

The Availability of the Dimensions of Corporate Governance and Its Impact on Promoting the Organizational Learning in Commercial Banks Operating in Jordan

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Abstract

The study aimed at recognizing the availability of the dimensions of corporate governance and its impact on promoting the organizational learning in commercial banks operating in Jordan. To achieve the objectives of this study, a questionnaire was developed for data collection. The study sample was composed of (248) subjects, where Statistic Package for Social Science, Version 16 (SPSS, 16) was adopted to analyze the questionnaire data. The most important findings of this study were as the followings

- 1. The perceptions of managers in commercial banks toward corporate governance came at medium level, while their perceptions toward the dimensions of organizational learning were at a high level.*
- 2. There was significant effect with statistical indicators for the dimensions of the corporate governance on the organizational learning among responders. The study recommends the need to work on creating an organizational culture focused on the characteristics of corporate governance, through the development of skills of workers and provide strategic vision and clear the banking sector and its objectives, because of their impact on the process of organizational learning.*

Keywords: Corporate Governance, Organizational Learning.

Introduction

The practical experience in many countries has demonstrated the importance of serious commitment to the concept of good corporate governance, as a result of large avalanches of businesses such as the famous scandal of Bank of credit and commerce international, and savings and loan banks disaster in the United States, This deteriorating situation began to reveal the bankruptcy of Enron Corp. -the giant in energy areas- and WorldCom the second largest communications company in the world and Xerox Corporation the leading photocopiers and Merck the giant in medicine industry, leading to the collapse of prices for shares in companies, so the major stock indexes Dow Jones for the thirty great industrial companies and NASDAQ for the top 500 companies in technology field made losses of approximately \$ 8.6 trillion (Khalil, 2005). In Britain, a report has been issued entitled "the financial aspects of corporate governance" after the failure of a group of public companies (Cadbury Report,1992), Auditing Standards Board also issued instructions to British Auditors how to prepare their reports to make sure that the application procedures for corporate governance (Catherine, et al., 2003), after that Jordan Securities Commission issued a draft guide for the rules of governance of the public shareholding companies in Amman stock exchange In September 2006 so as to promote economic progress (Middle East journal, 2003).

Alamgir (2007) sees that the governance in the banking sector means performance monitoring by the Board of Directors and senior management of the Bank and the protection of the rights of shareholders and depositors, as well as taking care of the relationship of these foreign parties, which are determined through the regulatory framework and the powers of the regulatory body. And governance in banking system applies both to public banks or private banks or the joint. Freeland (2007) mentions that the essential elements of corporate governance in the banking system are represented in two groups: the first is internal parties who are shareholders and Board of Directors and executive management and the internal auditors and supervisors. But the second group re[resented by the external parties, representatives of the depositors, deposit insurance fund and the media means and classification and ratings companies, as well as regulatory and legal framework.

While the fundamental pillars that must be met to complete the provisions of effective control over the performance of banks are summarized in transparency and availability of information and the application of international accounting standards (Basel II, for example) and upgrading human competencies through training. Perhaps increased attention to organizational learning comes through vision researchers of the importance of this concept, and challenge faced in strengthening the underlying assumptions, and the definition of its role, the mechanism underlying the improved functionality. Inkpen(1995:48) showed that despite the belief of the importance of organizational learning in the success of organizations, this concept still lacks more studies in this area. While others (Khandekar & Sharma, 2005) believe that the ability of a system to survive and preserve the integrity and balance requires that the resulting level of knowledge equivalent to at least the level of change in the environment. And because the organization is an open system are influenced by what is happening around them, it must fit rate of change and learning organization with the rate of change in the environment. Hodgkinson (2000:159) assured that learning process is repeated and takes the form of a continuous cycle, beginning by getting feedback on the results achieved, in case there is a gap between planned and achieved results, the Organization shall identify the reasons for such a gap and corrective decisions, and using survey and experiences in formulating plans and applying new, again, feedback on results achieved, in the form of a continuous cycle.

This process leads to increased knowledge of the conditions of the Organization and its environment, modifying behaviors to access adequate consensus between expectations and outcomes, so that the learning that results from research become firm part in the mind of the individuals, reflecting their vision of how to deal with the problems of the Organization and its environment. Others consider Learning organizations are those organizations that are able to collect, manage and use information in order to ensure the achievement of its goals (Berends et, al, 2003). Cavaleri emphasizes that Organizational learning occurs through shared knowledge, visions and standard forms of thinking based on past knowledge and experiences on memory organization. Organizational learning is a continuous process stemming from the vision of the Organization's members, targeting this process investment expertise and experience of the Organization, and monitoring of information resulting from these experiences and in the memory of the Organization and then review it from time to time for use in resolving the problems faced, in the framework of the support of the Organization's leadership and organizational culture (Alzrikat and Alkhesheh, 2010). The ability of a system to survive and preserve the integrity and balance requires that the resulting level of knowledge equivalent to at least the level of change in the environment. And because the organization is an open system are influenced by what is happening around them, it must fit rate of change and learning organization with the rate of change in the environment (Friedman et, al, 2005).

Commitment to the dimensions of corporate governance a necessary model to organizations that strive to promote the dimensions of organizational learning process and adapting to it, and the heart of the Mission of the Administration is to use logic and scientific forecasting rather than anarchy, where organizational learning is seen now as the primary key for organizations' success and its competitive excellence and permeated every organizational success factors. In order that organizations could enhance organizational learning, they must abide to the dimensions of corporate governance, which is a compulsory requirement for those organizations looking for achieving competitive advantages.

Problem of the study

Great and rapid competition among organizations, which exceeded the regional borders, has led such organizations to search for means to strengthen the dimensions of corporate governance, so as to increase the effectiveness of business organizations and human behavior that leads to achieving excellence, exclusivity and improving efficiency. Corporate governance also provides a structure through which organizations can appropriately develop objectives and means to achieve these goals, and to monitor performance. The problem of the study is concentrated in the existence of regulatory, human and environmental hindrances that make organizations suffer, which attributed more or less to the weakness of serious commitment to corporate governance to promote organizational learning dimensions; as the understanding of the relationship between the dimensions of corporate governance and organizational learning process remains limited, because the availability of the dimensions of corporate governance still in infancy stage in our Jordanian organizations and commercial banks in particular, due to poor organizational focus and weakness of the administrative attention to effective participation, and not linking it with the indicators of organizational learning, which is considered one of the important axes , which embodied the administrative and organizational problems.

Faced by some Arabic and Jordanian organizations in particular, this study came to investigate the role of the of dimensions corporate governance in promoting organizational learning process in commercial banks operating in Jordan.

Importance of the study

The theoretical importance of the study constituted of being touching one of the organizational concepts that is dimensions of corporate governance, which is an important theme in modern management thought, since it is an important source of sustenance of the survival of the Organization, especially in institutions that seek to adopt modern management strategy that allows for the participation of workers in decision-making, and exploit opportunities, increase their competitive and creative capabilities. While the practical importance of this study stems from its investigation in the availability of the dimensions of corporate governance, and their impact in enhancing organizational learning process in commercial banks operating in Jordan, which helps stakeholders in these banks to adopt the recommendations of this study including information about corporate governance and organizational learning which can be utilized to develop a sound basis for effective corporate control in Jordanian organizations up to ideas and arguments that contributed to crystallizing organizational learning in organizations, and selecting and activating it within the behavioral and practical field in organizations; therefore this study will be a cornerstone for subsequent studies, henceforth the door will be opened for future attempts of the researchers and stakeholders, in their handling other topics related to organizational learning for the purpose of highlighting, and testing its effects within the organizational realities of Jordanian organizations in particular.

Objectives of the study

This study aimed to:

1. Identify the availability of the dimensions of corporate governance in commercial banks operating in Jordan.
2. Identify the degree of organizational learning practice in commercial banks operating in Jordan.
3. Determine the impact of corporate governance on the dimensions of organizational learning process in commercial banks operating in Jordan.
4. Provide Jordanian organizations with information about corporate governance and organizational learning, which could draw serious commitment to corporate governance, to promote organizational learning dimensions in Jordanian organizations to increase its effectiveness and to benefit from it in enhanced training programs due to the availability of the dimensions of corporate governance and increase awareness of the administrations about the importance of the organizational learning to achieve the desired organizational goals.

The study hypotheses

The first hypothesis: there is no statistically significant impact for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on environmental changes of managers at commercial banks operating in Jordan.

The second hypothesis: there is no statistically significant impact for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on the learning strategy of managers at commercial banks operating in Jordan.

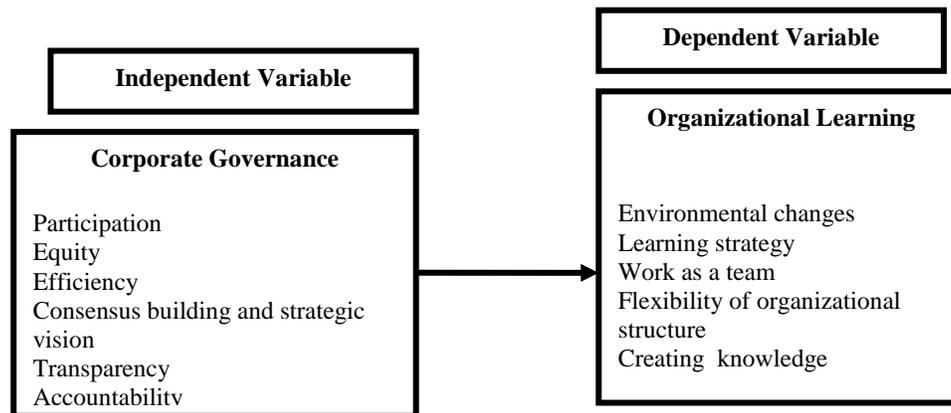
The third hypothesis: there is no statistically significant impact is for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on work as a team according to managers at commercial banks operating in Jordan.

The fourth hypothesis: there is no statistically significant impact is for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on flexibility of organizational structure according to managers at commercial banks operating in Jordan.

The fifth hypothesis: there is no statistically significant impact is for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on creating knowledge to managers at commercial banks operating in Jordan.

The Model of the Study

Fig. 1 Hypothetical Study Model



Methodology of the study

This study adopted the descriptive analytical approach, which included desk survey method by reference to Arabic and foreign sources, to build the conceptual framework of this study, alongside with using field survey method for data collection by the study tool, and statistically analysis to test the validity of hypotheses and answer the questions.

The population of the study

The population of the study consisted of all managers at commercial banks operating in Jordan as referred to their numbers and distribution on banks, in the forty-sixth annual report of the Central Bank of Jordan-end year (2011) , and the statistics of Association of banks in Jordan by the end of the year (2011). These statistics indicate that the sum of managers had reached (652) managers at the end of 2011 in sixteen banks within (582) branches and offices, including the main centers of banks throughout the Hashemite Kingdom of Jordan

Sample of the study

A simple random sample was taken that represents about (50%) of all managers of the commercial banks operating in Jordan, (326) copies of the questionnaire have been distributed to all individuals of the sample, (256) copies have been restored, (8) copies have been excluded as it was inappropriate for statistical analysis, bringing the number of copies suitable for analysis to (248) which equals (38%) of the total study population and (76.1%) of the sample of the study. It is obvious from table (1) that with regard to expertise, the workers with 5 years or less formed 18.1% of the sample, while 23% of the sample their expertise were (6 – 10)years and 33.5% of the sample were of person whose their expertise (11 – 15) years, finally persons with expertise more than 16 years formed 22.6 of the sample. Regarding to academic qualification variable it was found that persons who have Bachelor's degree represents the highest percentage of 71.8 followed by those who have community diploma who formed (15.7%) of the sample, finally came the workers with higher degree studies, which amounted to (12.5%). For the variable of age, employees aged between (41-50) years formed (38.3%), followed by workers aged between (31-40 years) with a percentage of (25.4%), followed by workers who were aged (50 + years) amounted (21%), finally came the workers who were age (30 years or less) ranked last by the percentage of (15.3%).

Table (1) The distribution of the sample individuals according to variables

Variable	Level	Number	Percentage
Age	30 years or less	38	15.3
	31 – 40 years	63	25.4
	41- 50 years	95	38.3
	More than 51 years	52	21
Expertise	5 years or less	45	18.1
	6 – 10 years	59	23.8
	11 – 15 years	88	35.5
	More than 16 years	56	22.6
Academic qualification	Community Diploma or less	39	15.7
	Bachelor	178	71.8
	Higher Studies	31	12.5

The tool of the study

To achieve the objective of this study that is to examine the corporate governance, and its impact on enhancing organizational learning process in commercial banks operating in the Hashemite Kingdom of Jordan, the study was to develop a tool based on the theoretical literature of the concept and dimensions of corporate governance of organizational learning, in addition to investigating a number of questionnaires used in previous relevant studies. Best precautions were taken so that the questionnaire was adapted to the environment studied, and study tool includes three parts:

Part I (demographic variables):

This section consists of the following factors and includes: (academic qualifications, age, and years of experience).

Part II: the independent variable (corporate governance):

The paragraphs of this variable were formulated with the help of the studies of (Majali (2009); Daudi (2008); Aljeade (2007); Alqashi and Al-khatib (2006); Abu Zer (2006)). The necessary adjustments Has been made to fit the objectives of the study, this section includes the following variables: participation and posed questions (1-4), equity and posed questions (5-7), efficiency and posed questions (8-11), consensus-building and strategic vision and pose questions (12-16), transparency and posed questions (17-20), accountability and posed questions (21-24).

Part III: working (organizational learning):

The dimensions of this part has been developed by referring to questionnaires designed by (Marquardt & Reynolds, 1994 :91, Denton, 1998 ‘2004). The necessary adjustments has been made to fit the objectives of the study, this section includes the following variables: (environmental changes and pose questions (25-27), learning strategy and posed questions (28-30), working as a team and represented by questions (31-33), a flexibility of organizational structure and posed questions (34-36), creating knowledge represented by questions (37-39). Answers were classified according to typical five-level Likert item, and identified five answers were (always apply, apply often, sometimes, rarely apply, does not apply), and the answers were given numbers from (1-5), where number (1) indicates to (not applicable at all), number (2) and (rarely applicable), number (3) indicates to (sometimes applied), number (4) indicates to (apply often) and number (5) indicates to (always apply).

The validity of the measurement instrument

The questionnaire has been presented to (9) arbitrators of faculty members in Jordanian universities, and asked to refine and revise the paragraphs of the questionnaire in terms of clarity of language and quality paragraphs' formulation, and how relevant it is to the field that has been divided, also they were asked to modify or delete any of the paragraphs which they consider not achieve the aim of the questionnaire. The collected data from the arbitrators then, has been formulated according to (80%) arbitrators agreed, where the majority of them agreed to modify some words, or replace other words, as appropriate to the environment studied.

Consistency of the instrument

To verify the consistency of the tool, it was applied to an explanatory sample consisted of (30) employees was excluded from the sample of the study. Cronbach's Alpha Equation of internal consistency was used to check the, reliability coefficient for each tool of the instrument of study. Findings contained in table (2) showed that the reliability coefficients of the dimensions of corporate governance instrument ranges (0.82 - 0.90) and the reliability coefficients of the dimensions of organizational learning instrument ranges (0.81 - 0.89) and these are excellent values for the purposes of study.

Table (2) illustrates the results:

Tool	Dimensions	reliability coefficient
Corporate Governance	Participation	0.87
	Equity	0.82
	Efficiency	0.83
	Consensus building and strategic vision	0.88
	Transparency	0.90
	Accountability	0.86
Organizational Learning	Environmental changes	0.85
	Learning strategy	0.84
	Work as a team	0.89
	Flexibility of organizational structure	0.85
	Creating knowledge	0.81

Statistical treatment

After data was entered using the statistical package for social sciences (SPSS.16), the following statistical treatments were used:

1. Multiple regression analysis: to test validity extent of the study model, and the effect of the independent variable on the dependent variable.
2. Multiple ANOVA to test the variances of demographical variables on the perception of the sample individuals towards the dependent variable.
3. Stepwise multiple regression analysis: to test the role of independent variables in the forecasting equation for the dependent variable.
4. Variance inflation factory (VIF) and tolerance test: in order to be assured that there is no Multicollinearity between the independent variables.
5. Skewness test: to ascertain that the data follow Normal distribution.
6. Cronbach's Alpha: to test the internal consistency to verify the reliability of the measuring tool.

Theoretical and procedural definitions

The variables and dimensions of the study were procedurally defined as follows:

A. Independent variable (Corporate governance): includes the multifaceted and complex situation of associations, institutions, systems, processes, procedures, practices and leadership behavior in political, social and administrative programs to achieve the aspirations of citizens(Mukul, 2007) .

1. **Transparency:** frankness and openness and creative confrontation so that the employees have the ability to talk openly about their views and do not avoid sensitive or annoying issues but encountered and solved them by teamwork away from fear, threats and punishment (Ruth, 2004).
2. **Accountability:** accountability of all employees depending on the circumstances and need, and give each a right and treat them all equal before the law, non-discrimination, including all aspects of administrative work, and this requires the existence of legislation including (Margaret, et.al, 2007).
3. **Consensus-building:** strategic vision of the Organization's service to all stakeholders and personnel reconciling different interests, possessing a broad perspective on leadership and governance (Xiaoshan & Nan, 2004).
4. **Equity:** opportunity for all employees to improve their lives and welfare, protection, and distribution of opportunities and privileges and workload among the staff of the Organization fairly and equally, each according to his/her requirements and qualifications (Bryane & Randy, 2004).
5. **Efficiency:** the Organization's capacity to satisfy the needs through better use of resources. And work requirements in accordance with clear roles, motivated by achievement and goals in a non-traditional away traditional power lines and cumbersome organizational structures (Leslie, 2007).
6. **Participation:** is that granted freedom and opportunity management for personnel decisions without restrictions or laws imposed on them or limit their contribution, with the aim of providing better opportunities for their abilities and improve morale (Russell, 1999).

B. Dependent variable (organizational learning) refers to an ongoing process stemming from the membership of the organization where this process aims at investment expertise and experience of the Organization and monitoring of all the information resulting from these experiences and to help in solving the problems of the Organization, within the framework of supporting the Organization's leadership and organizational culture in General, and the following dimensions stem out of it:

1. **Environmental changes:** this refers to the follow-up of the environmental changes and the identification of opportunities and threats through strategic analysis of the external environment. Identification of the strengths and the weaknesses through strategic analysis of the internal environment and the desire to achieve competitive advantage and developing plans that support this feature, and developing alternative plans relying on the expertise and knowledge of the management (Khandekar & Sharma, 2005).
2. **Learning strategy:** this refers to the process of learning and training as one of the priorities of future goals, and developing specific plans for learning and training of personnel and the development of their sense of the importance of learning, innovation and work to develop their skills and knowledge depending on the responsible task forces (Al-Kubaisi, 2004: 114).
3. **Work as a group:** means that the organization adopts change and development of responsible task forces, and disseminates this idea in all the sections of the Organization, and encourages the exchange of views and ideas between team members, and works on the transfer of knowledge and new skills to all employees in the Organization, and encourages these teams on the use of information networks (Ortenblad, 2004).
4. **Flexibility of organizational structure:** refers to the reliance on an organizational structure characterized by being far from routine, bureaucracy, formalities and Centrality, and following an organizational structure characterized by a degree of flexibility for the ability to update and to seize the opportunities and speed of decision-making, and the lack of adherence to the literal work specification; in order to enable team members to control their behavior and the behavior of the rest of the employees in the Organization (Smith, 2006).
5. **Creating knowledge:** refers to the development of knowledge and skills in all levels of management and labor on the move between the different sections, and access to information related to the wishes of clients through comprehensive scanning and emphasis on communications technologies as an important means of information transfer and storage of such knowledge in databases and facilitate the task of individual access (Marquardt, 2002).

Previous studies

The results of the literature survey and previous studies have referred – as known to the researcher - to the scarcity in studies that investigate directly in the availability of the dimensions of corporate governance and its impact on organizational learning as an applied study in Jordanian environment, so this study addressed some relevant studies in order to achieve the objectives of this study:

Ataunal and Aybars (2017) conducted a study entitled " Causality between Corporate Governance and Firm Performance: Evidence from Borsa Istanbul (BIST) the aim of this study was to evaluate whether market and operating performances of firms are affected from the level of adopted corporate governance practices. The study also addresses the issue of causality through systems equations constructed with selected instrumental variables. The findings revealed that corporate governance rating positively influenced stock market performance which was measured by Tobin's Q, and operating performance which was measured by return on assets. The study also found that the corporate governance sub-provisions of shareholders, public disclosure/transparency and stakeholders had positive impact on market performance, while board structure was irrelevant.

Arunruangsirilert and Chonglertham (2017) conducted a study "Effect of corporate governance characteristics on strategic management accounting in Thailand", the aim of this study was to explore relationships between corporate governance characteristics and strategic management accounting (SMA). The relationships provide insight into a debatable issue of whether corporate governance characteristics affect applications of SMA in Thailand. SMA is supporting tools for an organization to effectively execute its management strategies aiming for business success. This study analyzes primary data from survey and corporate governance data from year 2011 to 2013 of companies listed on the Stock Exchange of Thailand. Results show that corporate governance characteristics significantly affect SMA in two aspects, namely, participation and usage.

This study finds some results that, on the one hand, separation of CEO's role and chairmanship, size of independent board, and frequency of audit committee meetings positively affect both participation and usage. On the other hand, an independent chairman and board size negatively affect both participation and usage.

Alagha (2016) entitled "Corporate Governance Practices and Firm Performance of Listed Companies Including Islamic Financial Institutions in the United Arab Emirates". the aim of this study was to investigate the extent of compliance with various components of corporate governance rules of 2010 and their relationship between corporate governance practices and performance of financial and non-financial firms and conventional and Islamic banks in the context of the UAE. The study investigated the impact of the implementation of 2010 corporate governance rules and the extent of changes to corporate governance practices two years later (in 2012). During this period, firms that operated in the UAE were experiencing the impact of the global financial crisis of 2008-2009 and its aftermath.

The regression model revealed that there is a positive relationship between family ownership and performance; a negative relationship between government ownership and performance; a negative relationship between SSB disclosure on appropriateness of allocation of profit and loss between shareholders and IAH and performance. And a positive relationship between SSB accountability and performance of Islamic banks in the UAE. Thus, the findings of this study showed mixed results of positives, negatives and no relationships between corporate governance practices and firm performance.

Weldy (2010) conducted a study entitled "organizational learning and transformation: strategies to improve performance." the aim of this study was to explore the nature of the relationship between learning organization, conversion training as strategies for learning and knowledge management to improve performance and achieve competitive advantage. The study was performed on (212) companies in the United States in Los Angeles, in the study the relationship between learning organization and conversion training as a strategy to facilitate learning and knowledge management was clarified, the study found that a learning organization and conversion training are important factors to improve corporate performance and achieving competitive advantage, and that there is a relationship between learning organization and conversion training and performance improvement and achieving competitive advantage.

Another study (Daniel, 2009), which was entitled "a framework and methodology for linking individual and organizational learning: applications in TQM and production development" the methodology presented in this study offers a detailed process through which individual learning is translated into organizational learning through the utilization of integrated diagrams and maps, and how to use total quality in product development, and the role of managers in developing production as a team to move the individual learning to organizational learning and work, and the study included (259) employees in software companies in the Midwest of US., the study found that individual learning and learning Organizational impact TQM. Also in a study entitled "the dimensions of learning organization questionnaire(DLOQ): a validation study in a Korean context" (Sung et al. ,2009), aimed to evaluate the content of the culture related to learning organization in South Korea through the specific dimensions of learning organization determined by (Watkins and Marsick), the study was applied to a wide range of sectors working in Korea, consisting of: electronic industries, telecommunications industry, information technology, construction industry, light industry, and the oil and gas industry, chemical industry, international trade, insurance and financing. The study sample was formed of (1529) personnel working within these industries; the study found that the scale specified by (Watkins and Marsick) of the dimensions of learning organization is valid and good for application in Korean context in spite of multiculturalism.

While Davis and Daly (2008) in their study entitled " The learning organization and its dimensions as key factors in firms' performance ", aimed to test the relationship between the dimensions of learning organization as prepared by (Watkins and Marsick) and the financial performance of the selected companies in terms of return on investment (ROI), return on equity (ROE), earnings per share (EPS), net income per employee and percentage of sales from new products. The sample of the study consisted of (2000) companies operating in the field of marketing and human resources working in the United States, and the sample's individuals consisted of human resources managers and marketing directors or who are in their position in these companies, a questionnaire was prepared to achieve study objectives through reliance on the specific dimensions of learning organization as identified by (Watkins and Marsick). Many statistical methods such as multiple regression analysis, the study found that there is a positive relationship between the dimensions of learning organization and the financial performance of these companies.

Konidari & Abernot (2006) in their study entitled " From TQM to Learning Organization: Another way for quality management in educational institutions." the aim of this study is to highlight the organizational learning as another way to develop management skills among school administrators in eastern Greece, instead of TQM, numbering (457) principals. The study concluded that principals have positive perceptions towards organizational learning, which lead to the creation of a Learning Organization moreover commitment to apply TQM contributes effectively to transform schools into learning organizations.

Gorelick (2005) in her study entitled " Organizational learning vs. the learning organization: a conversation with a practitioner ", where she presented a conceptual framework aimed through it to identify the importance of organizational learning, and to provide appropriate definitions of organizational learning, and linking the concept of organizational learning with building a learning organization model for companies operating in the healthcare industry in the United States.

The study found that organizational learning contributes to creating a learning organization, the study also found, that the process of learning will be effective firstly if a profound understanding of the learning cycle, then identifying management strategies, through which conditions and environment of the Organization have been understood so that a learning organization will be built.

A study by Kandkara and Sharma (2005) entitled "Organizational learning in Indian organizations: a strategic HRM perspective", aimed to identify the impact of organizational learning and human resources management strategy in achieving competitive advantage in Indian organizations, the population of the study consisted of nine international and Indian companies in the city of New Delhi, where a simple random sample of (300) managers was taken, methods of descriptive analysis and comparison analysis methods for data analysis were used in this study, the study found a positive relationship between Organizational learning and human resource management strategy in achieving competitive advantage.

In a study by Duffy (2004) entitled "client investments and corporate governance" aimed to identify the contribution of corporate governance in lifting the stock values in financial markets and raise clients awareness in investing in shares of those companies that do corporate governance practices with the correct format, the study found that 33% of companies that asked about the extent of application of the requirements of the New York Stock Exchange, apply those requirements, and both legal accountants and their clients both face serious difficulties in obtaining information about companies that do Corporate governance in its system.

Tina, et.al, (2004) in a study entitled "ongoing corporate environment of change" aimed to learn about how companies are trying to cope with the law (Sarbanes-Oxley Act), where they interviewed (17) executives (3 Directors, finance directors and 7, President of the company, and 6 members) as some of them played a major role in the internal audit process, and the rest preside the audit committees, where their respective companies achieve average annual sales of (3.9) billion dollars, in range between 30 million and (17) billion. The study found the results:

1. About 69% of the members of the boards are independent, compared with 62 percent previously.
2. With the emergence of the need for independent departments, Council members declined to ordinary Board members share by 4% in 2003, which is the first drop happens during the last five years.
3. Almost 80% of audit committees have become fully independent commissions, and this is a big change compared with 56% that had prevailed since 1999.
4. The proportion of companies that use the policy of granting shares outstanding, and granting other stock bonuses for Board members rose to 28% in 2003 compared to 24% in the previous year.
5. Some major companies ceased granting stock options to non-staff Board members.

Keefer (2004) conducted a study entitled " A review of the political economy of governance : from property rights to voice " where he tried to study the effects of different effects on the dimensions of corporate governance and its consequences on the economic development and its resources. Keefer believes that the concept of corporate governance is a concept used to accommodate varying principles with respect to their impact on economic development and the future progress in the area of political development will depend on the study and analysis of corporate governance elements such as security of property rights and quality bureaucratic performance and corruption, voting rights and responsibility and future development will depend on the correlation between corporate governance problems relational differences in Political environment and governments presentations to correct the imbalance and discards problems.

Godwin and Seo (2002) performed a study entitled "the impact of corporate governance mechanisms on the quality of financial reporting and the role of reviewers in application on the economic units in Singapore", he showed that governance mechanisms was addressed by the power of Review Committee, the existence of client's internal audit, the power of the ethical behavior in the company, change audit partner, the auditor provides internal audit services to the client, an auditor review all client companies. The study was conducted on a sample of managers and Auditors in Singapore, its main findings: internal audit has a very high significance importance while the ethical behavior of company has a little significant importance, whereas the Audit Committee did not have any significant importance. Also, the study found that managers believe that strict implementation of laws of governance affects both the prevention and detection of fraud management, auditors also believe that the existence of internal audit has a significant impact on the company's ability to detect management fraud, and the study concluded with the role internal audit and audit committees in the process of governance in achieving the quality of financial reports, as well as the importance of ethical rules in doing so.

(Margrert, 2001) Study entitled, "history of corporate governance from the Australian perspective" aimed to identify how much total disclosure on corporate governance elements in Philip company according to the financial changes in the financial reports of the company during the period between (1992-2000) (i.e., before the Securities and Exchange Commission requirement in Australia need to disclose factors governance by 4 years and after the issuance of such requirements by 4 years), the results pointed that the most important elements of governance that were disclosed in the reports published during the period Study: the Audit Committee, and the ethical system of the company, and composition of the Board, the reward of the Board and management, and internal monitoring, the Executive Committees, the Board of Directors and its committees, and the financial report and supervision, also the results pointed to change in the content of corporate governance reports over time according to change in both: the organizational structure of the company, and the company's business activities and financial status of the company.

(Roy & Roy, 1998) study entitled "Human factors in business process re-engineering", pointed through four case studies and survey of (38) projects in Canada and the United States that humanitarian aspects although considered important risk factors, but that the most of the business process re-engineering efforts were directed artistically. therefore this study made some interpretations and proposed improvements to the current design strategies. In the light of the results of this study some recommendations have been formulated for improving the re-engineering efforts in the future including: the development of task analysis tools, understanding the determinants of participation design, good understanding of existing processes, and estimation of the cost of failure analysis of human factors, and recognizing the importance of humanitarian factors.

What distinguishes this school from earlier studies?

Through what has been viewed from previous studies, it was found there is not any study which addressed the role of the dimensions of corporate governance, and their impact in enhancing organizational learning process in commercial banks operating in Jordan, moreover what distinguishes this study, is the difference in terms of purpose and the population of the study and the sample, in addition to other dimensions within the framework of the study and its borders with regard to corporate governance dimensions, the study included the following dimensions (participation, transparency, accountability, efficiency and equality And consensus-building and strategic vision), with regard to organizational learning, the study included the following dimensions (environmental changes, learning strategy, work as a team, flexibility of organizational structure, creating knowledge), and the previous studies have helped to have a look at concept of corporate governance and its dimensions and factors influencing positive or negative impact on promoting organizational learning process, this study came to fill the shortage in this area, and this is what distinguishes the study on the other.

Testing hypotheses

Before beginning to apply regression analysis to test the hypotheses of the study, the researcher conduct some tests in order to ensure appropriateness of the data to the assumptions of regression analysis, as follows: the researcher make sure that there is not a high correlation between Multicollinearity using test (VIF) variance Inflation Factory and Tolerance test for each variable study, taking into account not to exceed the (VIF) variance for the value (10) and Tolerance greater than (0.05) and also make sure to follow the data Normal Distribution to calculate the Skewness bearing in mind that the data follow the normal distribution if Skewness value is less than (1). Table 6 shows the results of these tests.

Table (3) Variance inflation factor test, Tolerance variance and Skewness

Sub dimensions	VIF	Tolerance	Skewness
Participation	2.403	0.416	0.625
Equity	2.246	0.445	0.624
Efficiency	3.192	0.313	0.616
Consensus building and strategic vision	3.519	0.373	0.781
Transparency	3.410	0.284	0.786
Accountability	3.075	0.325	0.789

We notice that the value of the Variance Inflation Factor (VIF) testing for all the variable is less than (10) and ranged between (3.519 -2.246) and the Tolerance values ranged (0.445 -0.284), which is the largest (0.05) and this is an indication that there is not a high correlation between Multicollinearity, the data follows the calculation normal distribution by calculating Skewness value, where the values less than (1).

Table (4) Results of Analysis Of variance to make sure of the validity of the form to test the study hypotheses.

dependent variable	degrees of freedom	coefficient of determination R2	value F calculated	Level indication F
Environmental changes	(6- 241)	0.798	*185.37	0.000
Learning strategy	(6- 241)	0.783	*169.59	0.000
Work as a team	(6- 241)	0.637	*82.38	0.000
Flexibility of organizational structure	(6- 241)	0.672	*96.33	0.000
Creating knowledge	(6- 241)	0.624	*78.12	0.000

* Statistically significant level ($\alpha \leq 0.05$)

Table (4) shows the validity of the study hypotheses test form, given the high value of (F) calculated from indexed value on the level of significance ($0.05 \alpha \leq$) and degrees of freedom (6-241), where the dimensions of corporate governance interpret (79.8%) of the variation in (environmental changes), and also explains (78.3%) of the variation in (learning strategy) dimension, and also explains (63.7%) of the variation in (work as a team), and explain the dimensions of the corporate governance (67.2%) of the variation in (flexibility of organizational structure), and finally interpreted dimensions of corporate governance (62.4%) of the variation in (creating knowledge dimension), all of this underlines the role and impact of the corporate governance in the interpretation of organizational learning . Accordingly we can test the study hypotheses as follows: The first hypothesis: there is no statistically significant impact for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on environmental changes of managers at commercial banks operating in Jordan.

Table.(5)Results of multiple regression analysis effect of dimensions of corporate governance in environmental changes of managers at commercial banks operating in Jordan

independent dimension	B	standard error	Beta	calculated t value	t-significance level
Participation	0.135	0.040	0.122	*3.380	0.001
Equity	0.149	0.038	0.149	*3.931	0.000
Efficiency	0.031	0.041	0.033	0.762	0.447
Consensus building and strategic vision	0.191	0.041	0.191	*4.691	0.000
Transparency	0.211	0.038	0.244	*5.617	0.000
Accountability	0.235	0.033	0.288	7.120	0.000

* Statistically significant level ($\alpha \leq 0.05$)

It is clear that from the Statistical results shown in table no. (5), and from the values of the (t) test that the following subsidiary variables related to (participation, equity, consensus-building and strategic vision, transparency, accountability) have an impact on environmental changes of managers at commercial banks

operating in Jordan, the significance of transactions (Beta) for these variables as shown in the table and with its high calculated (t) values on indexed value at the level of significance ($\alpha \leq 0.05$). The result also shows that there is no statistically significant impact for the efficiency dimension, on environmental changes of managers at commercial banks operating in Jordan according to the calculated (t) values. And they are a moral values at the level of significance ($\alpha = 0.05$). From the foregoing it requires: refusal of the zero hypothesis, which States that there is no statistically significant impact for corporate governance (participation, equity, consensus-building and strategic vision, transparency, accountability) on environmental changes of managers at commercial banks operating in Jordan.

Table (6) Results of "Stepwise Multiple Regression" for predicting environmental changes through the dimensions of corporate governance as independent variables

entry order of independent elements in forecasting equation	the value of R ² coefficient determination	Calculated t-value	t significance level
Accountability	0.658	*6.279	0.000
Transparency	0.732	*7.403	0.000
Consensus building and strategic vision	0.774	*5.179	0.000
Equity	0.789	*4.511	0.000
Participation	0.796	3.544 *	0.000

* Statistically significant level ($\alpha \leq 0.05$)

When applying stepwise multiple regression to determine the progressive significance of each independent variable separately in contributing to the mathematical model, which represents the effect of dimensions of corporate governance in environmental changes of managers at commercial banks operating in Jordan, as shown in table no. (6), which indicates the order entry of independent variables in the regression equation, the variable accountability has been ranked first and explained (65.8%) of the variation in the dependent variable, followed by a transparency variable and interpreted with accountability variable (73.2%) of the variation in the dependent variable, the consensus building and strategic vision variable entered third which interpreted with previous variables (77.4%) of the variation in the dependent variable, and entered fourth equity variable which interpreted with previous variables (78.9%) of the variation in the dependent variable, and finally came the participation variable which interpreted with previous variables (79.6%) of the variation in environmental changes as the dependent variable. The second hypothesis: there is no statistically significant impact for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on the learning strategy of managers at commercial banks operating in Jordan.

Table. (7) Results of multiple regression analysis to test the effect of dimensions of corporate governance in learning strategy of managers at commercial banks operating in Jordan

independent dimension	B	standard error	Beta	calculated t value	t-significance level
Participation	0.143	0.045	0.120	*3.210	0.001
Equity	0.156	0.042	0.146	*3.701	0.000
Efficiency	0.047	0.046	0.045	1.023	0.307
Consensus building and strategic vision	0.18	0.045	0.172	*4.072	0.000
Transparency	0.096	0.042	0.103	**2.285	0.023
Accountability	0.379	0.037	0.432	*10.311	0.000

* Statistically significant level ($\alpha \leq 0.05$)

It is clear that from the Statistical results shown in table no. (7), and from the values of the (t) test that the following subsidiary variables related to (participation, equity, consensus-building and strategic vision, transparency, accountability) have an impact on learning strategy of managers at commercial banks operating in Jordan, the significance of transactions (Beta) for these variables as shown in the table and with its high calculated (t) values on indexed value at the level of significance ($\alpha \leq 0.05$).

The result also shows that there is no statistically significant impact for the efficiency dimension, on learning strategy of managers at commercial banks operating in Jordan according to the calculated (t) values. and they are a moral values at the level of significance ($\alpha = 0.05$). from the foregoing it requires: refusal of the zero hypothesis, which States that there is no statistically significant impact for corporate governance (participation, equity, consensus-building and strategic vision, transparency, accountability) on learning strategy of managers at commercial banks operating in Jordan.

Table (8) Results of "Stepwise Multiple Regression" for predicting learning strategy through the dimensions of corporate governance as independent variables

entry order of independent elements in forecasting equation	the value of R ² coefficient determination	Calculated t-value	t significance level
Accountability	0.678	*10.635	0.000
Consensus building and strategic vision	0.750	*4.665	0.000
Equity	0.768	*4.193	0.000
Participation	0.778	*3.971	0.000
Transparency	0.782	2.630 *	0.009

* Statistically significant level ($\alpha \leq 0.05$)

When applying stepwise multiple regression to determine the progressive significance of each independent variable separately in contributing to the mathematical model, which represents the effect of dimensions of corporate governance in learning strategy of managers at commercial banks operating in Jordan, as shown in table no. (8), which indicates the order entry of independent variables in the regression equation, the variable accountability has been ranked first and explained (67.8%) of the variation in the dependent variable, followed by a consensus building and strategic vision variable and interpreted with accountability variable (75%) of the variation in the dependent variable, the equity variable entered third which interpreted with previous variables (76.8%) of the variation in the dependent variable, and entered fourth participation variable which interpreted with previous variables (77.8%) of the variation in the dependent variable, and finally came the transparency variable which interpreted with previous variables (78.2%) of the variation in learning strategy as the dependent variable. The third hypothesis: there is no statistically significant impact is for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on work as a team according to managers at commercial banks operating in Jordan.

Table.(9)Results of multiple regression analysis to test the effect of dimensions of corporate governance in work as a team of managers at commercial banks operating in Jordan

independent dimension	B	standard error	Beta	calculated t value	t- significance level
Participation	0.190	0.058	0.159	*3.299	0.001
Equity	0.193	0.054	0.180	*3.539	0.000
Efficiency	0.047	0.060	0.045	0.784	0.433
Consensus building and strategic vision	0.167	0.059	0.156	*2.858	0.004
Transparency	0.318	0.054	0.343	*5.875	0.000
Accountability	0.198	0.048	0.226	4.169 *	0.000

* Statistically significant level ($\alpha \leq 0.05$)

It is clear that from the Statistical results shown in table no. (9), and from the values of the (t) test that the following subsidiary variables related to (participation, equity, consensus-building and strategic vision, transparency, accountability) have an impact on work as a team of managers at commercial banks operating in Jordan, the significance of transactions (Beta) for these variables as shown in the table and with its high calculated (t) values on indexed value at the level of significance ($\alpha \leq 0.05$). The result also shows that there is no statistically significant impact for the efficiency dimension, on work as a team of managers at commercial banks operating in Jordan according to the calculated (t) values. And they are a moral values at the level of significance ($\alpha = 0.05$).

From the foregoing it requires: refusal of the zero hypothesis, which States that there is no statistically significant impact for corporate governance (participation, equity, consensus-building and strategic vision, transparency, accountability) on work as a team of managers at commercial banks operating in Jordan. When applying stepwise multiple regression to determine the progressive significance of each independent variable separately in contributing to the mathematical model, which represents the effect of dimensions of corporate governance in work as a team of managers at commercial banks operating in Jordan.

As shown in table no. (10), which indicates the order entry of independent variables in the regression equation, the variable transparency has been ranked first and explained (55.1%) of the variation in the dependent variable, followed by accountability variable and interpreted with transparency variable (59.5%) of the variation in the dependent variable, the participation variable entered third which interpreted with previous variables (61.4%) of the variation in the dependent variable, and entered fourth equity variable which interpreted with previous variables (62.7%) of the variation in the dependent variable, and finally came the consensus building and strategic vision variable which interpreted with previous variables (63.2%) of the variation in work as a team as the dependent variable.

Table (10) Results of "Stepwise Multiple Regression" for predicting work as a team through the dimensions of corporate governance as independent variables

entry order of independent elements in forecasting equation	the value of R ² coefficient determination	Calculated t-value	t significance level
Transparency	0.551	*5.903	0.000
Accountability	0.595	*3.046	0.002
Participation	0.614	*3.852	0.000
Equity	0.627	*2.666	0.008
Consensus building and strategic vision	0.632	2.265 *	0.024

* Statistically significant level ($\alpha \leq 0.05$)

The fourth hypothesis: there is no statistically significant impact is for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on flexibility of organizational structure according to managers at commercial banks operating in Jordan.

Table. (11) Results of multiple regression analysis to test the effect of dimensions of corporate governance in flexibility of organizational structure of managers at commercial banks operating in Jordan

independent dimension	B	standard error	Beta	calculated t value	t-significance level
Participation	0.170	0.055	0.165	*3.122	0.002
Equity	0.171	0.053	0.156	*3.223	0.001
Efficiency	0.019	0.058	0.018	0.323	0.747
Consensus building and strategic vision	0.166	0.057	0.151	*2.909	0.004
Transparency	0.173	0.053	0.182	*3.293	0.001
Accountability	0.207	0.046	0.231	4.484 *	0.000

* Statistically significant level ($\alpha \leq 0.05$)

It is clear that from the Statistical results shown in table no. (11), and from the values of the (t) test that the following subsidiary variables related to (participation, equity, consensus-building and strategic vision, transparency, accountability) have an impact on flexibility of organizational structure according to managers at commercial banks operating in Jordan, the significance of transactions (Beta) for these variables as shown in the table and with its high calculated (t) values on indexed value at the level of significance ($\alpha \leq 0.05$). The result also shows that there is no statistically significant impact for the efficiency dimension, on flexibility of organizational structure according to managers at commercial banks operating in Jordan according to the calculated (t) values. and they are a moral values at the level of significance ($\alpha = 0.05$).

From the foregoing it requires: refusal of the zero hypothesis, which States that there is no statistically significant impact for corporate governance (participation, equity, consensus-building and strategic vision, transparency, accountability) on flexibility of organizational structure according to managers at commercial banks operating in Jordan.

When applying stepwise multiple regression to determine the progressive significance of each independent variable separately in contributing to the mathematical model, which represents the effect of dimensions of corporate governance in flexibility of organizational structure according to managers at commercial banks operating in Jordan, as shown in table no. (12), which indicates the order entry of independent variables in the regression equation, the variable accountability has been ranked first and explained (53.4%) of the variation in the dependent variable, followed by transparency variable and interpreted with accountability variable (61.5%) of the variation in the dependent variable, the equity variable entered third which interpreted with previous variables (64.4%) of the variation in the dependent variable, and entered fourth participation variable which interpreted with previous variables (66%) of the variation in the dependent variable, and finally came the consensus building and strategic vision variable which interpreted with previous variables (67%) of the variation in flexibility of organizational structure as the dependent variable?

Table (12) Results of "Stepwise Multiple Regression" for predicting flexibility of organizational structure through the dimensions of corporate governance

entry order of independent elements in forecasting equation	the value of R ² coefficient determination	Calculated t-value	t significance level
Accountability	0.534	*3.658	0.000
Transparency	0.615	*3.641	0.000
Equity	0.644	*4.433	0.000
Participation	0.660	*3.590	0.000
Consensus building and strategic vision	0.670	*3.476	0.001

* Statistically significant level ($\alpha \leq 0.05$)

The fifth hypothesis: there is no statistically significant impact is for corporate governance (participation, equity, efficiency, consensus-building and strategic vision, transparency, accountability) on creating knowledge to managers at commercial banks operating in Jordan.

Table. (13) Results of multiple regression analysis to test the effect of dimensions of corporate governance in environmental changes of managers at commercial banks operating in Jordan

independent dimension	B	standard error	Beta	calculated t value	t-significance level
Participation	0.128	0.061	0.103	*2.094	0.037
Equity	0.130	0.060	0.102	*2.147	0.032
Efficiency	0.107	0.063	0.098	1.607	0.092
Consensus building and strategic vision	0.246	0.062	0.219	*3.946	0.000
Transparency	0.258	0.058	0.266	*4.482	0.000
Accountability	0.156	0.051	0.170	3.080 *	0.002

* Statistically significant level ($\alpha \leq 0.05$)

It is clear that from the Statistical results shown in table no. (13), and from the values of the (t) test that the following subsidiary variables related to (participation, equity, consensus-building and strategic vision, transparency, accountability) have an impact on creating knowledge to managers at commercial banks operating in Jordan, the significance of transactions (Beta) for these variables as shown in the table and with its high calculated (t) values on indexed value at the level of significance ($\alpha \leq 0.05$). The result also shows that there is no statistically significant impact for the efficiency dimension, on creating knowledge to managers at commercial banks operating in Jordan according to the calculated (t) values. And they are a moral values at the level of significance ($\alpha = 0.05$).

From the foregoing it requires: refusal of the zero hypothesis, which States that there is no statistically significant impact for corporate governance (participation, equity, consensus-building and strategic vision, transparency, accountability) on creating knowledge to managers at commercial banks operating in Jordan.

Table (14) Results of "Stepwise Multiple Regression" for predicting creating knowledge through the dimensions of corporate governance as independent variables

entry order of independent elements in forecasting equation	the value of R ² coefficient determination	Calculated t-value	t significance level
Transparency	0.530	*5.043	0.000
Accountability	0.590	*4.761	0.000
Consensus building and strategic vision	0.614	*3.654	0.000

* Statistically significant level ($\alpha \leq 0.05$)

When applying stepwise multiple regression to determine the progressive significance of each independent variable separately in contributing to the mathematical model, which represents the effect of dimensions of corporate governance in creating knowledge to managers at commercial banks operating in Jordan, as shown in table no. (9), which indicates the order entry of independent variables in the regression equation, the variable transparency has been ranked first and explained (53%) of the variation in the dependent variable, followed by an accountability variable and interpreted with transparency variable (59%) of the variation in the dependent variable, and finally came the consensus building and strategic vision variable which interpreted with previous variables (61.4%) of the variation in creating knowledge as the dependent variable.

Discussion of results

1. The results showed that the following variables (participation, equality, consensus-building and strategic vision, transparency, accountability) are the most corporate governance variables affecting the environmental changes, and accountability was ranked first and explained about (65.8%) of Variation in the dependent variable, followed by transparency variable which with accountability variable interpreted (73.2%) of Variation in the dependent variable, and in the third rank comes "consensus-building and strategic vision" variable as interpreted with former variants of (77.4%) variation in the dependent variable, and in the fourth rank comes the variable equity which interpreted with previous variables (78.9%) of the variation in the dependent variable, and finally comes the variable participation interpreting with previous variables (79.6%) of the variation in environmental changes as the dependent variable. Perhaps the availability of all these dimensions and standards ensure a good governance system because of the constant flow of highly credible information between different levels of administration and ease of communication between these levels, in addition to the formal and informal relations between superiors and subordinates and mutual confidence between them to support the availability of corporate governance dimensions, decision-making and problem solving and the access to an advanced level of management development in various areas of work, which provides the appropriate environment for the development of administrative accountability systems are highly efficient and capable of providing creative solutions for many organizational problems and ensure the ability to implement the general policy efficiently and effectively.

2. The results showed that the following variables related to (participation, equity, consensus-building and strategic vision, accountability) is the most influential corporate governance variables in learning strategy and accountability has ranked first as it explained (67.8%) of the variation in the dependent variable, followed by consensus-building and strategic vision variable interpreted with accountability variable (75%) of the variation in the dependent variable, and the variable equity income third where it interpreted with former variables (76.8%) of the variation in the dependent variable, and the participation variable comes in the fourth rank Interpreting with the earlier variables (77.8%) of the variation in the dependent variable, and the variable transparency where entered finally interpreting with previous variables (78.2%) of the variation in the dependent variable as a learning strategy. This result explained that workers at commercial banks seek diligently to carry out their tasks in a creative way, to show their creative abilities in readiness for change and address the problems that confront them while they carry out their work. This refers to the general and widely held belief of the employees of the necessity and importance of the availability of the dimensions of corporate governance; because they lead to improved organizational performance and success.

And this might be due to the close relationship between management support for the dimensions of corporate governance, between the exercise of this process because of the importance of leadership roles that must be embraced by senior management in ensuring awareness of the concept of organizational learning, and building structures and regulatory teams. Commitment to educating and teaching personnel at all levels of management, and monitoring of potential material and human potential, and discover problems early and take the necessary action to patch where plans are modified and developed accurately and realistically, and to facilitate coordination between the work of the departments and sections and linking it to the total performance of the organization, strengthening and revitalizing the motivation of employees to achieve a good level of performance, handling errors as they arise and deepen which reduces the costs, effort and time, and the diagnosis and treatment of disabilities.

3. The results showed that the following variables related to (participation, equity, consensus-building and strategic vision, transparency, accountability) are the most influential corporate governance variables in working as a team, and transparency has ranked first and explaining (55.1%) of the variation in the dependent variable, followed by accountability variable which interpreted with transparency variable (59.5%) of the variation in the dependent variable, and the variable participation comes third interpreted with former variables (61.4%) of the variation in the dependent variable, and the variable equity comes in the fourth rank interpreting with the earlier variables (62.7%) of the variation in the dependent variable, and the variable consensus-building and strategic vision entered finally interpreting with previous variables (63.2%) of the variation in working s team as the dependent variable. This result explained that commercial banks operating in Jordan face renewed and changing challenges that requires senior management to adopt policies and strategies adapted to these challenges to achieve the objectives of these banks in successful method . Through making room for staff at different levels of management to take appropriate decisions without reference to senior management unless it is essential in the case of crucial decisions, and clearly draws the future trend of the Bank and the objectives to be achieved, as well as the position it wishes to access it to attain competitive advantage under intense competition between banks, and also this result explains the importance of accountability and positive perspective not limited to identify errors and responsible and blaming and binary judgment and punishment, but viewed as a tool and an important means for ensuring a better level of managerial performance.

4. The results showed that the following variables related to (participation, equity, consensus-building and strategic vision, transparency, accountability) are the most influential corporate governance variables in the flexibility of the organizational structure, and accountability has ranked first and explaining (53.4%) of the variation in the dependent variable, followed by transparency variable which interpreted with transparency variable (61.5%) of the variation in the dependent variable, and the variable equity comes third interpreting with former variables (64.4%) of the variation in the dependent variable, and the variable participation comes in the fourth rank interpreting with the earlier variables (66.0%) of the variation in the dependent variable, and the variable consensus-building and strategic vision entered finally interpreting with previous variables (67.0%) of the variation in the flexibility of the organizational structure as the dependent variable. Perhaps the availability of all these dimensions and standards ensure that good corporate governance system by virtue of continuous flow of highly credible information between different levels of administration and ease of communication between these levels, in addition to the formal and informal relations between superiors and subordinates and mutual confidence between them to support the availability of institutional governance characteristics and decision-making, problem solving and access to an advanced level of management development in various areas of work. Organizational learning also improves organizational culture through the optimal use of information. And facilitate administrative procedures, increasing efficiency of workers, improving output and saving time and money.

Through the availability of the equipment and materials necessary for the application of this concept in the company and provide architecture, informatics specialists, necessary, and providing the necessary equipment and supplies of qualified human resources, and strategic plans are clear, extensive database geared to achieve organizational effectiveness.5. Results showed that the following variables (consensus-building and strategic vision, transparency, accountability) are the most influential corporate governance variables in knowledge creation, and that transparency had been ranked first and interpreting (53%) of the variation in the dependent variable, followed by accountability variable and interpreting with variable transparency (59%) of the variation in the dependent variable, and finally comes consensus-building and strategic vision variable interpreting with former variables (61.4%) of the variation in the dependent variable.

Demonstrating an acceptable basis for an effective framework for corporate governance of banks in terms of laws and regulations that define powers and responsibilities, consistent with the provisions of the laws regulations of the banks. This result interpreted that successful organizations to ensure their survival and continued strong and influential it should not stop at the efficiency edge which means that convinced do its work properly, but that the change, development and innovation are hallmarks of the performance of its services. So corporate governance is considered one of the influences in the promotion and elaboration of organizational learning, through cooperation and harmony between employees and management, and the opportunity for growth and development and achieving individual ambitions and facilitate work methods and techniques, ensuring access and capabilities inherent in the personnel Organization; for the benefit of the Organization and the individual.

Recommendations

In the light of the conclusions reached it is recommended that:

1. Results showed that perceptions of the dimensions of corporate governance were moderate, therefore commercial banks must focus on recruiting resources to achieve its objectives, and develop long-term strategic plans to address rapid environmental changes.
2. develop comprehensive strategies, based on the best practices for corporate governance dimensions, through the provision of climate that fosters, and stimulate their working behaviors, support teamwork, attention to the interests of employees and of the fact that the Bank is theirs, reflected positively on their actions.
3. Results showed existence of the dimensions of corporate governance on organizational learning, therefore commercial banks must increase focus in creating a regulatory environment that fosters the dimensions of corporate governance and organizational learning through the following mechanisms:
 - A. Increase the degree of autonomy to the Bank and employees
 - B. Clearly define objectives, taking into account the compatibility between the objectives and goals of its employees.
 - C. Increase incentives and rewards to boost morale for workers.
 - D. Encourage creative workers to stimulate others to do creative work.
 - E. Create confidence and cohesion between management and employees
4. It is necessary that coming research should be trended in the area of corporate governance and organizational learning to search other variables that were not dealt with in this study, such as research into some personal and functional variables which was not discussed here, as well as research in other factors affecting organizational learning.

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