Executing Knowledge Management 2.0 (KM 2.0) through Web 2.0-Applied Study at Jordanian Insurance Companies

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Abstract

Knowledge Management2.0 and Web2.0 applications are gaining popularity and are increasingly used in regular operations of many companies, including start-ups, small, medium-sized, and large organizations. The purpose of this research is to explore the use of Web 2.0 by Jordanian Insurance Companies, and how can they affect Knowledge Management2.0 in these companies.It is viewed from the perspective of the traditional knowledge management processes: Acquisition, creation, transfer, storage, and application. These processes are aligned with Web 2.0 processes. By analyzing data, the study showed that employees at Jordanian Insurance Companies use Web2.0 relatively in high degree, knowledge management at these companies also high. There is a significant positive impact of Web2.0 applications on Knowledge management in all its variables (Acquisition, Creation, Storage, Distribution, and Application) at Jordanian Insurance Companies,Researcher recommended Jordanian Insurance Companies management to reinforce using ofWeb 2.0 inKnowledge Management2.0 processes, developing infrastructure Web 2.0 related to KM2.0, aware employees in Jordanian Insurance Companies about how to use Web 2.0 tools, and enriching the KM2.0 tools because people will be expecting to find them and use them in these companies and because they hear and smell new and successful.

Keywords: Jordanian insurance companies; Web2.0; Knowledge Management2.0; Jordan

1. Introduction

Organizations are becoming increasingly interested in the benefits of applying Web 2.0 technologies such as wikis, blogs, content sharing, tagging and social networking, RSS to their working practices. The organizations are going beyond the previous use of online communities to provide ratings, reviews and other marketing activities. Online communities or Web 2.0 communities are people that share a common purpose and have guidelines (policies) for interaction (Preece, 2000).

Under the participation architecture of Web2.0, individual user can edit wikis, write blogs, join Forums, and establish Social Bookmarks etc. In the interaction process, individuals will be connected through various social familiarities ranging from common interests to collaboration group to form a Social Network (SN) like project teams or other collaboration groups. These individuals and SNs will ultimately build up a tremendous virtual knowledge community. In the knowledge community, every user is considered as an important knowledge body, contextual factors including generalized trust, pro-sharing norms will motivate more people participate in the creation, sharing and communication of knowledge. Moreover, people keep learning from each other during the interaction processes, the utilization and innovation of knowledge can also be achieved in assembly. In all, the interactive potential of Web 2.0 applications is huge to develop (Wang, Xiong, and Sun, 2016).

2. Literature review

2.1 Web2.0

Web 2.0 is simply (applications - based on the World Wide Web) carrying a number of characteristics that distinguish them from "Web 1.0." These characteristics can be summarized as follows (https://ar.wikipedia.org/wiki):

1. Allowing users to use programs based on browser / site only. Therefore, these users can own a private own data base on the site in addition to the ability to control.
2. Allow users to add values to those (based on the browser program).
3. Allowing users to express themselves, their interests, and their culture.
4. Provide users with interactive systems allow their participation in social interaction.
5. Allow users to modify the database by adding, changing, or deleting information.

Web 2.0 is a technology shifting the Web to turn it into a participatory platform, in which people not only consume content (via downloading) but also contribute and produce new content (via uploading).

2.2 Web2.0 applications

There are several popular applications (tools) of Web 2.0, From a Knowledge Management point of view; these can be summarized into six categories (showed in figure (1):

1. **WIKI**. Wiki is a structured website, i.e. collection of pages sharing the same structure using templates. Uniqueness derives from the ease of user participation: To edit existing content, to add content, or even influence the structure of the template.

The most famous example, and probably the most successful one is the WIKIPEDIA encyclopedia. WIKI engines enable easy creation of links between terms, pages and titles, enlarging in another dimension of knowledge sharing (Levy, 2009).

2. **Blogs**. Blog, term is a personal diary. These pages written by the users form together a sub-world in the internet (known as ‘‘the Blogosphere’’). The diaries, some of which are personal, some subject oriented, are all dated. At first glance, there is nothing new here. Personal pages were popular also in WEB 1.0, and other formats can be recalled from the past. The innovation yields from (Levy, 2009):

- B Continuity of writing (not one page, rather a full diary).
- B Amplification driving from quantity. Hundred millions of Blogs were counted worldwide.
- B The community of the bloggers, and the importance that their contents receive among other types of information placed in the WEB. Search engines, alerts and other tools that populate information to users, differentiate between the ‘‘regular’’ information and the ‘‘blogged’’ information. It gets respectively high interest and high reliability. The bloggers concern themselves as a community and their contents as a mini WEB, the Blogosphere.

3. Really Simple Syndication (RSS)

RSS, which may stand for “Really SimpleSyndication,” makes many things possible and helps various social media interact with each other. Anexcellent overview of RSS is available through CommonCraft on YouTube: http://www.youtube.com/watch?vZ0klgLsSxGsU. RSS meansa Twitter user can update their Twitter feed and have thatcontent also appear on Facebook. The beauty of RSS isthat one need not understand the technology of the tool touse it well. RSS means that we do not need to visit eachwebsite to track changes, but, rather, an RSS reader (like Google Reader or Bloglines) will alert us when one of cloud offers a glimpse into that person’s most-tagged concepts, and thus their interests (Darwish & Kamaljit 2011).

4. Social Bookmarking

Social bookmarking allows users to store, organize, search, manage, and share webpage bookmarks. Think about your list of favorites or bookmarked sites that you have on your own computer. A social bookmarking website makes this list available anywhere that you can connect to the Internet, so the user can access these bookmarks from home, work, or even a public computer. Bookmarks can be saved privately, made available to other Internet users, or shared with friends or colleagues.Delicious (delicious.com) is the most popular social bookmarking site. Delicious account holders create tags (tag can be defined as a triple comprising the object that is tagged, the keyword used for the tag, and the user who attaches the tag to the object), these tags can be searched or browsed, allowing the information and knowledge to be retrieved more easily and facilitating discovery; though the tags are user-defined, many account holders use the same tags for the same kinds of items, thus linking information between various users (Darwish & Kamaljit 2011).

Delicious account holders click on tags, often in tag clouds, to find out what others are reading and discussing. A tag cloud is a list of tags in which the popularity is indicated by size.

5. Podcast

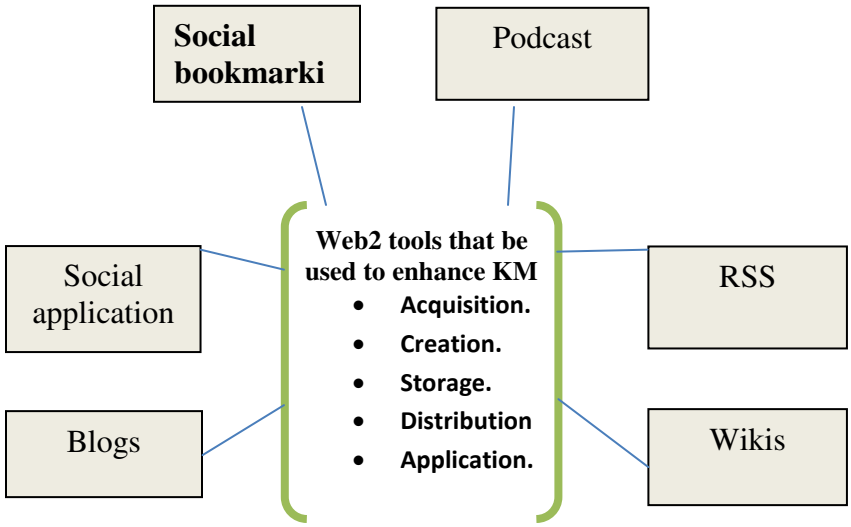
The term of podcast is constituted of words of iPod (portable digital audio player form apple) broadcasting, they are basically digital audio programs that can be subscribed to and downloaded by users via RSS and listened to on either a variety of digital audio services or desktop computer (Petter; Reich & Scheuermann, 2005). With on demand nature and portability features, podcast allows users to catch up on audio content while completing other tasks without having to sit at a computer. They also have some limitations as being linear and one way, which is why they need to be integrated with blogs, online simulations and other more interactive channels (Kaplan& Trend, 2008).

6. Social Networks

In recent years, there has been an explosion in the number of Social Web sites which allow the creation of knowledge through simplified user contributions via blogs, wikis, and the deployment of online social networks. Social networks are software that supports collaboration, knowledge sharing, interaction and communication of users from different places who come together with a common interest, need or goal (Pettantek & Ranier, 2006) (Brandtzaege & Heim, 2007).

Social networking is the building of online communities. Online social networking services provide a variety of ways for members to interact from emailing to instant messaging to photo tagging; Facebook.com and Twitter are examples (Van, 2009).There are many other tools of web2 like instant messaging (MSN Messenger), Internet Telephony (Skype), and Audio/Video Conferencing (NetMeeting).

Figure 1: Web 2 tools From a Knowledge Management2.0 point of view



2.3 Knowledge Management from a Web 2.0 perspective

(Laudon, 2016) define Knowledge Management as aset of business processes developed in an organization to create, store, transfer, and apply knowledge, (Laudon, 2016) also identifies four processes ofknowledge management; each process adds value to raw data and information as they are transformed into usable knowledge: Knowledge acquisition, storage, dissemination, application.

(Shimazu & Koike, 2007) define Knowledge Management2.0 as a model that places collective intelligence at its core and promotes its use by accelerating the distribution of information. Whereas (Levy, 2009) define Knowledge Management 2.0: managing the knowledge in light of WEB 2.0 existence.Traditional knowledge management focuses mainly on knowledge; Knowledge Management2.0 on the other hand focuses not only on knowledge, but also on its space of socialization and holders through electronic open collaboration, social linking (networking) and content sharing with a new culture of awareness and innovation (Boughzala & Dudezert, 2012).

Knowledge and the capability to create and utilize knowledge has become the most important source of a company's sustainable competitive advantage. The major obstacle to classical knowledge management approach is that knowledge workers hesitate to release their tacit knowledge and give up sharing autonomy (Yang& Ho, 2007). Researches about constructing Knowledge Management Platform or System generally emphasized much on the "technologies" employed by organizations to better retain and utilize organizational knowledge, while less attention was given to user participation which also plays a key role in supporting knowledge sharing within and between organizations. Actually, knowledge is inextricably bound up with human cognition and social factors (Thomas, et. al.,], reusing, diffusing and maintaining knowledge should be a participatory activity of all the involved people (Richardsonet. al. 2006) (Euzenat).

(Andriole, 2010) identifies six latent factors (business capabilities) that are influenced by using Web 2.0 tools, and ultimately affect business performance, these six latent factors all relate to organizational capabilities, influenced by social media use: the most important of these capabilities is knowledge management.

Web 2.0 tools may improve knowledge management processes, knowledge exchange, and knowledge creation (Schenckenberg 2009). Web 2.0 tools with an internal focus may enhance the transfer of knowledge between employees, while tools with external focus on two-way communications with customers and suppliers. Knowledge management is measured as the capabilities to share, retrieve, organize, and leverage knowledge.
The knowledge managed within Web 2.0 applications lies in content contributed by the users. This knowledge is published, enriched, shared, communicated, and combined. In knowledge syndication, users publish their opinions, experience, and knowledge to a broad community of recipients (mass media). The recipients can randomly access the information or subscribe to it. The knowledge producer is typically known to the recipients.

Web 2.0 applications that support knowledge syndication are blogs, podcasts and news feeds. With respect to the traditional KM processes, knowledge syndication mainly deals with knowledge transfer, i.e. making pieces of knowledge of a person or organization explicit and providing it to other persons and organizations. The process of collaborative knowledge creation deals with joined creation of explicit knowledge resources, e.g. text or hypertext documents. In contrast to the knowledge syndication (where the authors of the knowledge are known to the consumers), this is typically not the case in collaborative knowledge creation. The group of users collaboratively creating the knowledge can be an open community such as the Internet users or closed such as a specific division of a company. A Web 2.0 application for collaborative knowledge creation is the use of wikis1 in organizations and its collaborative creation of articles. Collaborative creation of knowledge mainly deals with the creation of (new) knowledge or at least making implicit knowledge explicit. Secondary purposes are storage/retrieval of the knowledge and the transfer of knowledge to other people and organizations.

The process of collaborative knowledge exchange deals with solving a problem an individual has by exploiting the wisdom of others. A description of the problem is made available to an open or closed group of users. The users can give hints, make suggestions how to solve the problem, give concrete solution directions, and discuss about them. All feedback, hints, answers, and solutions provided are visible to all users of the community, Web 2.0 applications making use of knowledge orchestration are typically called "mashups," providing a (predefined) combination of different knowledge sources. The process of knowledge orchestration allows for knowledge creation through combination of existing resources. The goal of this combination is knowledge transfer and knowledge application(Chunyan; Haitao; and Guolin, 2014).

3. Related Studies

Andriole, Stephen J. (2015) "Business Impact of Web 2.0 Technologies" The purpose of this paper is to present an innovative in-house knowledge management system of core know-how for European Commission (EC) officials. It shows how the quality of the work of officials could be improved and how talent growth and recognition could be better fostered within the EC, taken as target for the proposal, as well as example for other large, multi-disciplinary organizations that might wish to implement a similar system.

The study found that a system aiming at high quality of entries, allowing for a healthy breadth of substance-based opinions, covering a vast scope of subjects and offering security of operation can be designed. It is argued that visible authorship, allowing room for dissenting opinions, opting for non-public access of the entries and setting up a bibliometrics method to reward high-quality contribution to the system are essential elements to ensure its adoption and ultimate success.

Krtheo, Ghazal, (2014) "Web 2.0 reflections on scientific communication and exchange of knowledge between researchers: a field study with professors of Library Science and Documentation University of Constantine 2 Nmudja," This study discusses Web 2.0 theme and its impact on scientific communication, which is an important part in the process of scientific research, where Web 2.0 provides a fertile environment favorable to the researchers, and gives the opportunity for the emergence of new channels of communication: like blogs and social networks ... that develops and do the form and content of scientific communication. The Study also addressed also to clarify the impact of Web 2.0 on the availability and sharing of knowledge between researchers, representing one of the motives of scientific communication,And the emergence of second-generation free access Open Access 2.0 , which aims to make scientific progress more interactive, cooperative and thus more cost-effective and contribute to the digital content.

On the other hand, it exposed the Study on the concept of the second generation of science 2.0 solicitor practice in the exchange of research results and studies, and stand on the pros and cons of this generation.The study found that Web 2.0 is an important tool for the exchange of knowledge and shared among researchers, Web 2.0 tools also to provide more interactive methods to researchers, and enable them to contribute to the generation of new knowledge. The exchange of knowledge between researchers is one of the motives of scientific communication , as the Web 2.0 environment where the exchange of knowledge and share multidimensional order, which meets the needs of researchers in contact with each other and enrich their discussions on the topics of multi-disciplinary.

Smits & Mogos (2013) "The Impact of Social Media on Business Performance" Social media are gaining popularity and are increasingly used in regular operations of many companies, including start-ups, small, medium-sized, and large organizations. The purpose of this research is to explore the impact of social media and to analyze to what extent social media have impact on organizational capabilities and business performance.

Researchers analyze the impact of six social media applications on six business capabilities and on business performance in Sponsor Pay, a start-up company since 2009 in the on-line game advertising industry. They use a mixed research method including qualitative analysis based on interviews and quantitative analysis based on a survey among 60 employees. They find that the use of social media enhances business capabilities and business performance. The impact is not due to one (out of six) social media tools only, but due to successfully combining the six social media tools into one effective social media ecosystem that enables coordination between internal and external business processes.

Alokalpa (2012) " Semantic Web applications in the knowledge environment," study aimed to identify a mechanism to take advantage of the Semantic Web in the knowledge environment, the study concluded that the Semantic Web enables organizations to set up the organizational digital repositories connects knowledge stored inside with each other based on understanding of buildings and relationships that makes it more understandable by the machine and enable them to be indexed and analyzed to yell search operation conducted by the Technology and a large part.

Darwish & Lakhtaria (2011) "The Impact of the New Web 2.0 Technologies in Communication, Development, and Revolutions of Societies", In lase years with all of the attention paid to social networks (SN) and Web 2.0 tools these days, it is important to both explore their uses and evaluate their effectiveness in supporting communication, developing, and revolutions of countries, are rapidly evolving technology and play an important role in every daily life activities in societies. This technology includes wikis (Wikipedia, Seedwiki), blog, micro blogging (Twitter), YouTube, social book marking, podcasts, Second Life (virtual communities), and RSS. This paper illustrates how Web 2.0 technology has been successfully used as a supplement for communicative practice in societies. Moreover, this paper explores the impact of communication SNs, Web 2.0 technologies, and the Internet in particular, has been widely credited as contributor to the democracy and freedom of countries. Some challenges of SNs and Web 2.0 have been, overviewed. In addition to, the role of such technologies has been influenced by the Tunisian and Egyptian revolutions in 2011 which have been explained and highlighted in this

Andriole (2010) "Business Impact of Web 2.0 Technologies", This article describes research designed to measure the impact of the business value of wikis, blogs, podcasts, folksonomies, Mashups, social networks, virtual worlds, crowdsourcing, and RSS filters—all Web 2.0 technologies.

Properly deployed, they may well permit companies to cost-effectively increase their productivity and, ultimately, their competitive advantage; the research reported here includes results of interview, observation, and survey data-collection from select companies and industries primarily in the U.S. across six performance areas: knowledge management, rapid application development, customer relationship management, collaboration/communication, innovation, and training. The results include caution, skepticism, and a significant contribution to collaboration and communication. Wikis, blogs, and RSS filters have had the greatest impact, while virtual worlds have had virtually none. Security remains a concern, but we found that communication and collaboration are generally well served by Web 2.0 technologies.

Levy (2009) "WEB 2.0 implications on knowledge management," this paper is aimed to provide an understanding of the WEB 2.0 phenomenon and its implications on knowledge management organizations. The sources are divided into three basic elements: The Internet (WEB 2.0), the organizational implementation (Enterprise 2.0) and the organizational implementation of knowledge sharing (KM2.0).Findings – WEB 2.0 is very close in its principles and attributes to knowledge management. WEB 2.0 should affect knowledge management in organizations; yet, it cannot be copied, as differences between the two will not enable organizations to benefit from such. In the first stage, tools can be adopted, and in further stages, deeper aspects such as active users' participation will be followed. The study also found organizations are encouraged to start using WIKI's and in some cases also blogs. Knowledge Managers should examine if younger employees can serve as knowledge catalysts.

4. Methodology

4.1Importance of the Study

The output of this research will shows the level of the employees' web2.0 applications and the level of Knowledge Management at Jordanian Insurance Companies, as well as how web2.0 applications benefit these Companies in building their strategies about knowledge and how to exploit new technology (web2.0 applications) in knowledge management. This shall help them to understand how to sustain competitive advantage and have innovations. In addition, the findings add value to the available academic literatures on web2.0 and knowledge management.

4.2 Problem Statement

Knowledge become the most important issue in today's knowledge economy, on the other hand there are many of Web2.0 applications, with various technological tools supporting a wide range of interests and practices. These applications are becoming popular among people, organizations, and professionals which help them in connecting with each other on local and global communities. Research on this topic explores Web2.0 applications and their effect on knowledge management which is very important atJordanian Insurance Companiesin the global knowledge economy.

4.3 Objectives of the Study

The general purpose of this study is to find out the role of Web2.0 applications in KM 2.0 at Jordanian Insurance Companies.

This study aims to:

1. Find out the use of Web2.0 applicationsby employees at Jordanian Insurance Companies.
2. Find out the level of knowledge management at Jordanian Insurance Companies.
3. Explore the role of using Web2.0 applications by employees at Jordanian Insurance Companies inKM 2.0.
4. Give recommendations in this regard.

4.4 Hypothesis

General hypothesis of the study is

There is a significant positive impact of Web2.0 applications on KM 2.0at Jordanian Insurance Companies.

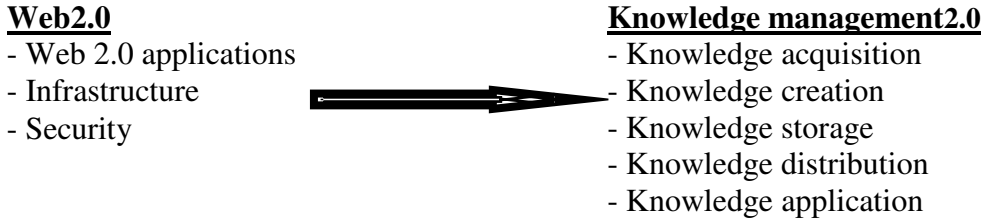
Minor hypothesis are

P1: There is a significant positive impact of Web2.0 applications on Knowledge acquisition at Jordanian Insurance Companies.

P2: There is a significant positive impact of Web2.0 applications on Knowledge creation at Jordanian Insurance Companies.
P3: There is a significant positive impact of Web2.0 applications on Knowledge storage at Jordanian Insurance Companies.
P4: There is a significant positive impact of Web2.0 applications on Knowledge distribution at Jordanian Insurance Companies.
P5:There is a significant positive impact of Web2.0 applications on Knowledge application at Jordanian Insurance Companies.

Figure 2: Study model

Dependent variable **Independent variable**



4.5 Scales reliability

Reliability defined as the consistency of the measures of a variable. To what extent the measures are free from error and therefore procedures stable and consistent coefficient (Neuman, 2006); the result of reliability test is presented in table (1): Result of the internal consistency of tested by using Cranach's Alpha.

Table 1: Cranach's Alpha

Dimensions	**Cranach's Alpha**
Total	0.84

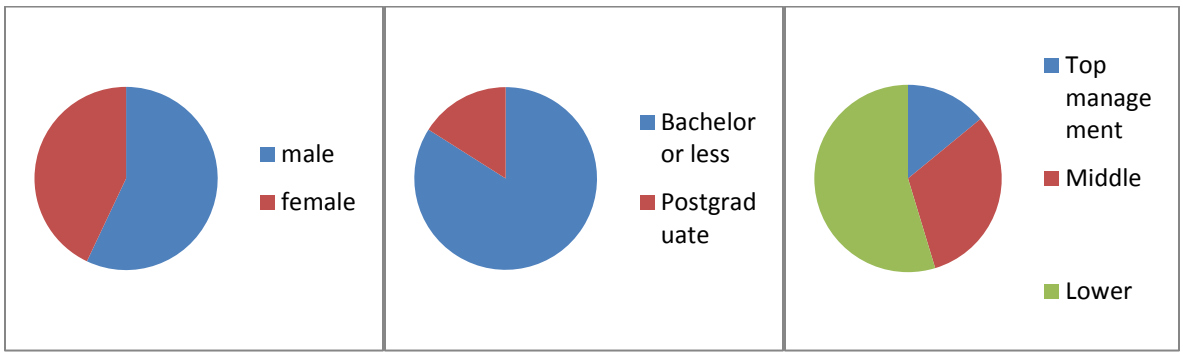
4.6 The sample of the study

The sampleof the study consists of (128) employees selected by simple random sample method from all levels. Table (2) shows the distribution of individuals according to the personal variables.

Table 2: Frequency and percentage for demographic information (n=128).

Variable		**Frequency**	**Percentage**
Gander	Male	73	57%
	Female	55	43%
	Total	128	100%
Qualification	Bachelor or less	107	83%
	Postgraduate	21	17%
	Total	128	100%
Managerial level	Top Management	18	14%
	Middle Management	40	31%
	Lower Management	70	55%
	Total	128	100%

Figure3: Demographic Information



5. Statistical analysis

After collecting data from the sample of the study; researchers use SPSS to analyze data, and the results were:

- **This part including the Mean and standard deviation for variables of study.**

Table 3: variables Description Characteristics (n=128)

No.	Questions	Mean	Std.
1	Web2 applications allow users to collaborate in the add, delete or modify the content	4.18	0.69
2	The company allows the use of wikis in its work	3.96	0.94
3	Employees in the company seen Web2 as a tool for collaborative work and space for discussion	3.75	1.20
4	Web2 applications allows Employees in the company to exchange ideas and information in electronic social networks	3.67	0,82
5	Creative ideas available from all Employees through Web2 applications in the company	3.67	0.94
6	Blogs are considered one of the means of direct expression	3.63	0.92
7	Employees depend on rich sites with information in their work	3.60	0.90
8	Employees depends other different social networks in their work	3.52	0.94
Web2.0 applications		**3.75**	**0.50**
9	The company uses update means of communication	4.3	0.97
10	The infrastructure available in the company allows the use of the web2 efficiently	3.84	0.90
11	Equipment available in the company allow the use of web2	3.79	0.91
12	Networks used facilitate the use of the company's web2 applications	3.78	0.93
13	Software used in the company support web2 applications	3.66	1.07
14	Legislation and regulations in the company facilitate the use of web2 applications	3.55	1.17
Infrastructure		**3.82**	**0.67**
15	I feel safe when I use the electronic services of the company	3.55	1.13
16	Web2 secure the confidentiality and integrity of information that are published through it	3.40	1.50
17	Information that is available through web2 enough to accomplish my work	3.18	1.37
18	Web2 applications ensure not the receipt or deny service provided by the counterparty	3.12	1.31
19	Web2 applications ensure the privacy of workers	3.09	1.33
security		**3.27**	**1.06**
Web2.0 (total)		**3.61**	**0.63**
Knowledge Management2.0 By using Web2.0 Applications the company can:			
20	The company using web2 in monitoring specialized knowledge in corporations and benefit from it.	4.15	0.84
21	The company attracts creative individuals	3.99	0.88
22	By using web2.0 the company is gaining knowledge from external sources	3.87	0.78
23	The company is gaining knowledge from internal sources by using Web 2 applications	3.87	0.87
24	The company encourages teamwork approach to generate new ideas	3.79	0.73
		3.93	**0.58**

Knowledge acquisition			
25	Organizational Learning is a source of knowledge generation in the company	3.76	0.95
26	The company relies creativity as a source for generating new knowledge	3.76	0.92
Knowledge creation		**2.76**	**0.77**
27	The company benefits from the web2.0 applications and information systems in the knowledge storage	3.75	0.88
28	The company uses web2 to transform the tacit knowledge stored in minds of workers to explicit knowledge easy to store	3.49	1.30
Knowledge storage		**3.62**	**0.83**
29	The company uses web2.0 applications in the distribution of knowledge	3.69	0.84
30	The company uses a scenario of success stories in the dissemination of knowledge	3.52	1.04
31	The company encourages the exchange of knowledge among employees through Web 2	3.51	0.91
	The company on web2.0 to exchange knowledge with other companies	3.45	1.26
Knowledge distribution		3.54	0.66
32	The company encourages the use of knowledge to generate new ideas	4.04	0.91
33	Knowledge is a key source of new innovations in the company	3.99	0.99
34	The company creates the right climate to take advantage of the new knowledge	3.88	0.84
35	The company is aware of the economic value of knowledge and its applications	3.81	0.93
36	The knowledge contributes to achieve the company's goals and satisfy the users	3.75	0.88
Knowledge application		**3.89**	**0.69**
Knowledge Management2.0 (Total)		**3.78**	**0.53**

Web2.0

As it clear from the table (3) the total mean is (3,61), and the answers of the study sample on these dimensions were close, the standard deviation indicates that, which was (0.63), which reflects the perception of respondents to the importance of web2 in Jordanian insurance companies, this importance was according to the views of sample members, arranged as follows: **infrastructure**with mean (**3.82**) and a standard deviation (**0.67**), second placeWeb2 applications with mean (**3.75**) and a standard deviation (**0.50**), and came **security**in third place with mean (**3.27**) and a standard deviation (**0.82**).

Knowledge Management (KM2.0)

From the table (3) we can see the total mean of Knowledge management is (**3.78**), and the answers of the study sample on these dimensions were very close, the standard deviation indicates that, which was (**0.53**), the arrangement of these dimensions according to the of sample members opinion, as follows: Knowledge acquisition with mean (**3.93**) and a standard deviation (**0.58**), second place Knowledge application with mean (**3.89**) and a standard deviation (**0.69**), third place Knowledge storage with mean (3.62) and a standard deviation (0.83), Knowledge distribution in fourth place with mean (3.54) and a standard deviation (0.66),and came Knowledge creation in the fifth place with mean (**2.76**) and a standard deviation (**0.77**).

This part including the results of study depends on its hypotheses:

General hypotheses: Web2.0 has a significant positive effect on knowledge management2.0.

Minor hypothesis:

To test this hypothesis (Regression) was applied, table (4) shows that:

Table 4: Result of Multiple regression relationship between Web2.0 and Knowledge management 2.0

Independent variables	Beta	T	Sig.	R	R Square	F	Sig.
Web2 applications	0.33	2.94	0.01	0.68	0.45	17.72	0.00
Infrastructure	0.42	3.65	0.00				
Security	0.05	0.43	0.67				

Table (4) shows that:

1. There is a significant positive impact of Web2 applications on Knowledge management at Jordanian Insurance Companies, where the values of (Beta, T) reached (0.33, 2.94), Sig. (0.01) Therefore the First hypothesis rejects.
2. There is a significant positive impact of Infrastructure on the Knowledge management. Where the values of (Beta, T) reached (0.42, 3.65), Sig. (0.00) Therefore the Second hypothesis Reject.
3. There is no significant impact of security on Knowledge management. Where the values of (Beta, T) reached (-0.03, -0.20), Sig. (0.84) Therefore the Third hypothesis Reject.
4. There is a significant positive impact of Web 2 on Knowledge Management, Where the values of (R, R Square, and F) reached (0.68, 0.45, and 17.72), Sig. (0.00) Therefore the General hypothesis accepted.

H 1: Web2.0 has a significant positive effect on knowledge acquisition.

Table 5: Result of Multiple regression relationship between Web2.0 and Knowledge acquisition

Independent variables	Beta	T	Sig.	R	R Square	F	Sig.
Web 2 applications	0.06	0.49	0.62	0.55	0.30	9.00	0.00
Infrastructure	0.55	4.19	0.00				
Security	0.05	0.35	0.73				

There is a significant positive effect of Web2 on Knowledge acquisition, Where the values of (R, R Square, and F) reached (0.55, 0.30, and 9.00), Sig. (0.00) Therefore the minor hypothesis 1 accepted.

H 2: Web2.0 has a significant positive effect on knowledge creation.

Table 6: Result of Multiple regression relationship between Web2.0 and Knowledge creation

Independent variables	Beta	T	Sig.	R	R Square	F	Sig.
Web 2 applications	0.29	2.06	0.04	0.43	0.18	4.67	0.00
Infrastructure	0.34	2.41	0.02				
Security	0.20	1.31	0.20				

There is a significant positive effect of Web 2 on Knowledge creation, Where the values of (R, R Square, and F) reached (0.43, 0.18, and 4.67), Sig. (0.00) Therefore the minor hypothesis 2 accepted.

H 3: Web2.0 has a significant positive effect on knowledge storage.

Table 7: Result of Multiple regression relationship between Web2.0 and Knowledge storage

Independent variables	Beta	T	Sig.	R	R Square	F	Sig.
Web2 applications	0.23	1.82	0.07	0.59	0.35	11.43	0.00
Infrastructure	0.04	0.36	0.72				
Security	0.41	3.01	0.00				

There is a significant positive effect of Web2 on Knowledge storage, Where the values of (R, R Square, and F) reached (0.59, 0.35, and 11.43), Sig. (0.00) Therefore the minor hypothesis 3 accepted.

H 4: Web2.0 has a significant positive effect on knowledge distribution.

Table 8: Result of Multiple regression relationship between Web2.0 and Knowledge distribution

Independent variables	Beta	T	Sig.	R	R Square	F	Sig.
Web2 applications	0.51	3.40	0.00	0.62	0.38	13.01	0.00
Infrastructure	0.20	1.62	0.11				
Security	0.13	0.94	0.35				

There is a significant positive effect of Web2 on Knowledge distribution, Where the values of (R, R Square, and F) reached (0.62, 0.38, and 13.01), Sig. (0.00) Therefore the minor hypothesis 4 accepted.

H 5: Web2.0 has a significant positive effect on knowledge application

Table 9: Result of Multiple regression relationship between Web2.0 and Knowledge application

Independent variables	Beta	T	Sig.	R	R Square	F	Sig.
Web2 applications	0.33	2.61	0.01	0.59	0.35	11.33	0.00
Infrastructure	0.38	3.04	0.00				
Security	0.01	0.08	0.93				

There is a significant positive effect of Web 2.0 on Knowledge application, Where the values of (R, R Square, and F) reached (0.59, 0.35, and 11.33), Sig. (0.00) Therefore the minor hypothesis 5 accepted.

6. Conclusion

Results of the study indicate that employees at Jordanian Insurance Companies useWeb 2.0 in their work relatively in high degree in Web 2 applications and security variables, whereasWeb 2.0 infrastructure variable in moderate level, the level of knowledge management at these companies also high. There is a significant positive impact of Web 2.0 applications on knowledge management in all its variables (Acquisition, Creation, Storage, Distribution, and Application) at Jordanian Insurance Companies.

We believe that a clear understanding and alignment of the Web 2.0 and the traditional knowledge management processes is essential to realize the potential of designing and developing Web 2.0 knowledge management applications. It allows taking organizational processes and different characteristics of the Web 2.0 into account. This research examined the application of Web 2.0 to knowledge management in Jordanian Insurance Companies. There are a number of interesting applications in this area. However, they almost entirely focus on the use of social networks, whilst other Web 2.0 processes also offer potential benefit, especially for knowledge transfer between Web 2.0 communities and organizations. We presented an initial implementation of a Web 2.0-based knowledge management tool for Jordanian Insurance Companies. This knowledge management tool is to be seen as first step towards a sophisticated support for creating, sharing and using of knowledge by the Jordanian Insurance Companies.

Organizations have to be careful in adopting knowledge management and Web 2.0 tools. Success will not be triggered by adopting tools. Adopting principles is a more complex task. In most cases, the knowledge management world is not mature enough for losing control and moving to altruism without any organizational central guidance. In most organizations, it is too soon to let free, and enable people to share where and only when they wish. It has to be kept in mind that organizations do not have the mass of people as the WEB does, which is a critical factor of its success. In the Internet, it is enough that a minority will share and we will be flooded, feeling as if the whole world is sharing. The organizational world is much smaller and therefore the rules are different. The world has already experienced this difference, while trying to copy internet forums to organizational internal discussion groups, which yielded much smaller success. As organizations do not have the mass, leaving people to share where and when they wish principle cannot take place in most organizations. Where it does, it surely can and should be adopted.

Knowledge managers have to continue being clever. If knowledge management is not mature enough to give out control, they have to promise themselves, they also will be wise and brave enough to let free, when their organizations will be ready for it. If they do so, everyone will benefit, inside the organization and out in the knowledge management field. From the above researchers can say; the originality of this paper comes from analyzing an important issue whether better assimilation of Knowledge Management2.0 can exist triggered by the Web 2.0 phenomenon. It is unique in its broad analysis of the tow related terms – Web2.0 and KM2.0 in an important sector in the economy which is Jordanian Insurance Companies.

7. Recommendations

Researchers recommend Jordanian Insurance Companies management and staff to reinforce using of Web2.0 inKnowledge Management2.0 processes (Acquisition, creation, transfer, storage retrieval, and application), developing infrastructure Web2.0 related to KM2.0 which showed moderate level in the study, and aware employees in Jordanian Insurance Companies about how to use Web2.0 tools that should be used in companies, enriching the KM2.0 tools because people will be expecting to find them and use them in these companies and because they hear and smell new and successful, and if this is not the only reason to be using them, it cannot harm knowledge management, vice versa.

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