (International, 2003), p. 56) .

Previous Studies:

- .Manea Sabrina study, PhD thesis entitled (*The Impact of Human Resources Development Strategy on Individual Performance in Universities*), 2015, the study aimed to challenge the concept of human resource management in the light of the basic drivers of the organization, linking it to Kaplan's balanced scorecard theory, kinship at levels of representation with you. Concepts in Algerian universities. The study concluded that there is a strong relationship between the strategic engineering of the human resource in Algerian universities and levels of performance, a strong relationship between organizational learning and performance, and the absence of statistically significant differences between study variables and personal variables.
- .Muhammad Sultana's study, entitled (*Collective knowledge as a strategic resource and its effects on creativity in the organization*), 2014, the study aimed to define the concept of collective knowledge and its impact on achieving the goals of the organization as one of the most prominent strategic entrances to competition, knowing the extent of application of collective knowledge engineering mechanisms in the organization as an entry point for creativity , then determine the impact of those concepts on the institutions of the electronics sector in Algeria.

4. Methodology

4.1.Data

To identify and elucidate the relationship between the variables included in the SEM model, we developed a questionnaire based on a previous research that included 34 workers, as well as Al Baraka Bank employees.

- **Study variables:** They are the variables that are supposed to explain the dependent variable and include:

- ✓ **Individual learning:** by examining the tacit and explicit knowledge of the individual, which can contribute to improving performance and ensuring its competitiveness in the bank.
- ✓ **Collective learning:** its interlocutor was interested in identifying the ability of the human resource to develop the leadership behavior in the bank related to the dissemination of knowledge to achieve common goals and integrated goals.
- ✓ **Organizational Learning:** His interlocutor focused on analyzing the levels of organizational coordination at Al Baraka Bank, then working on storing and disseminating them.
- ✓ **Performance:** It is the variable intended to be followed up as a reflection of the various approved or absent strategies, which reflect the ability to employ various approaches related to the investment of human resource strategies and organizational approaches.

□ **Tools of study:** In addition to the significance of the measures of central tendency for the study variables, it will be based on the SEM structural equation modelling method using the Smart-Pls software to identify the impact of the interpreted variables on the performance of the Al Baraka Bank under study.

4.2. Statestic Model

To address the preceding inquiries and their corresponding tests, we will employ the SEM (Structural Equation Modelling) method utilizing Smart-PLS software to analyze the impact of the interpreted variables on the performance of the Al Baraka Bank under examination. Structural equation modelling is a methodological approach employing graphical representations to estimate and predict the relationships between latent variables. It encompasses the integration of two or more types of variables with the objective of elucidating theoretical relationships across various dimensions and axes, grounded on hypotheses that are conceptualized and formulated (Azouz, 2018, p. [reference page]). The elucidation is devoid of issues that may compromise the robustness of its interpretation and the precision of its parameters.

4.2.1. Construct Validity:

- ✓ **Convergence validity:** that assumes that the set of paragraphs represents the same factor if the correlation ratio (saturation) is high, and it is associated exclusively with the following weights, the loading ratio, which is supposed to be limited to between 50% to 70%, the extracted variance and refers to the average of each dimension, as it is assumed that there is A percentage greater than or equal to 50% and the stability of the concept, which assumes a percentage of up to, Kahwadj, 2018, p: 125 & abou_oud).
- ✓ **Differentiation validity:** which assumes that a group of paragraphs does not represent the factor that does not belong to it. winch include several matrix, including:
- ✓ **Correlation ratio:** The weak correlation between paragraphs and their factors, which is less than 20%, affect the validity of the model and the accuracy of its parameters. Therefore, in this case, it is necessary to merge the paragraphs into another factor (Kahwadj, 2018, p: 125 & abou_oud).
- ✓ **Farnell-Larker criterion:** It is a measure based on the comparison between the extracted variance (the arithmetic mean of the factor) and the covariance (the squared correlation of the factors), which results from multiplying each value of the correlation coefficients by itself. So that the extracted variance should be greater than the combined variance to confirm the validity of the differentiation of the factors (Kahwadj, 2018, p:127) & abou_oud)..

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- ✓ Scale free from double-loading noise: The item should have a higher correlation with the factor it represents than with other factors.
- ✓ **Goodness of fit index:** It is among the overall measurement criteria on the strength of the model, and it is calculated by the total mean of the extracted variance (AVE) multiplied by the coefficient of determination R^2 for the internal variables within the mathematical relationship.
- ✓ $GoF = \sqrt{(R^2 * (AVE))}$ (Sahrawi and Bosalb, 2016, pg: 72).

Tab(1):criteria for evaluating the model, as well as for inferring the importance of the parameters of its structural equations.

GOF	Goodness of fit of the Model
Gof Lesse then 0.1	No fit
Gof between 0.1 to 0.025	Small fit
Gof between 0.1 to 0.025	Medium fit
Gof more than 0.36	Large fit

Source: How to use Smart-Pls Software?, Omare Durrah, Dhofar University-Oman 2021, p:4-10

□ Parameters of the estimated model

As for the level of the detailed study of the research hypotheses, which is based on reading the parameters of the model within its approved fields to judge its explanatory significance.

Table(2):Criteria for judging the parameters of the estimated model

R-square	
R-square	R^2 that above then 0.67 considered as high
	From 0.67 to 0.33 considered as moderate
	From 0.33 to 0.19 considered as weak
	Less then 0.19 are un acceptable
Effect - size	
f-square	f^2 above 0.35 are considered Large effect size
	f^2 runinig from 0.15 to 0.35 are considered medium effect size
	f^2 between 0.02 to 0.15 to are considered as small effect size
	f^2 value Less than 0.02 are considering with NO effect size

Source: How to use Smart-Pls Software? Omare Durrah, Dhofar University-Oman 2021, p:4-10

5. EMPIRICAL RESULTS AND DISCUSSION

5.1. Description of variables

5.1. Analysis of the personal variables

In order to understand the psychometric variables of the study sample, we will present various relevant descriptive statistics.

Table (03): psychometric variables of the sample

Personality variables		Fréquences	%
Sex	Male	28	82.4
	Female	6	17.6
Age	Less then 30	8	23.5
	30-40	9	26.5
	41-50	11	32.4
Qualification	Technicien	6	17.6
	University	19	55.88
	Postgraduate	9	26.4
Experience	Less then 5 years	8	23.5
	5-10	7	20.6
	11-15	8	23.5
	More then 16	11	32.4
Educational level	Exécutive worker	24	70.6
	middle management	5	20.6
	senior management	2	5.9
	Other	3	8.8

Source: Prepared by the researcher based on Spss,25

Males recorded a greater presence in the sample, with a percentage of 82.4%, while in terms of educational level, the percentage of university graduates was the largest, with 55.88%, while the sample indicated that those with experience ranging for more than 15 years were the largest.

5.2. Descriptive dimensions analysis

The descriptive analysis aims to have a preliminary vision related to the axes of the study tool, where its paragraphs have been divided into axes to agree with the overall dimensions of the study.

5.2.1 Analysis of individual learning axes

It is the first dimension of the study and refers to the possibilities of self-development of human competence in Al Baraka Bank and what it can constitute as a source for improving the quality of the bank's performance outputs.

Table (4): Descriptive analysis of individual learning axes

items	μ	δ	Rank	t	sig
X1	3.4412	1.23561	5	2.082	0.045
X2	3.8235	.83378	4	5.759	0.000
X3	4.2647	.61835	1	11.92	0.000
Xx4	4.1471	.85749	2	7.800	0.000
X5	4.0000	.98473	3	5.921	0.000
Total	3.9353	.59639	Positive trend	0.000***	
_dimension					

Ssource: Prepared by the researcher based on Spss,25

Themes described after individual learning about a number of concepts related to the bank's investment in individual knowledge or obtaining support from other individuals, as well as the extent of the bank's interest in providing an atmosphere of internal learning to ensure continuous

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giving among employees. “There are blind learning programs in the bank,” which indicates that the bank has programs to rehabilitate its human resources. As for the phrase “individual experiences and individual mistakes are generalized to learn from them,” the ranking is at the bottom, reflecting a decline in the levels of coordination in the bank and the absence of a clear strategy to make maximum use of individual knowledge.

4.2.2. Analysis of axes after group learning

It is the second dimension of the study, and it refers to the foundations of group learning in the bank by allocating group learning programs in order to ensure the transfer and dissemination of experience.

Table (5): Descriptive analysis of learning axes

items	μ	δ	Rank	T	sig
X1	3.9706	.62694	5	5.921	0.000
X2	4.1765	.57580	2	9.027	0.000
X3	4.3235	.58881	1	11.914	0.000
Xx4	4.0882	.93315	3	13.107	0.000
X5	4.0000	.77850	4	6.800	0.000
Total	4.1118	.56609	Positive trend	0.000***	
_dimension					

Source: Prepared by the researcher based on Spss,25

The axes of collective learning described axes related to the mechanisms of teamwork, which express the ability to move from individuality in dealing to institutional work, and in general, it took a positive trend in general. Problems encountering performance are faced by resorting to the experience of the team, which ranks last, which directly displays the aforementioned importance of institutional teamwork to develop performance and ensure its sustainability.

4.2.3 Analysis of axes after organizational learning

It is the third dimension of the study, and it refers to the summary of experience that has been circulated and that appears at the level of the individual, group or institution to create and generate new ideas, new concepts or new works.

Table (6): Descriptive analysis of organizational learning axes

items	μ	δ	Rank	t	sig
X1	4.2059	.53820	2	13.065	0.000
X2	3.3824	1.37101	8	1.626	0.113
X3	4.0294	.71712	4	8.370	0.000
Xx4	4.0294	1.08670	4	5.524	0.000
X5	3.7273	1.15306	6	3.623	0.001
X6	3.3824	1.15509	7	1.930	0.026
X7	3.7647	.74096	5	6.018	0.000
X8	4.3529	.69117	1	11.414	0.000
X9	4.1176	.76929	3	8.417	0.000
Total	3.859	71866			Positive trend
_dimension				0.000***	

Source: Prepared by the researcher based on Spss,25

This table reflects, through its value, the investment orientation of the bank with regard to the human resource, as it recorded the absence of its moral effect in one of its phrases "the bank enables workers to obtain information in a normal manner", which can be explained by the sensitive nature of the banking business, while the rest of the phrases are indicative. As for the ranking level, we find that the phrase "the bank initiates the generalization of collective thinking to address various problems" topped the phrases with an average of 4.3529 and a standard deviation less than the correct one. While we find the phrase "the bank evaluates skills to what has been spent on training" at the end of the order, which reflects the absence in the optimal investment of training expenditures on the human resource to increase its efficiency and effectiveness.

4.2.4. Performance descriptive axes

It is a quantitative and descriptive standard that aims to determine the bank's performance levels within its educational reference and its regulatory conditions.

Table (7):Descriptive analysis of the performance axes

items	μ	δ	Rank	t	sig
X1	4.0588	.77621	2	8.374	0.000
X2	4.0000	.73855	4	2.632	0.013
X3	4.0000	.98473	4	1.391	0.173
Xx4	4.0294	.62694	3	5.583	0.000
X5	4.0882	.66822	1	11.259	0.000
X6	4.0000	.69631	4	18.538	0.000
X7	3.5000	1.10782	6	13.122	0.000
X8	3.2647	1.10943	7	13.212	0.000
X9	3.9412	.98292	5	7.194	0.000
Total	4.0588	.77621		Positive trend	0.000***
_dimension					

Source: Prepared by the researcher based on Spss,25

The performance phrases are indicative in their entirety, with the exception of the phrase "there are acceptable levels of feeling to increase the effectiveness of the company's performance," which reflects the nature of employees on routine performance. As for the phrase that topped the rankings, "we complete the required work on time without requiring us to re-review," which we can perhaps refer to the experienced human cadre, as it beat the sample with more than 10 years of experience, while the phrase "the bank's reputation is good and we have a turnout before." customers", which can be explained by the general framework of the banking business, which did not get rid of the suspicions that revolve around its business and its incompatibility with Islamic banking.

4.3. Standard analysis of the dimensions and axes

The standard analysis of variables aims to determine the levels of impact between different items and dimensions. Modelling with structural equations has been adopted in terms of being a measurement methodology that provides more complex information that differs from normal regression models. Where the analysis is built within two levels, the first of which is concerned with measuring the validity of the model for prediction by examining the overall parameters through which the total solvency of the model is inferred and conventionally known as the validity of the structure and the validity of the differentiation. Then the partial significance is examined through the analysis of the hypothesis that was formulated.

▪ **Criteria's of goodness estimation**

The analysis of the total validity of the relationship between the axes will be resorted to in order to determine the extent of the model's quality and the strength of its parameters. In a later stage, the estimated relationship between the dimensions included in the model will be studied according to the hypotheses adopted.

□ **Validity of convergence**

The validity of convergence aims to assess the extent to which the theoretical model matches the data or reality, by examining the levels of the relationship between the axes and the dimensions formed for them, within a standard condition that they are confined between (50% to 70%) to confirm the strength of their representation.

Table (8): validity of the convergence of the paragraphs to their coefficients

Indeidv_learning		Collective learning		Organ learning	
Items	Loading%	Items	Loading%	Items	Loading%
Iteme2	92.4%	Iteme1	93.5%	Iteme1	62.4%
Iteme4	85.4%	Iteme3	71.9%	Iteme2	77.2%
Iteme5	58.6%	Item7	85.0%	Iteme3	78.7%
				Iteme5	69.5-%
				Iteme8	50.9-%

Source: Prepared by the researcher based on smart_pls,4

The correlation of the axes with their dimensions recorded values of not less than 50% explaining the levels of correlation and significance. Despite the presence of some negative values, they constitute a path to understanding the nature of the partial relationship between them.

□ **The sincerity of differentiation**

In general, the validity of differentiation aims to prove that a group of paragraphs does not represent the factor that does not belong to it. In view of the intertwined nature between dimensions and axes in sociological studies, it is necessary to reveal the levels of overlap that can arise between axes of the study, and this is through the analysis of the correlation matrix, where if the level of correlation drops below 20%, the paragraphs that recorded weakness should be combined with the paragraphs of another factor . The differentiation validity test is based on two main criteria, the fornall-Larker Discriminat-Validity criterion and the Cross_Loadading noise scale (p:126-127kahwadji&abou_oud, 2018).

□ **fornall-Larker criterion**

It results when comparing the extracted variance with the common variance. It is assumed that the extracted variance is greater than the joint variance to confirm the validity of the differentiation of the factors. Where we recorded the following values.

Table (9): construct validity of the study dimensions.

	Indeid_learning	Collec_learning	Organ Learning	Performance
Indeid_learning	0.799			
Collective Learning	0.390	0.840		
Organ Learning	0.704	0.675	0.704	
Performance	0.604	0.415	0.676	0.764

Source: Prepared by the researchers based on smart_pls,4

The axes were related to the explanatory dimensions in the estimated model with a strong relationship that was not less than their standard range (50% to 70%), which can be revealed through the Larker test, which is concerned with measuring saturation levels between the various dimensions and their axes within what is known as true convergence. Where individual learning recorded a strong correlation with the same dimension with a value of 79.9%, which is the highest when compared with the rest of the dimensions, and the same for the collective learning dimension, which recorded a correlation of 84%, while organizational learning recorded a correlation with the same dimension with a value of 70.4%, recorded in the performance dimension of 76.4%. In all, the results indicate that the axes explain the formulated concepts related to their dimensions.

□ Dual load noise clearance

The Cross_Loading _teste is included in the differentiation validity test, which aims to detect paired loading relationships or those that do not represent what they are assigned to interpret.

Table (10):The validity of the differentiation of the study dimensions

	Indeid_learning	Collec_learning	Organ learning	Performance
Indeid_learning	0.577	0.060	0.429	0.149
Indeid_learning	0.861	0.255	0.188-	0.509
Indeid_learning	0.919	0.494	0.380	0.533
Collec_learning	0.433	0.935	0.692	0.432
Collec_learning	0.032	0.717	0.555	0.275
Collec_learning	0.456	0.852	0.429	0.312
Organ learning	0.296	0.426	0.675	0.550
Organ learning	0.180	0.740	0.831	0.421
Organ learning3	0.181	0.893	0.708	0.436
Organ learning	0.275-	0.325-	0.695	0.524-
Organ learning	0.110-	0.015	0.590	0.396-
Performance	0.216	0.415	0.534	0.780
Performance	0.529	0.442	0.489	0.780
Performance	0.554	0.145	0.514	0.727

Source: Prepared by the researcher based on smart_pls,4

With the exception of the third axis of the collective learning dimension, which revealed a greater ability to explain the collective learning dimension - which will be excluded from the model - the rest of the axes revealed the sincerity of their distinction, and that they do not represent the dimension to which they do not belong.

Matching quality: The model's matching quality is one of the measures indicative of the model's adequacy and the strength of its estimated parameters.

Table (11):Quality of conformity of the estimated model

	Saturated_model	Estimated model
SRMR	0.198	0.198

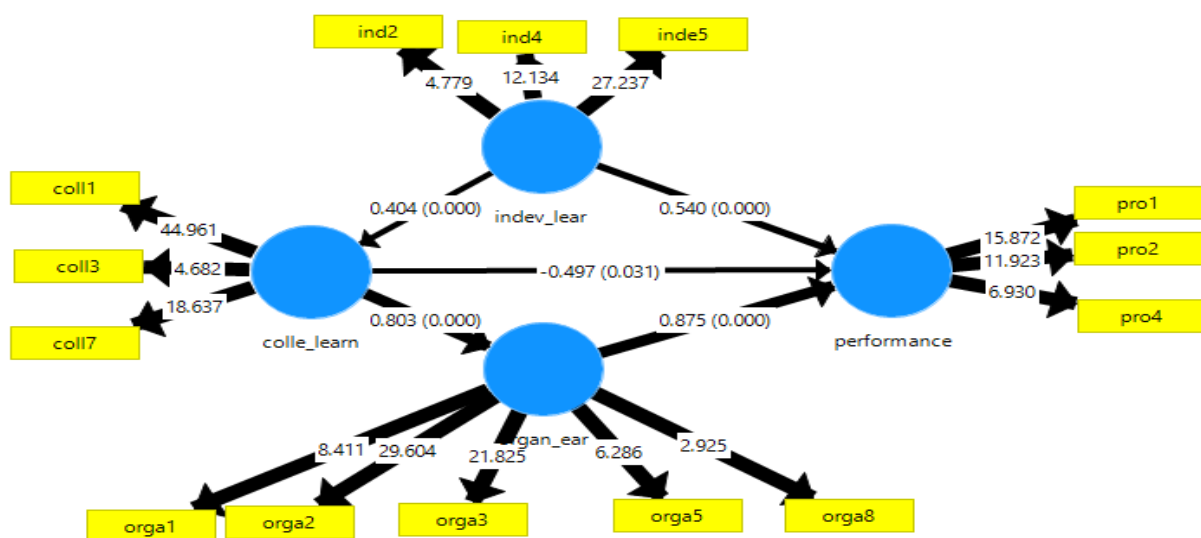
Source: Prepared by the researcher based on smart_pls,4

What was recorded in the SRMR criterion for conformity revealed the existence of an average match for the model that was limited to the range (0.36 and 0.25) to confirm the existence of a medium match for the estimated model.

4.4.The model of the relation estimated

The following model was adopted based on what was reached and the aforementioned standard determinants. Where we kept three paragraphs explaining individual learning and excluding the rest of the paragraphs because they did not meet the standard conditions, three paragraphs also for the group learning variable and seven decided to represent organizational learning.

Figure (1): estimated model



source: Prepared by the researcher based on smart_pls,4

With the exception of group learning, which recorded a negative value of performance (-49.7%), the rest of the dimensions, which represent individual learning and organizational learning, had a positive relationship with performance, as it was respectively (54%) for individual learning and (87.5%) for group learning at significant levels of significance, which explains why Its impact on the performance evaluation of the banking institution.

4.4.1 discussion of the hypotheses

The hypotheses of the study are concerned with analyzing the impact of the various forms of learning on performance, and it also aims to reveal the interrelationship between the various forms of learning at Al Baraka Bank and what it can constitute of the elements that push the increase in the total value of the bank.

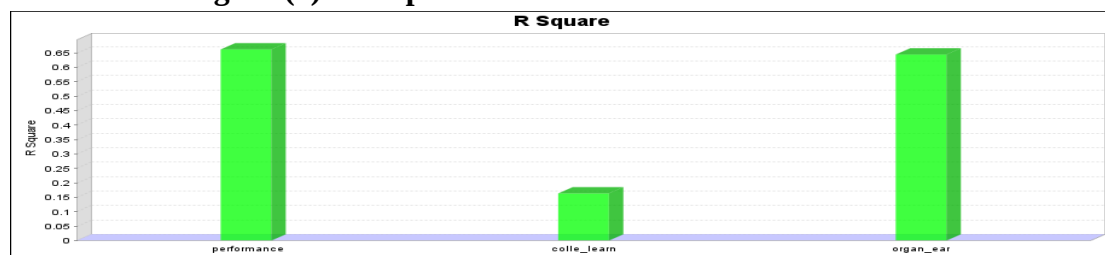
Presentation of the results of the hypotheses.

Table (12):Results of the path analysis model between the basic dimensions

	R_square	F_square			
perfor	0.662	Performance			
Coll_learn	0.163	Colle	0.236	Indev	Organ
				0.718	0.802
Organ_lear	0.644	O_sample	std	T_s	P_value
Collearn>Perfo		-0.497	0.230	2.163	0.0031**
Collear>Organlea		0.803	0.051	15.648	0.000***
Indevl>perfo		0.540	0.144	3.759	0.000***
Indevl>collelearn		0.404	0.098	4.128	0.000***
Organle>perfor		0.875	0.160	5.477	0.000***

Source: Prepared by the researcher based on smart_pls,4

The overall explanatory power of the model amounted to 66.2% of the relationship between the independent variables of the study represented by individual, group and organizational learning methods, which indicates its importance in interpreting the performance of the banking institution. The explanatory power between collective learning and performance is 16.3%, indicating the medium relationship between individual learning and collective learning in the banking institution, which indicates the absence of a knowledge-related generalization strategy within the banking institution. As for what was recorded as an explanatory indication of the organizational learning dimension 64.4%, it bears a strong indication of the ability to move from collective learning to employing its gains in the organizational culture that organizes the performance of the banking institution.

Figure (2): interpreted determination of the coefficient

Source: Prepared by the researcher based on smart_pls,4

□ Partial coefficients and their significance F_square

At the level of partial significance, group learning was associated with the least effective transactions (23.6%), while both individual learning and organizational learning were associated with strong transactions that amounted to (71.8%) and (80.2%) respectively, where this result indicates the limited areas of mass transfer of knowledge among employees. Which constitutes a weakness in the management at the level of the human resource in the organization

▪ The interrelationship between the dimensions of the study

To learn more about the nature of identifier transfer and its impact on partial and total performance, we must refer to the transitive relationships between the various dimensions, as we record the following table.

Table (13): The transitive relationships between the dimensions

	R_square	O_sample	std	T_s	P_value
perfor	0.662				
Coll_learn	0.163				
Organ_lear	0.644				
Indev>colle>organ		0.325	0.070	4.612	0.000***
Inddev>Colle>Organ>Perfor		0.248	0.097	2.915	0.004***
Collec>Ogran>Perfor		0.703	0.152	4.526	0.000***
Indev<Colle>Perfor		-0.201	0.132	1.524	0.128

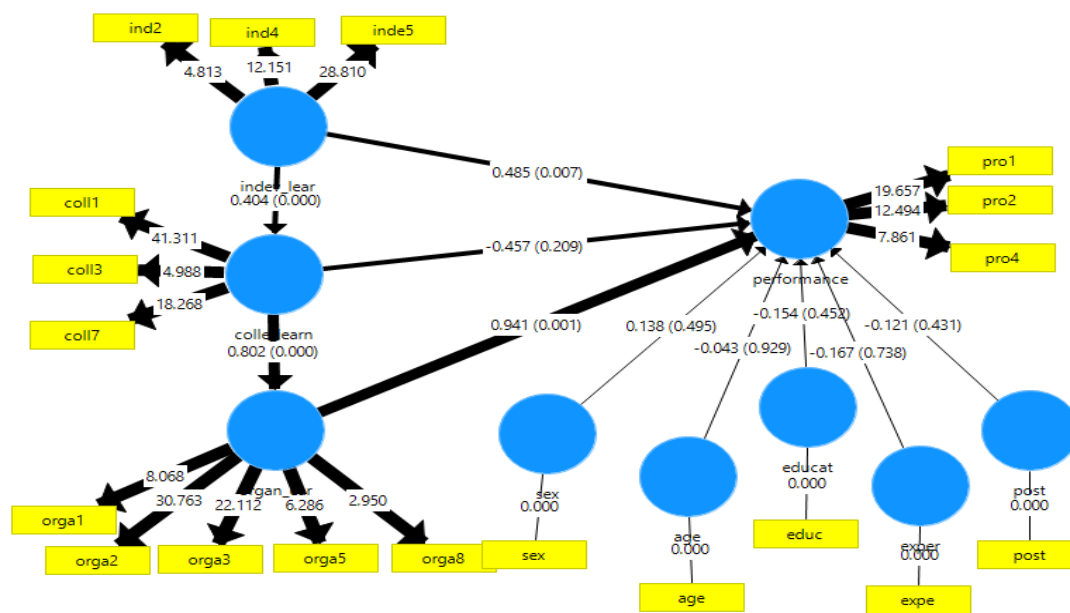
Source: Prepared by the researcher based on smart_pls,4

With the exception of the interrelationship between individual and group learning and its impact on performance, which was not significant in addition to being associated with a negative coefficient indicating the commitment of employees to levels of performance that do not allow any kind of solitude or the introduction of special approaches, the rest of the dimensions recorded a positive relationship between them.

- Individual learning was associated with group learning and organizational learning with an average positive coefficient of 32.5%, and it also indicated its significance in explaining the transfer of tacit and explicit knowledge between individuals working in the banking institution.
- Individual learning was associated with group learning and then with organizational learning with an average positive coefficient of 24.8%, which indicates its significance in explaining the performance of the banking institution.
- Collective learning was associated with organizational learning with performance with a very strong coefficient of 70.3%, as indicated by its significance in interpreting performance, which explains the essence of work in the banking institution and that it is based on a collective transfer of knowledge that is stored in the organizational culture of the institution and then work on its transfer and generalization.
- Individual learning was associated with collective learning with performance away from organizational learning forms with a negative coefficient (-20.1%), which explains the formal character of the nature of work in the banking institution and that it does not allow any approaches that violate the foundations of the banking industry inflexible.

4.4.2.Studying the effect of personality dimensions on learning ability and performance

The purpose of this secondary study is to identify the potential differences of personality dimensions on individuals' susceptibility to learning that can have an impact on performance. Where a path model will be built that takes into account the relationship of various dimensions after including personal variables.

Figure (13): The model estimated including personal variables

Source: Prepared by the researcher based on smart_pls,4

The personal dimensions did not indicate a clear significance in the path model after including the structural model, and to learn more about the nature of the relationship, we must reach to clarify its parameters and its moral significance.

Table (14):Results of the path analysis model after including personal dimensions

	Original sample	Std	T_s	P_value
Age<Perfor	-0.043	0.015	0.090	0.929
Educ>Perfor	-0.154	-0.193	0.753	0.452
Exper>Perfor	-0.167	-0.251	0.355	0.738
Post>Perfor	-0.121	-0.113	0.788	0.431
Sex>perfor	0.138	0.120	0.682	0.495
before				
Collec>Ogran>Perfor	-0.497	0.230	2.163	0.0031**
after				
Collec>Ogran>Perfor	-0.457	0.363	1.259	0.209

Source: Prepared by the researcher based on smart_pls,4

None of the personal variables affected performance, as it recorded a significant significance greater than 0.05 in all its dimensions. However, what we record is the fall of the hypothesis of the impact of collective learning that is attributed to personal variables on performance, which means that personal factors, whether those related to physicality, age or others... affect the method of achievement in various ways of transferring knowledge, which calls for drawing a knowledge map with dimensions A classification personality that ensures the creation and dissemination of knowledge in the banking institution.

5. Conclusion:

The theory of strategic awareness links long-term competitive performance with the ability to place the customer at the heart of the production process. This necessitates the adoption of

flexible plans and directives. The management of knowledge and behavior within an economic organization is one of the most prominent competitive values that must be developed and invested in, including the knowledge industry, to bring it into the realm of storage and circulation in order to devote a general feature that reflects the culture of the organization. Dismantling the learning cycles at their various levels in Al Baraka Bank revealed the existence of a structural defect that would inevitably lead to a decline in the bank's competitiveness and erode its reputation. As for the association of group learning with an inverse relationship to performance, it indicates the absence of an optimal strategy for investing in individual competencies and transforming them into collective value. This characterized the relationship between performance and organizational learning, explaining the stereotypical nature of management in the banking institution, negating all forms of individual and collective innovation. Although Al Baraka Bank is part of a global banking group that relies on innovative tools to create value, its affiliation with the Algerian geography limited this value and even caused a negative impact due to the regulatory stagnation of the Central Bank and monetary authority.

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