

A Study of Knowledge Management Practices and its Impact on Organizational Learning in an Indian Bank

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Abstract - Knowledge management is nowadays considered an important and essential factor ensuring maintenance of competitive advantage and organizational survival in the marketplace. Knowledge management is the ability to generate substantial interest in business and management circles because of its ability to deliver profitability, competitiveness and capacity enhancement to organization. Knowledge management is a set of relatively new organizational activities that are aimed at improving Knowledge, Knowledge-related practices, organizational behaviours and decisions and organizational performance. Knowledge management focuses on the practices as - knowledge creation, acquisition, refinement, storage; These processes support organizational learning processes as knowledge transfer, sharing and utilization involving innovation, individual learning, collective learning and collaborative decision making. The intermediate outcome of knowledge management is improved organizational behaviours, decisions, products, services, processes and relationship that enable the organization to improve its overall performance. The purpose of this research paper is to study knowledge management practices, organizational learning practices and impact of knowledge management on organizational learning in an Indian banking sector, Responses were gathered from 50 respondents which include banking personnel professionals of an Indian public sector banks of Uttar Pradesh, India. Analysis of the responses has been done using the Chi-Square test. The results revealed the significant knowledge management practices speed up organizational learning process which improves organizational behaviours, decisions, products, services, processes and relationship that enable the organization to improve its overall performance which leads to sustainable development.

Key Words: Knowledge management, Knowledge creation, Knowledge acquisition, Knowledge refinement, Knowledge storage, Organizational learning, Knowledge transfer, sharing, Knowledge utilization, Organizational Performance, Sustainable development

I. INTRODUCTION

1.1 KNOWLEDGE

For many years' knowledge creation, acquisition, dissemination and improving the re utilize knowledge has been the concerned of many scientists, philosophers and many other learned people. This need has led to the emergence of a distinctive field called "knowledge management". Knowledge management has emerged as a field in the last 20 years. This is based on the basic idea that human beings are not able to utilize their full potential of their brains, thus organization are unable to fully use their employee's knowledge.

It is only through KM that organizations are able to acquire and create potentially useful knowledge that is readily available to others so that it can be use by anyone, anywhere at any time so that organizational performance can be increased effectively and efficiently.

Studies show that if an organization is able to increase its knowledge utilization by small percentage, it will yield greater benefits and results. Organizational learning is complementary to knowledge management and goes hand in hand. Organisational learning (OL) mainly concentrate on the process whereas KM focuses on the knowledge content which the organisation acquire, create, refine and ultimately uses. The objective of KM is to create, acquire and transfer the knowledge and embed this into the organisational processes so that the organisation can continuously learn and improve its results.

KNOWLEDGE MANAGEMENT PROCESS AND GOALS

KM is the planning, organizing, motivating and controlling people, processes and systems of the organization in order to ensure that the knowledge related assets (patents, manuals, and databases) are improved and effectively

utilized. The process includes knowledge acquisition, creation, refinement, storage. It operates these processes and formulates methodologies and systems to support them and motivate people to participate in the process. The goals of KM is to fully utilize and improve the organization's knowledge assets and put it into operation in terms of better knowledge practices, better decision making, improved organizational behavior of the personnel and their performance. Being an organizational wide activity it focuses on what managers can do in order to achieve KM's goals, how motivate others to participate and how they develop social processes that can help in achieving success. Social processes include self-organising groups of people sharing common interest or expert network where people with less expertise learn from someone having greater expertise. These are important because knowledge in its initial stages is tacit in nature which means it exists in the mind of an individual so in order to be successful, knowledge must be transferred through these social groups, teams and networks. Therefore, KM processes are more of people intensive and less of technology intensive.

1.2. KNOWLEDGE MANAGEMENT STRATEGIES

There are broadly two KM strategies followed by most of the organisation- codification and personalization.

Codification is implemented in the form of electronic document systems that codify and store knowledge and allows easy propagation and re use of this information. It follows re-use economics i.e. invest once in creating and acquiring knowledge and then reusing several times.

Personalization, on the other side, concentrate mainly on developing networks to people to people knowledge transfer and knowledge sharing. It is based on expert economics i.e. disseminating individual's expertise to the one with less expertise who can apply this learned knowledge in future for achieving organizational goal.

1.3. KNOWLEDGE MANAGEMENT TOOLS USED IN ORGANISATION

There are certain tools followed by organisations:

- *After action reviews (AAR)*: this is structured debriefing of participants by a trained person after concluding a project, where the actual outcomes are compared with the desired outcomes. There is blame free environment where the intention to capture the lessons learnt for future references.
- *Ask the expert*: in this, a request is made for an expert advice and response is stored for future reference and use.
- *Communities of practice (COP)*: these are the support groups having similar work responsibilities but are not a part of formally selected team.

- *Exit interviews*: in these interviews, interviewee tries to capture the explicit knowledge of the departing employee.
- *Intellectual capital audits*: it is an audit of a company's intellectual capital so that it can identify the existing intellectual capital and opportunities to increase it.
- *Knowledge centres*: these are digital libraries where ideas, research papers, case studies; best practices can be shared in the organisation.
- *Peer Assists*: It is structured workshops where one's experience and knowledge is captured by others. This helps to in developing new ideas for an effective solution.

1.4. ORGANISATIONAL LEARNING

It refers to the process of retaining, transferring and utilizing knowledge within an organisation. There are many ways to understand the relationship between knowledge management and organisational learning. Organisational learning (OL) mainly concentrate on the process whereas KM focuses on the knowledge content which the organisation acquire, create, refine and ultimately uses. To conceptualize the relationship, another way is to view OL as the goal of KM. The objective of KM is to create, acquire and transfer the knowledge and embed this into the organisational processes so that the organisation can continuously learn and improve its results.

1.5. FACTORS INFLUENCING ORGANISATIONAL LEARNING

Factors like positive personality traits, initiative, commitment to professional growth, self-efficacy are the some of the factors that influence the motivation for informal organisation learning. An unsupportive working environment, lack of time and proximity with the colleagues has a negative effect on organisational learning.

Top management support is another factor that influences organisational learning and change. Unclear roles, work overload, lack of confidence, resources, time, motivation and insufficient learning culture and innovation negatively influence organisational learning.

From a positive viewpoint, enthusiasm, involvement, role clarity, increase responsibility, top management support, investment in human resources, increased innovation makes a considerable difference in organisational culture.

II. LITERATURE REVIEW

Organisations today have realized the truth that technology based competitive advantage are short lived, so in order to gain sustainable competitive advantage, they have to focus on retaining, developing, organising and utilise the employee's competencies (Groenhaus and Nordhang, 1992). According to (Teng and Song, 2011) KM is important to all sectors be it education, cement, banking, manufacturing or any sector of the economy and is not

restricted to knowledge intensive firms in high tech industries.

Knowledge management is able to generate substantial interest in business and management circles because of its ability to deliver profitability, competitiveness and capacity enhancement to organisation (Jeon, Kim and Koh, 2011). As a result, Knowledge management is nowadays considered an important and essential factor ensuring maintenance of competitive advantage and organisational survival in the marketplace.

For designing an organisation's strategy, structure and processes KM plays a crucial role so that the organisation is able to use what it knows to learn and create economic and social value for its customers. An organisation must be a good position to retain, organise and utilize their employee's competencies in order to remain at the front and have an edge over others. Knowledge and its management is considered important for organisational survival while the key to understand the success and failure of KM is the identification of resources that allows organisations to recognise, create, transform and disseminate knowledge.

According to (Riege, 2007) those organisations that are able to effectively manage and transfer their knowledge are more innovative and are able to perform better.

Organisations should realize that it is not only their processes and technology alone that will yield them success but their human force that play an integral part in achieving those heights. Hence, for effectively managing the knowledge, the organisation should pay a close attention to the four key components of KM i.e. knowledge, people, process and technology (KP2T) (Desouza, 2011). The focus is to connect process, people and technology for the intention of leveraging the knowledge. Knowledge is described as a vital part of KM. without having knowledge to manage, there is no knowledge management (Baloh, Desouza and Paquette, 2011).

Organisational survival, competitive differentiation, globalization effects and aging workforce are some of the major factors that are driving the need of KM (Desouza, 2011). Rather than competing on the basis of their products and services, organisation are competing on the basis of knowledge. Thus, there is necessity for a life-long learning and KM has become an essential component as market is complex and rate of innovation is high. Due to early retirements, downsizing, mobility of workforce, changes in strategies leads to knowledge loss. Knowledge and information have sources for occurrence of business problems. Therefore, managing knowledge provides an opportunity for achieving substantial savings, improvement in employee's performance and competitive advantage.

(Epetimehin and Ekundayo, 2011) in their studies revealed that KM help organisation to share their valuable insights, reduce redundancy of work, reduce training time, retain the

intellectual capital and adapt with the changing environment and markets.

Knowledge management as a strategic tool deals with how an organisation maps out its strategies to effectively work with KM (Grenier, 2007 & Lee, 2013). There has been a shift from a knowledge based view of an organisation to knowledge becoming the most important factor the enable organisational capacity and leverage competitive advantage (Zander and Kogut, 1992).

Knowledge management is mostly considered as a management but is more of an operational and strategically focused management tool (Martensson, 2000). As a strategic tool, it needs to manage the collective information expertise of the employees. It means embedding the knowledge into the organisation's business strategy, policies and practices at different organisational levels. There are different parameters that should be kept in mind for the successful implementation of KM initiatives. There are different types of KM strategies that are apt for different types of knowledge (Greiner, 2007). While selecting a KM strategy, organisation should not only keep in mind the type of knowledge but also the business environment.

(Sudharani, Rao and Kumar, 2014) According to her case study on Knowledge Management a growth a reputed private Indian Bank. Reputed Private Bank has implemented knowledge management initiatives and analyzed the growth and trends of various performance parameters namely, 1) deposits, 2) investments, 3) assets, 4) expenditure, 5) income, 6) profit, and 7) other business related parameters. It was observed that reputed private bank has recorded a significant growth on all these parameters.

(Prasad, 2018) Study aimed to determine the extent to which private banks have adopted knowledge management. To this end, it established that, while there is a general sense of appreciation of the concept of knowledge management in banks, the state of knowledge management is still at the infancy level and is yet to be formally entrenched as part of corporate strategy. Another objective of the study was to determine the various knowledge management practices by these private banks. On-the-job training, particularly through social interaction and shared experience among organizational members, was the leading mode of developing, sharing and distributing knowledge. In addition, the use of e telephones, intranet, job rotation and one relevant modes of knowledge retention were through best practices, use of document management systems as well as employee retention strategies. (Apriliadi & Adman, 2019) According to their study on SMEs in Bandung, on 99 SME's, the results reveals that knowledge management has a positive and significant influence on the performance of SMEs in the city of Bandung. Where Knowledge Management Capabilities (Knowledge creation, acquisition, knowledge storage, knowledge transfer / sharing, knowledge utilization) are proven to have a positive and

significant influence on the performance of SMEs (financial perspective, internal perspective of business processes, customer and stakeholder perspectives, and learning and growth perspective).

Knowledge management has a positive and significant influence on the performance of SMEs, meaning that if knowledge management is high then the performance of SMEs will be high and vice versa if knowledge management is low then the performance of SMEs will be low.

(Shawaqfeh, Alqaied, and Jaradat, 2019)) The results of their study found that there is a statistically significant impact of knowledge management in the job performance of Jordanian commercial bank and there are also no differences in respondents' responses to the impact of knowledge management on the functional performance of employees of commercial banks due to the functional variables (age, gender, academic qualification, years of experience).

(Lartey, Kong, Afriyie, Jaladi, Bah, 2019) According to results of their research suggest that organizational learning, knowledge sharing, innovation, social identification, and technology infrastructure are strong determinants of KM initiatives and could enhance individual and organizational performance.

According to a study of 300 employees in the banking sector at Jeddah. The result reveals that the quality of services within the banking and innovations are achieved through knowledge management practices and this adoption of knowledge management concept positively impacts customer satisfaction while its implementation is directly related to the operational excellence (Khoualdi & Binibrahim, 2019).

Aforesaid literature review reveals need and importance of knowledge management in different sectors as it helps to increase the competencies of employees which help them to deliver profitability. It helps to gain sustainable competitive advantage, design organizational strategy to survive in the market. Some of the literature review focus on impact of knowledge management on overall organizational performance but the present research focuses on identifying the knowledge management practices, organizational learning practices and impact of knowledge management on organizational learning which in turn helps to retain the intellectual capital and increases the adaptability with the changing environment and markets and improve employee and overall organizational performance and will achieve sustainability.

III. RESEARCH METHODOLOGY

3.1 Objectives:

- To study significant knowledge management practices in an Indian Bank
- To study significant organizational learning practices in an Indian Bank

- To study impact of knowledge management practices on organizational learning

3.2 Hypothesis:

- H1: There exist significant knowledge management practices in an Indian Bank
- H1: There exist significant organizational learning practices in an Indian Bank
- H1: There exist significant impact of knowledge management practices on organizational learning

3.3 Sample Size:

Information was gathered from 50 respondents which include personnel of a reputed Indian Bank of Noida City (sector 18, 50, 41). The survey method was used and responses were randomly collected through what's app, email and face to face interaction and subsequently analyzed. The analysis was presented in the following tables and subsequently

3.4 Limitation:

- The sample size was small and the study was restricted to three branches of the Indian Bank of Noida city (sector 18, 50, 41)

3.5 Sample Description

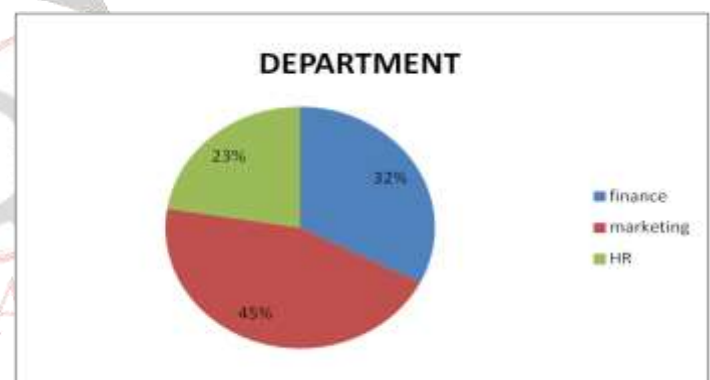


Fig-1 Fig-1 reveals that Out of all the respondents, 45% of the employees work in the marketing department, 32% are working in finance department and 23% work in human resource department

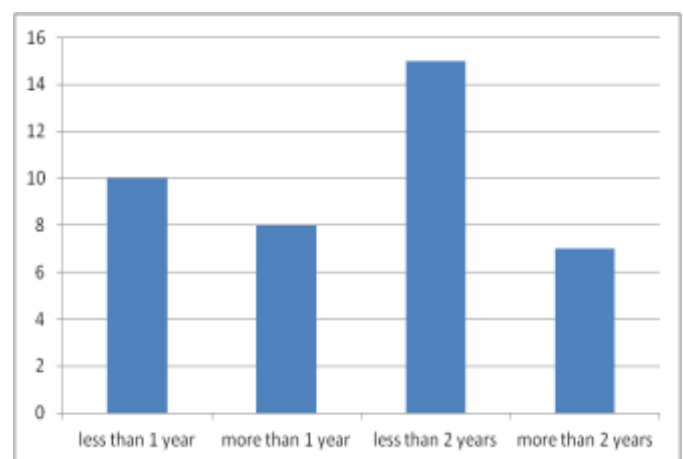


Fig-2

Fig -2 reveals that Out of 50 respondents, 15 employees have worked for less than 2 years, 10 for less than a year and 8 and 7 employees have worked for more than 1 and 2 years respectively.

IV. DATA ANALYSIS & INTERPRETATION

4.1 Analysis of Knowledge Management Dimensions

4.1.1 Knowledge Creation

- a) To what extent does bank practices the knowledge creation activities

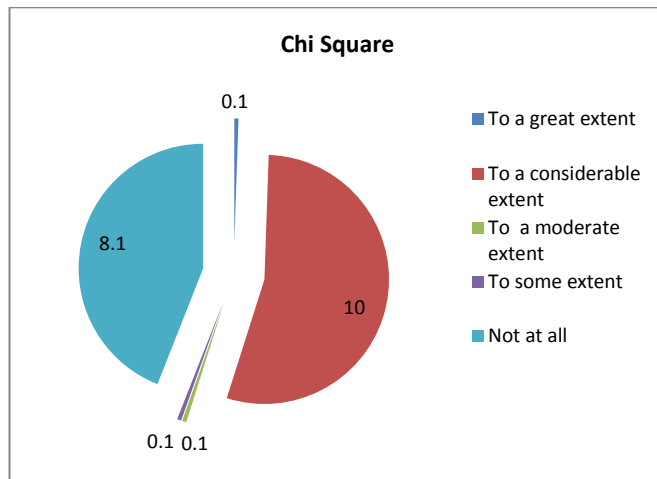


Fig-3 Significant value in fig-3 reveals that bank practices knowledge creation activities

- b) To what extent does the new ideas, thought and suggestions proposed by banking personnel

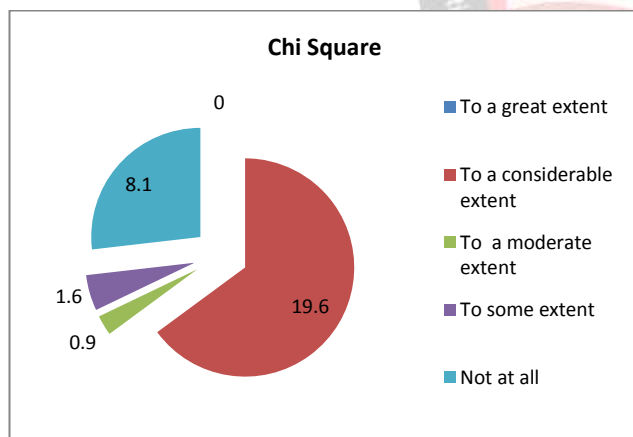


Fig-4 Significant value in fig-4 reveals that new ideas, thought and suggestions are significantly proposed by banking personnel

- c) To what extent bank encourages banking personnel to seek new ideas from all possible sources (that is Internally and Externally)

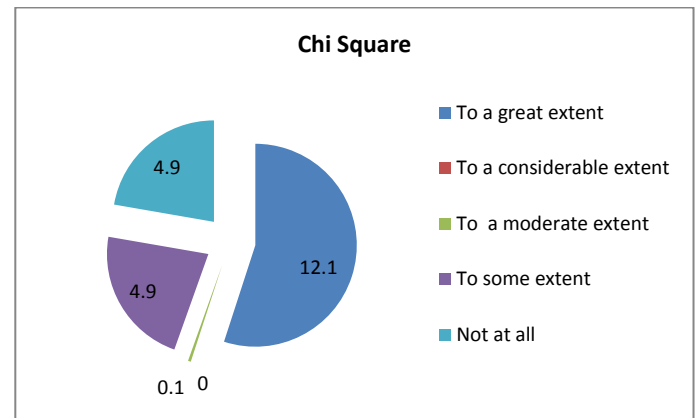


Fig-5

Significant value in fig 5- reveals that to a great extent bank encourages banking personnel to seek new ideas from all possible sources (that is Internally and Externally)

- d) To what extent bank encourages collective work and banking personnel's cooperation to develop their abilities and skills

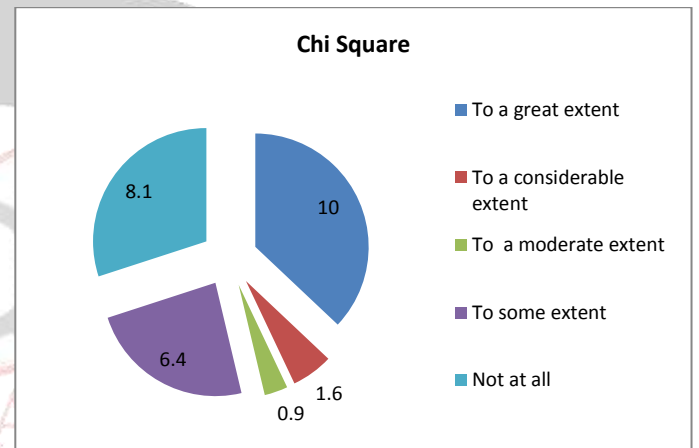


Fig-6 Significant value in fig 6 reveals that to a great extent bank encourages collective work and banking personnel's cooperation to develop their abilities and skills

4.1.2 Knowledge Acquisition

- a) To what extent bank seeks the help of external experts and specialist to transfer their knowledge and experience to banking personnel

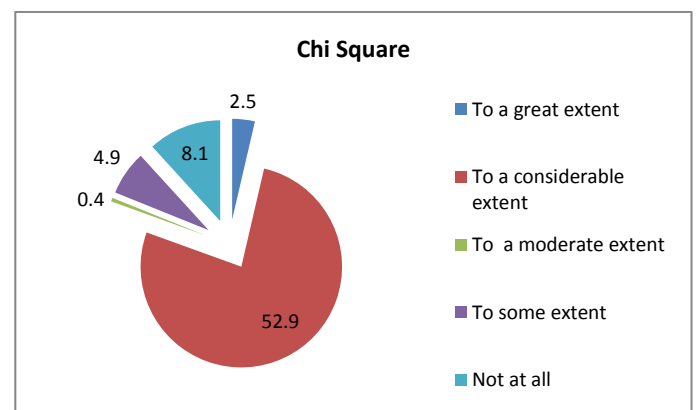


Fig-7

Significant value in fig-7 reveals that to a considerable extent bank seeks the help of external experts and specialist to transfer their knowledge and experience to banking personnel

- b) To what extent bank personnel is concerned in participating in conferences workshops and training programs inside and outside the bank as a method of acquiring knowledge

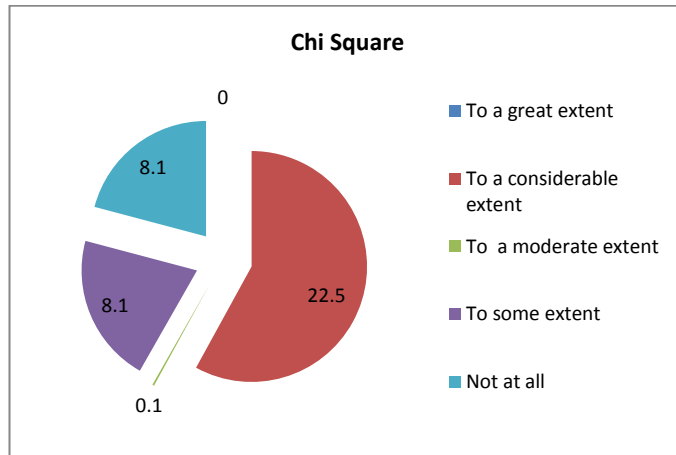


Fig-8

Significant value in fig 8- reveals that to a considerable extent bank is concerned in conferences workshops and training programs inside and outside the bank as a method of acquiring knowledge

4.1.3 Knowledge Filtering

- a) To what extent each department of the bank filters obtained knowledge and determined important knowledge in the field to be distributed and exchanged between personnel.

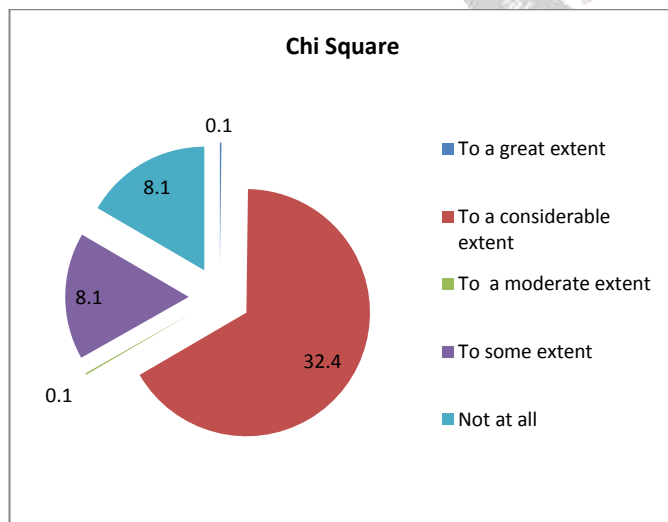


Fig-9

Significant value in fig 9- reveals that to a considerable extent each department of the bank filters obtained knowledge and determined important knowledge in the field to be distributed and exchanged between personnel.

- b) To what extent when new knowledge is created the bank adjusts it to be suitable for work environment.

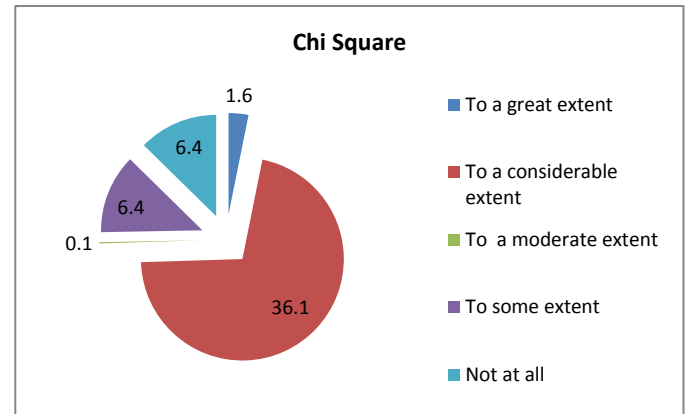


Fig-10 Significant value in fig 10- reveals that to a considerable extent new knowledge is created the bank adjusts it to be suitable for work environment.

4.1.4 Knowledge Storage

- a) To what extent bank has a comprehensive, adequate database or (knowledge base) which is available for all personnel

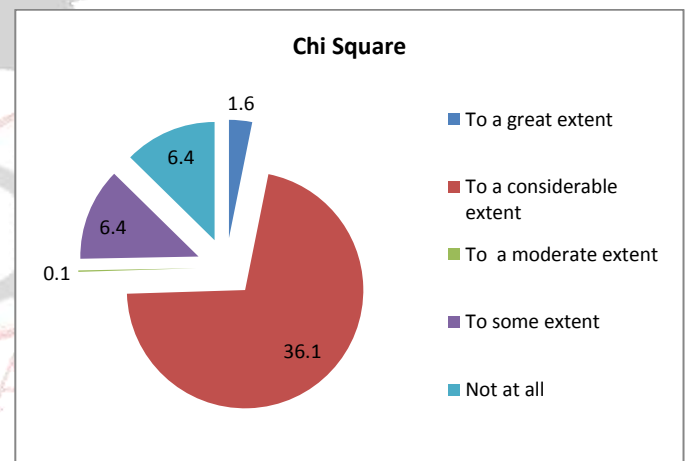


Fig-11 Significant value in fig 11- reveals that to a considerable extent bank has a comprehensive, adequate database or (knowledge base) which is available for all personnel

- b) To what extent new acquired knowledge for each accomplished project is stored as bank documents

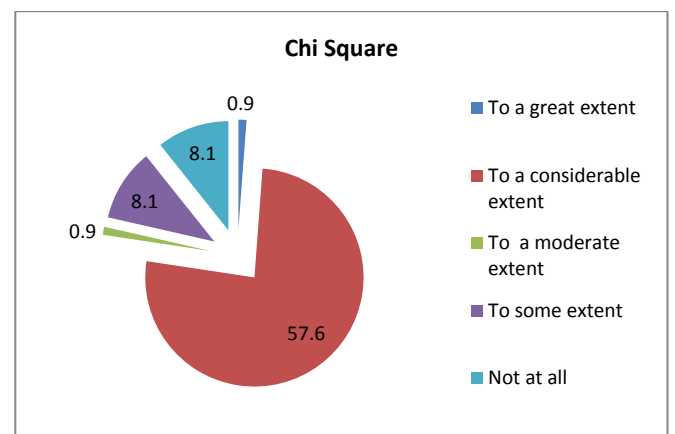


Fig-12

Significant value in fig 12- reveals that to a considerable extent new acquired knowledge for each accomplished project is stored as bank documents

- c) To what extent bank documentation problems are solved for future benefits by using different strategies

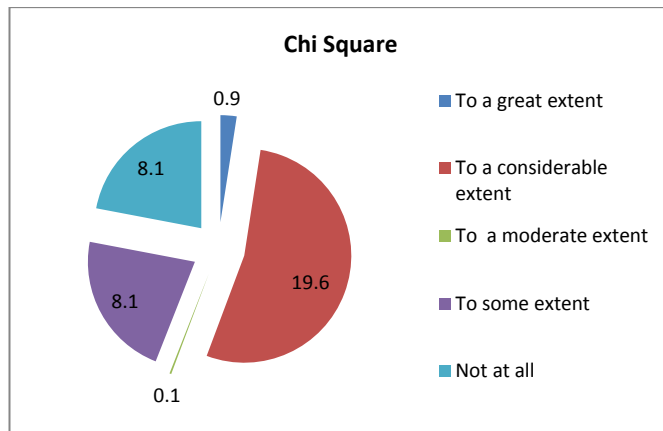


Fig-13

Significant value in fig 13- reveals that to a considerable extent bank documentation problems are solved for future benefits by using different strategies

4.2 Analysis of Organizational Learning Dimensions

Organizational learning is although it is part of knowledge management but it is related to bank productivity and status for future

4.2.1 Knowledge transfer

- a) To what extent bank personnel follow up to ensure that their subordinates review methods gained during training course

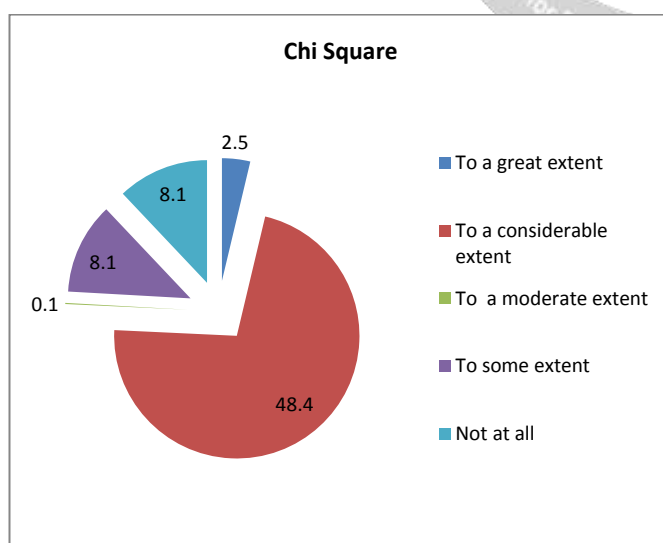


Fig-14

Significant value in fig 14- reveals that to a considerable extent bank personnel follow up to ensure that their subordinates review methods gained during training course

- b) To what extent bank invests a lot of money to develop training courses for enhancing their skills and knowledge.

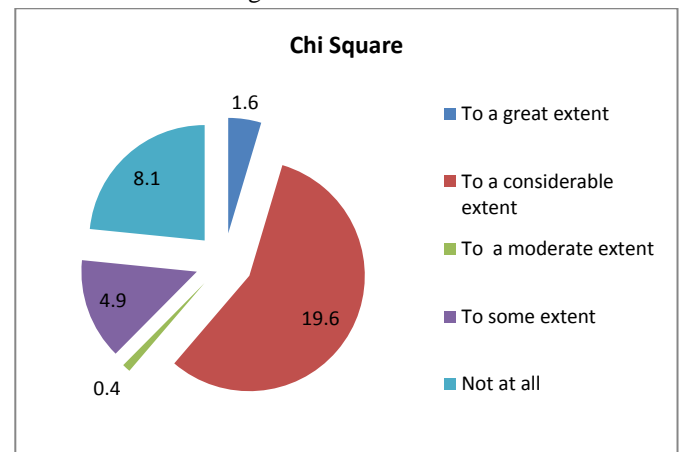


Fig-15

Significant value in fig-15. reveals that bank invests a lot of money to develop training courses for enhancing their skills and knowledge

4.2.2 Knowledge Sharing

- a) To what extent bank have an internet which enables the banking personnel to share and exchange knowledge with each other's

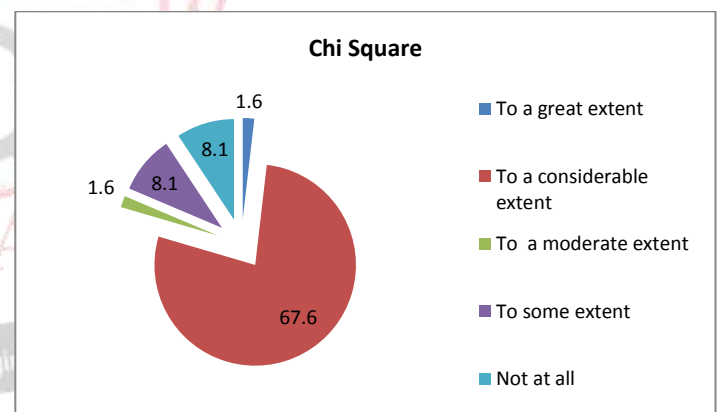
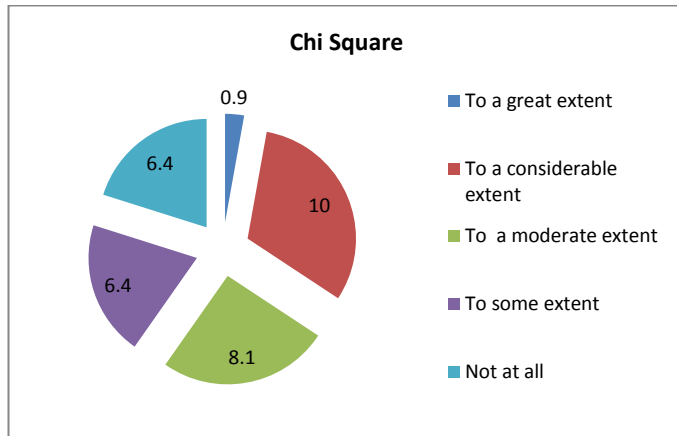


Fig-16

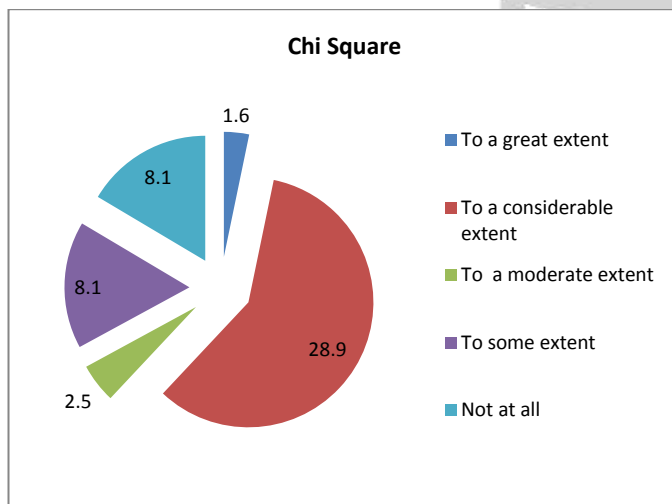
Significant value in fig-16 reveals that to a considerable extent banks have an internet which enables the banking personnel to share and exchange knowledge with each other's

- b) To what extent banking personnel use email to share and exchange knowledge with each other


Fig-17

Significant value in fig 17- reveals that to a considerable extent banking personnel use email to share and exchange knowledge with each other

- c) To what extent bank encourage group work as it enables banking personnel to share and exchange knowledge with others.


Fig-18

Significant value in fig 18- reveals that to a considerable extent bank encourage group work as it enables banking personnel to share and exchange knowledge with others.

4.3. Impact of Knowledge Management in Organizational learning practices

4.3.1 Knowledge sharing

- a) To what extent information received from any source of banks (internal & external) is benevolent for the banking personnel

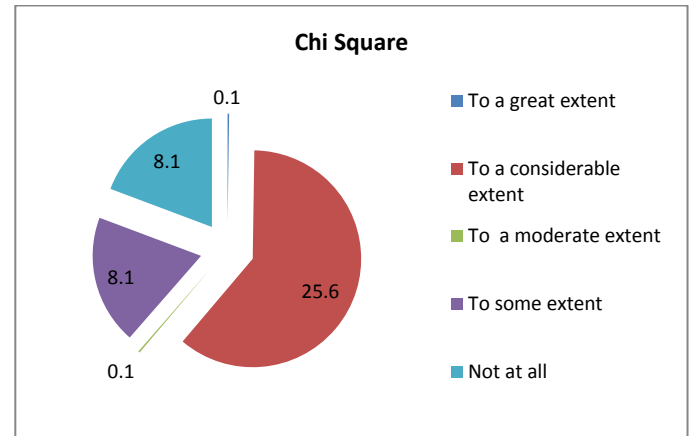


Fig-19 Significant value in fig 19- reveals that to a considerable extent as information received from any source of banks (internal & external) is benevolent for the banking personnel

- b) To what extent senior banking personnel use and apply learned knowledge and experience

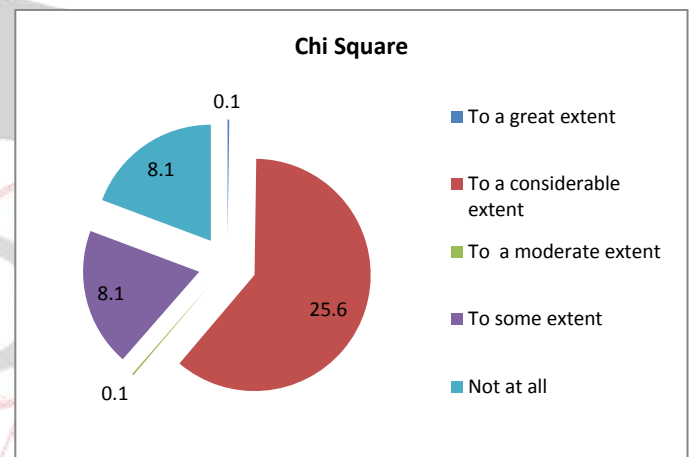


Fig-20 Significant value in fig 20- reveals that to a considerable extent use and apply learned knowledge and experience

- c) To what extent new knowledge is adopted from external sources, bank personnel use it to develop to fit their work environment

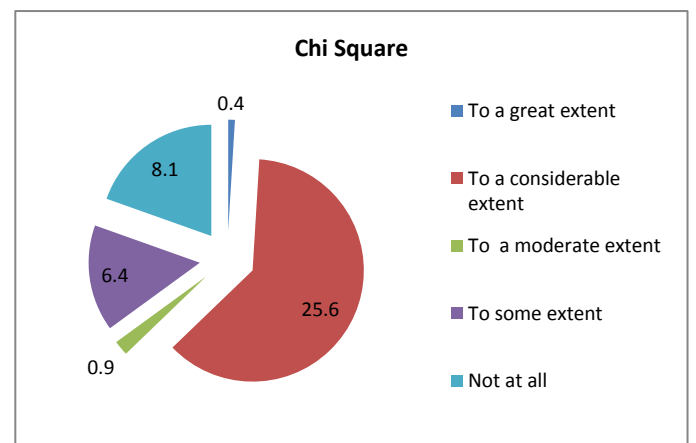


Fig-21 Significant value reveals in fig 21- reveals that to a considerable extent new knowledge is adopted from

external sources, bank personnel use it to develop to fit their work environment

- d) To what extent bank encourages subordinates to benefit from new adopted knowledge and use it as a basis to develop and create new knowledge

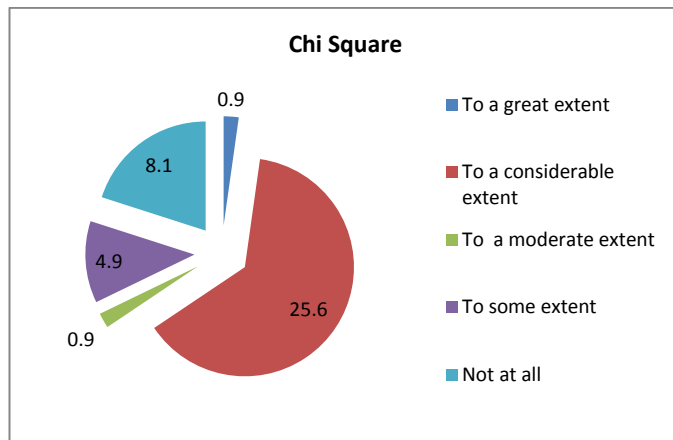


Fig-22

Significant value in fig 22- reveals that to a considerable extent bank encourage subordinates to benefit from new adopted knowledge and use it as a basis to develop and create new knowledge

4.4 On the basis of aforesaid findings

- H1: There exist significant knowledge management practices in an Indian Bank
- H1: There exist significant organizational learning practices in an Indian Bank
- H1: There exist significant impact of knowledge management practices on organizational learning are accepted

V. MAIN FINDINGS

There exist significant knowledge management practices in an Indian Bank as bank practices knowledge creation activities, new ideas, thought and suggestions are significantly proposed by banking personnel, bank encourages banking personnel to seek new ideas from all possible sources (i.e. Internally and Externally), bank encourages collective work and banking personnel's cooperation to develop their abilities and skills, bank seeks the help of external experts and specialist to transfer their knowledge and experience to banking personnel, bank personnel are concerned in participating in conferences workshops and training programs inside and outside the bank as a method of acquiring knowledge, To a considerable extent each department of the bank filters obtained knowledge and determined important knowledge in the field to be distributed and exchanged between personnel, new knowledge is created and the bank adjusts it to be suitable for work environment, bank has a comprehensive, adequate database or (knowledge base) which is available for all personnel, new acquired

knowledge for each accomplished project is stored as bank documents, bank documentation problems are solved for future benefits by using different strategies.

There exist significant organizational learning practices in an Indian Bank as to a considerable extent bank personnel follow up to ensure that their subordinates review methods gained during training course, bank invests a lot of money to develop training courses for enhancing their skills and knowledge, to a considerable extent banks have an internet which enables the banking personnel to share and exchange knowledge with each other's, banking personnel use email to share and exchange knowledge with each other, extent bank encourage group work as it enables banking personnel to share and exchange knowledge with others.

There exists significant impact of knowledge management practices on organizational learning to a considerable an extent. As to a considerable extent as information received from any source of banks (internal & external) is benevolent for the banking personnel and use & apply learned knowledge and experience. And also new knowledge is adopted from external sources, bank personnel use it to develop to fit their work environment. To a considerable extent bank encourage subordinates to benefit from new adopted knowledge and use it as a basis to develop and create new knowledge,

VI. DISCUSSION

On the basis of the findings it has been said that Knowledge creation practices have been followed by the Indian bank to some extent on comparison to Knowledge Acquisition, Knowledge filtering, Knowledge storage, Knowledge transfer and Knowledge sharing which are effectively followed by the Indian Bank to considerable extent. It is also true that knowledge is able to be created shared and enlarged through collaborative processes within organization so bank should focus to encourage banking personnel to participate in conferences, work shop, knowledge series, in house and outhouse training program and also should encourage by giving an autonomy to work and propose new ideas and suggestions which add value quality and sense of belongingness towards organization. Organizational learning is part of knowledge management and is related to bank productivity, performance and status for future.

Ultimately knowledge management practices if followed effectively to a great extent in banking the organizational learning practices will also be speed up and these have a great impact on banking productivity and sustainability. So knowledge management has become a necessary aspect to be followed to a great extent.

VII. CONCLUSION

Knowledge management in an Indian bank started on an experimental basis which later on expanded and explore

and widened its realm of operations. The young age group of employees and the supportive top management had led to the success of knowledge management. The future and success of knowledge management depends on its ability to contribute to the shareholder's value. It will continue to effect bank as long as the bank rely on the employees to make decisions, to meet the customers more efficiently and their ability to innovate for the benefit of shareholders.

VIII. RECOMMENDATION AND IMPLICATION FOR MANAGERIAL ACTION

Implication: Knowledge management and its dimensions have impact on organizational learning which leads to the banking personnel satisfaction and the growth of the Indian bank in the upcoming years. It will also improve the working culture of the bank which impacts the behaviour, work process, and reduces the complaints of customers, increase the customer retention, productivity and growth of the employees. Overall it will enhance the goodwill of Indian Bank.

Recommendation: Due to fast advanced technological development organizational learning should be continued and new knowledge and experiences should be gained using innovative strategies and methods. This should be made a compulsory part of bank work schedule. The bank must be resourceful and aware of the current changes in contemporary scenario and other national and international banks.

IX. FUTURE SCOPE OF STUDY

The present study focuses on "knowledge management practices in Indian banking industry. The study can be extended to different banks and a comparison can be drawn between the knowledge management practices of different banks in the Indian banking industry. The present scope of the study is limited to the one Indian Bank at Noida only but the future scope of the study can be expanded to the other sectors of Noida or other state also. Other banks can also be included for further research. Also relationship of knowledge management with service quality, customer relationship management, organizational resilience, market orientation, innovativeness can also be studied in different sectors and different countries. The relevance of KM can be studied and analyzed in management sciences, human resource, strategic management, leadership, organizational culture, and behavior and especially researches should be done on the use of Information technology for processing and developing knowledge management. Some of the areas are which has scope are need for AI in the development of Knowledge Management techniques AI-based Knowledge Management systems for future generation computer systems, challenges and opportunities behind the incorporation of AI and Knowledge Management techniques for Strategic Business Planning, impact of AI on Knowledge and business management strategies and AI a

disruptive technique for Knowledge Management and Strategic Business Planning in banking sector.

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