Interrelationship among Various KM Practices: An Applied Study on the Public Sector Banks in Chennai City, India

D. Anusha, Anli Suresh

Madras Christian College, India

anushaarunphd@gmail.com, anli.sgain@gmail.com

Abstract

In the contemporary competitive knowledge management (KM) scenario, interpretation of the information is more powerful towards for enhancing the organizational performance in Indian Banks. It becomes effective by combing the data, information, and interpretation. Knowledge creation, knowledge storage, knowledge sharing / exchange / distribution, and knowledge reuse are the some of the effective practices used to enhance the organizational performance. These are the key elements of any organization for better performance. When variables of personal development, knowledge creation, and information overload are compared, there is no correlation between knowledge creation and information overload. But, when personal development and information overload are compared, it has positive correlation. Finally, when variables of information technology are compared with knowledge creation, the correlation existed. Thus, results reveal that information technology greatly influences the creation of knowledge. Therefore, this research on the whole dwells on the interrelationship among various KM practices with reference to public sector banks in Chennai city, India.

Keywords: Banking, Information Technology, Information Overload, Interrelationship, Knowledge Management Practices

Introduction

According to Baker et al. (1997), "Knowledge is a set of skills, capabilities, information and experience that are used by the individuals to solve different problems". Alexander & Schallert (1991) defines "Knowledge as an individual's stock of information, skills, experience, beliefs and memories." Ruggles (1997) define Knowledge Management (KM) as "an approach to add or create value by more actively leveraging the know-how, experience, and judgment resident within and, in many cases, outside an organization". Sveiby (1997) defines KM as "the art of creating value from an organization's intangible assets".

Individual knowledge refers to knowledge of an every individual that help them to perform better in an organization. Bittner (2013) refers organizational knowledge as

"Knowledge of associated group of people who are engaged in specific activities towards achievement in an organization". Rasul et.al (2012) refers KM is "a process that transforms individual knowledge into organizational knowledge".

KM consists of the following practices that help the employees in improving their knowledge. They include Knowledge Creation (KC), Knowledge Storage (KS), Knowledge Sharing/Exchange/Distribution (KSED), and Knowledge Reuse (KR). For any organization, relevant data, information, and KM are required to take a rapid decision and make innovation in a particular field. At present days, interpretation of information is more powerful towards enrichment of the organizational performance. It becomes very effective through combination of data, information, and interpretation. Ritta et.al (2012) describes data as codes, signs, and signals which contains raw facts or the mere numbers. Thus, data is a basic element of any organization that helps to arrive at particular information. Next, information is set of accumulated collection of data that provides meaningful interpretation. Information is combined with understanding, capability, judgement, and personal experience which constitute knowledge. Knowledge is highly subjective and well-grounded in nature. It includes exchange of information that is shared among a set of individuals.These are the key elements of any organization for better innovation.

Knowledge creation uses internal and external resources to generate and create new knowledge that help the employees towards achievement of organizational goals. Knowledge creation is effective through learning, collaboration, and brainstorming. Next, knowledge sharing is a process among the employees that involves exchange of personal and organizational knowledge and is effective through various forms. It includes one person to another, from person to groups, or from one organization to other organization through various knowledge management techniques.

Thus, knowledge created and shared are stored either electronically or manually. Knowledge storage involves storage /retention of knowledge from organization and individual through which it can retrieve easily. This becomes very effective through KM System where, IT system is used for storing and retrieving the knowledge. Knowledge reuse involves reuse of stored knowledge for better organizational/individual performance (Salina and Wan Fadzilah (2008), Sarker et al. (2005), Edler (2005), Bailey and Clarke (2000)).

KM practices increase the awareness and understanding among the employees with regard to knowledge management present in every organization. KM helps the user to identify the potential benefits towards attraction of all necessary resources for implementation of KM. Finally, it helps in communication of good KM practices. Knowledge management is a benefit

to individual employees, communities of practice, and organization. When an individual is concerned, knowledge provides up-to-date information and offers various challenges and opportunities. It helps in building sense of community bonds within the organization.

Knowledge is differentiated in to explicit knowledge and tacit knowledge. Li et.al (2010) expressed explicit knowledge through scientific formulae, words, numbers, data, and codified procedures or universal principles. Jacobs and Roodt, (2011) refers that tacit knowledge arises based on the individual's competencies, experiences and skills of employees. Knowledge in banking industry is also classified in to two categories: Explicit Knowledge and Tacit Knowledge. It includes transfer of knowledge from work experience. Tranfield, Denyer and Burr (2004) states that tacit knowledge which is gained from experience rather than formal education and training. Knowledge and information acts as a key tool for making proper decisions. Tacit knowledge of a person includes subjective insights, intuitions and assumptions. This knowledge is difficult to communicate. Many organizations face stumbling stone in sharing tacit knowledge. The following are the list of activities that help in sharing tacit knowledge: Conversation, workshop, On-the-job training, and information mechanism tools such as email, groupware, instant messaging and related technologies.

Tiwana (2008) has explained that explicit knowledge as the knowledge that can be codified and transmitted in a systematic and formal language. These include documents, databases, webs, electronic mails and charts and are a codified knowledge. These knowledge assets include business plans, reports, drawings, memos, trademarks, customer lists, and patents. Many organizations store explicit knowledge in the computers and information technology. Explicit knowledge makes other employees to use the knowledge Thus, the primary objective of knowledge management is to acquire the tacit knowledge from customers, shareholders, employees and suppliers and thus, tacit knowledge is transformed into explicit knowledge.

The banking sector in India has become very innovative and completely computerized. At present, the banking scenario provides lot of new initiatives that offer best customer service. Indian banks are very challenging and offer various IT enabled products such as e-banking, online banking, Automated Teller Machine, Electronic Fund Transfer, Real Time Gross Settlement, and Electronic Data Interchange. The organization progresses better when it has knowledge centric human resource management. At present, banks have adopted various knowledge management (KM) strategies and have improved a lot in terms of their customer service. IT and KM practices are very important in the banking industry to share the knowledge among the employees and it improves decision making. Thus, the present research work is an

applied study towards public sector banks in Chennai city with respect to interrelationship among various KM practices.

Review of literature

Saquib, et.al. (2017) made a research on the impact of knowledge management on organizational performance in today's economy. The researchers pointed out that knowledge has become the currency in present economy. The knowledge management is a natural fit for the organization to implement organizational activities. When knowledge management practices are effectively utilized, the organization becomes successfully operated, achieves and sustains a competitive advantage.

Usha and Vipul (2016) made a research on role and importance of knowledge management in Indian business enterprises. The objective of KM as per this research is to arrange, orchestrate and organize an environment where people are invited and facilitated to apply, develop, share, combine and consolidate knowledge.

Kangogo and Gachunga (2015) made a research on influence of knowledge management practices towards enhancement of banking services in Kenya. The study resulted that knowledge creation and knowledge sharing enhances the services provided by the banks. Information and communication technologies help in exchange of knowledge among the employees. The study recommends the bank that knowledge creation can be effective through education, on-job training mentoring, seminars, conferences and workshops. These help to capture and store knowledge.

Ohierenoya & Eboreime (2014) made a research on knowledge management practices and performance in the Nigerian University. They have referred that knowledge is being acquired through following techniques: Education, mentoring, seminars, workshops, and conferences.

Bhatt (2001) explains KM as a methodology that is primarily used for creation, endorsement, presentation, spread and appraisal of the information. KM is considered as better tool to achieve the objectives through formulated initiatives and this system used for promotion of smooth flow towards sharing of knowledge. Knowledge management practices are those practices which translate the ideas into action (Nonaka & Takeuchi, 1995; Davenport & Prusak, 1998; Branin, 2003; Lee, 2005; Jain, 2007; Mavodza, 2010). It consists of knowledge generation, knowledge acquisition, knowledge organization, knowledge storage, transfer, knowledge sharing, and knowledge retention for better understanding of knowledge management.

As per MingYu (2002), KM is considered to be most common goal that help the employees to motivate an organization towards better management of knowledge towards talent retention, improved customer service, and effective utilization of knowledge.

Natrajan (2008) provides the following list as the objectives for effective utilization of information technology: (i) providing repository for documents, obtaining or reports, policies, procedures, and forms; (ii) links; (iii) discussions; (iv) news, staff directory, and event calendar; (v) messages that top management offer to the employees. Davenport (1999) has referred the basic types of knowledge repositories as: (i) external knowledge which includes competitive intelligence (ii) structured internal knowledge such as research reports and product-oriented marketing materials and (iii) informal internal knowledge such as discussion databases.

There is an old age saying that knowledge is power. Ngulube (2012) has described that knowledge increases when it is shared among the individuals. Ngulube (2012) and Gurteen (1999) observed that sharing of knowledge involves process of social interaction activity through guidance, exchange of ideas, learning by observation, listening, and asking. Reid (2003) refers that knowledge sharing process helps an employee towards creation of opportunities to offer business opportunities with competitive advantage. Hogel *et al.,* (2003) defines knowledge sharing as a social interaction culture that involves exchange of knowledge experiences and skills. It is a set of shared understanding for the employees to provide relevant information.

Kock (2002) claims that information overload are caused due to poor prioritization of ideas, time pressure and receipt of more information. Jensen (2004) reports that meetings and dealing with communication from others such as e-mails and communicating to others are the top three daily time wasters. Shaw (2002) has aptly said that technology is supposed to work faster and efficient. But, in reality, e-mails, phone-calls, and text messages are dumped and interrupt the daily operations.

Research Gap

KM helps in delivering the timely information. KM activities also help the management to formulate strategies, tactical, and operational activities towards achievement of the organization's desired objectives. At present, banking industry is in progression towards technology-based arena. Banks are now completely computerized and technologically updated. In the present, anywhere, anytime banking has been possible only with the help of core banking facilities and thus, all the branches are inter-connected.

This study makes an assessment of the KM practices in the bank to improve the employee efficiency and performance to provide quality service and satisfy the customer. In

this study, an assessment has been made towards knowledge creation, knowledge storage, and knowledge sharing/distribution activities. The banks have started with a new dimension of managing the knowledge by adopting information technology (IT) which plays a vital role in day-to-day operations. Banks are striving hard to improve the performance of the employees in lieu of facing the global changes and challenges. Thus, as a result of this, banks have adopted KM. Thus, knowledge management addresses the above issue to find appropriate solution and enrich the employees' knowledge towards improvement of organizational performance.

Thus, retention of employees has become the major challenge in public sector banking industry. Creating, storing, and sharing of knowledge are assumed to the important knowledge management practices. So, this study is made to determine the interrelationship among the various KM practices. Also, the researcher has a made a study to know whether when knowledge management techniques are used more and more leads to information overload and its impact towards knowledge creation.

Objectives of the study

i. The primary objective of the study is to explore the interrelationship among the various KM practices towards enrichment of employee's knowledge.

ii. The second objective is explored to determine that when knowledge management techniques are used more and more, leads to information overload.

iii. Third objective deals with the extent of the information technology towards knowledge creation.

Hypotheses of the study

For this study, researcher took various KM practices, information overload, information technology, and personal development. These are tested through following hypotheses to fulfill the formulated objectives.

i. Various KM practices followed by banks towards enrichment of employee's knowledge are highly interrelated.

ii. There is strong association among information overload, knowledge creation, and personal development.

iii. Information technology does not have influence over creation of knowledge.

Research Methodology

The quantitative methodology is adopted for this study and two stage simple random sampling is adopted using structured questionnaire. Primary data is collected through questionnaire from the sample size of 218 respondents of top 5 banks in and around Chennai city. For this research, sampling unit is selected from junior management, middle and top level managers of public sector banks. The research instrument used is self-designed structured questionnaire, which is pre-tested for reliability and validity. Secondary data are collected from various research papers, books, journals, reviews and websites. SPSS version 17.0 statistical software is used and the results obtained thereby have been analyzed and interpreted. The researcher has used the following statistical tools: *Descriptive analysis, Correlation, Chi-square test,* and *Correspondence analysis.*

S.no.	Variables	Number of items	Cronbach's alpha coefficient (α)
	Table 1: Values of Cronbach's alpha coefficient (α)		
1.	Knowledge Management Practices (KMP)	22	0.957
	Impact of Information Technology (IT)	9	
	Organizational Performance (OP) and Individual Performance (IP)	24	

The most used reliability analysis method is Cronbach's Alpha (reliability estimates based on item variances). When the alpha coefficient score is above 0.7, there is high internal consistency of data and questionnaire becomes reliable. When these variables above are taken for the research, α is more than 0.7. Thus, questionnaire taken for this study is reliable.

Results and Discussion

To explore the interrelationship among the various KM practices towards enrichment of employee's knowledge is tested with correlation analysis and correspondence analysis.

The Table 2 shows the rho value and significance value among the various practices.

		KC	KS	KSED	KR
		Table 2. Correlation analysis among the knowledge management practices			
KC	Rho.	1.000			
	Sig.level				
KS	Rho.	0.4548	1.000		
	Sig.level	< 0.001			
KSED	Rho.	0.5366	0.3717	1.000	
	Sig.level	< 0.001	< 0.001		
KR	Rho.	0.6528	0.3433	0.4889	1.000
	Sig.level	< 0.001	< 0.001	< 0.001	
Source: Primary Data					

Firstly, correlation is used to test the relationship among the KM practices followed by banks towards enrichment of employee's knowledge. When the KM practices are compared, following are the results:

- When KC and KS are compared, the significance level is <0.001 and there is 45.48% correlation exists.

- When KC and KSED are compared, the significance level is <0.001 and there is 53.66% correlation exists.

- When KC and KR are compared, the significance level is <0.001 and there is 65.28% correlation exists.

- When KS is compared with KSED and KR, the significance level is <0.001 and there is 37.17% and 34.33% correlation exists.

- When KSED is compared with KR, the significance level is <0.001 and there is 48.89% correlation exists.

Thus, all the four variables namely KC, KS, KSED, and KR are significantly interrelated with each other at 5% level of significance. Next correspondence analysis is conducted to examine the correspondence between four variables namely KC, KS, KSED, and KR.

**Hypothesis 1:** Various KM practices followed by banks towards enrichment of employee's knowledge are highly interrelated.

Table 3. Cumulative Principal Inertia and Percentage of extracted dimensions					
Factors		**Dimension1**	**Dimension2**	**Total**	**Sig.**
KS vs. KC	Inertia	0.2358	0.1115	0.3472	< 0.001
	%	68%	32%	100%	
KS vs. KSED	Inertia	0.1219	0.0079	0.1299	< 0.001
	%	94%	6%	100%	
KS vs. KR	Inertia	0.1139	0.0288	0.1427	< 0.001
	%	80%	20%	100%	
KC vs. KSED	Inertia	0.2951	0.1459	0.4410	< 0.001
	%	67%	33%	100%	
KC vs. KR	Inertia	0.4309	0.0955	0.5264	< 0.001
	%	82%	18%	100%	
KSED vs. KR	Inertia	0.2357	0.0108	0.2465	< 0.001
	%	96%	4%	100%	

Source: Primary Data

The Table 3 above represents the principal inertia that is extracted by each dimension. However, the overall inertia shows 31% variance as explained. Thus, the first dimension

explains 72% of the 31% of the variance. This reflects the fact that there is correlation between KS, KC, KSED, and KR.

Figure 1 - CA Coordinate Plot
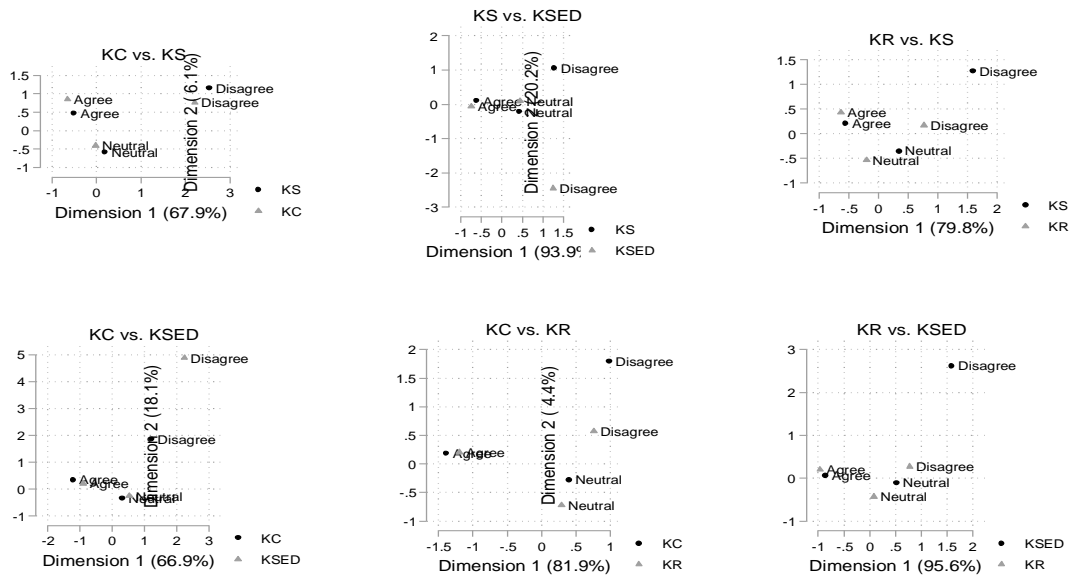
Source: Primary Data

The subgroup comparison indicates significant relationship between these factors. The Figure 1 shows that all the variables pertaining to KS, KC, KSED, and KR are very closely interrelated. Across the four factors, all the similar responses are corresponded to each other. "Disagree" component is an exception. All other components are closely related with each other. Thus, through this analysis, the researcher is able to conclude that all four factors are highly interrelated.

ii. The second objective is framed to determine that when knowledge management techniques are used more and more, leads to information overload.

Firstly, correlation is adapted to test whether variables of the information overload, knowledge creation, and personal development are correlated among each other.

Table 4. Correlation analysis among the information overload, knowledge creation, and personal development				
Variables		**Overload**	**Knowledge Creation**	**Personal Development**
Overload	**Rho.**	1.0000		
	Sig.level			
Knowledge Creation	**Rho.**	0.1196	1.0000	
	Sig.level	0.0788		
Personal Development	**Rho.**	0.2732	0.1497	1.000
	Sig.level	< 0.001	0.0275	
Source: Primary Data				

When knowledge creation is compared with the overload, the significance value (0.0788) is more than 0.05. This reveals that, knowledge creation and information overload are not interrelated. But, when overload and knowledge creation is compared with the personal development individually, the significance level is less than 0.05. So, correlation existed at very minimum percentage. Thus, when there is overload of information by using more knowledge management techniques, it does not create knowledge in a positive manner.

Hypothesis 2: There is strong association among information overload, knowledge creation, and personal development.

Chi square analysis is used to test the association among information overload, knowledge creation and personal development.

Table 5. Association between information overload and knowledge creation					
KM techniques when used more leads to information overload	**Knowledge creation**				
	Disagree	**Neutral**	**Agree**	**Strongly Agree**	**Total**
Strongly disagree	1	4	0	0	5
	20.00%	80.00%	0.00%	0.00%	100.00%
Disagree	3	35	8	0	46
	6.52%	76.09%	17.39%	0.00%	100.00%
Neutral	1	32	6	0	39
	2.56%	82.05%	15.38%	0.00%	100.00%
Agree	4	62	25	0	91
	4.40%	68.13%	27.47%	0.00%	100.00%
Strongly agree	8	14	13	2	37
	21.62%	37.84%	35.14%	5.41%	100.00%
Total	17	147	52	2	218
	7.80%	67.43%	23.85%	0.92%	100.00%
Pearson chi square value = 34.9433					
Significance value = <0.001					
Source: Primary Data					

From the Table 5, it is very clear that KM techniques when used more leads to information overload and thus, there is no knowledge creation among the banking employees. The chi-square value is 34.9433 and the significance value is 0.000. It is less than 0.05. So, when significance value is less than the p-value, null hypothesis is rejected. Thus, there is no strong association between information overload and knowledge creation.

KM techniques when used more leads to information overload	Personal Development				
	Disagree	**Neutral**	**Agree**	**Strongly Agree**	**Total**
Strongly disagree	0	0	1	4	5
	0.00%	0.00%	20.00%	80.00%	100.00%
Disagree	0	3	39	3	45
	0.00%	6.67%	86.67%	6.67%	100.00%
Neutral	0	11	27	1	39
	0.00%	12.09%	69.23%	3.30%	100.00%
Agree	1	11	76	3	91
	1.10%	12.09%	83.52%	3.30%	100.00%
Strongly agree	1	1	11	25	38
	2.63%	2.63%	28.95%	65.79%	100.00%
Total	2	26	154	36	218
	0.92%	11.93%	70.64%	16.51%	100.00%

Table 6. Association between information overload and personal development

Pearson chi square = 118.6932
Significance value = <0.001
Source: Primary Data

From the Table 6, it is very clear that KM techniques when used more leads to information overload and thus, there is no personal development among the banking employees. The chi-square value is 118.6932 and the significance value is <0.001. It is less than 0.05. So, when significance value is less than the p-value, null hypothesis is rejected. Thus, there is no strong association between information overload and personal development.

i. The third objective of the study compares the information technology and its influence on the knowledge creation.

Firstly, correlation is adapted to test whether information technology and knowledge creation has any correlation. When knowledge creation is compared with the overload, the significance value (<0.001) is less than 0.05. 38.74% correlation exists between the information technology and knowledge creation.

Table 7. Correlation analysis among the information technology and knowledge creation		
Variables		**Overload**
Knowledge Creation	**Rho.**	0.3874
	Sig.level	< 0.001
Source: Primary Data		

Hypothesis 3: Information technology does not have influence over creation of knowledge. Chi square analysis is used to test the association among information technology and knowledge creation. The results of this analysis are shown in Table 8.:

Table 8. Association between information technology and knowledge creation					
Information Technology	**Knowledge Creation**				
	Disagree	**Neutral**	**Agree**	**Strongly Agree**	**Total**
Disagree	1	0	0	0	1
	100.00%	0.00%	0.00%	0.00%	100.00%
Neutral	9	71	4	0	84
	10.71%	84.52%	4.76%	0.00%	100.00%
Agree	7	76	46	1	130
	5.38%	58.46%	35.38%	0.77%	100.00%
Strongly agree	0	0	2	1	3
	0.00%	0.00%	66.67%	33.33%	100.00%
Total	17	147	52	2	218
	7.80%	67.43%	23.85%	0.92%	100.00%
Pearson chi square = 78.7083					
Significance value = <0.001					
Source: Primary Data					

From the Table 8, it is very clear that KM techniques when used more leads to information overload and thus, there is no personal development among the banking employees. The chi-square value is 78.7083 and the significance value is <0.001. It is less than 0.05. So, when significance value is less than the p-value, null hypothesis is rejected. Thus, Information technology has significant influence over creation of knowledge.

Findings from the study

The variables of knowledge creation, knowledge storage, knowledge sharing / exchange / distribution and knowledge reuse are significantly interrelated among each other. Thus, there is strong relationship among the variables. When variables of personal development, knowledge creation, and information overload are compared, there is no

correlation between knowledge creation and information overload. But, when personal development and information overload are compared, it has positive correlation. Finally, when variables of information technology are compared with knowledge creation, the correlation existed. Thus, results reveal that information technology greatly influences the creation of knowledge.

Suggestion and Conclusion

The researcher reveals that when KM techniques are used more and more to enrich the employees' knowledge, lead to gaining information overloaded. So, the banks need to plan and provide a proper blend of management techniques. Also, since information technology greatly influences the creation of knowledge, employees need to be updated technologically. They need to be aware of technological advancements. So, banks need to be updated technologically with computerized software and proper training need to be provided to all the employees for using it without any hindrance.

Future Research

The researcher has identified the interrelationship among the knowledge management practices and also has revealed the impact of information overload and information technology towards creation of knowledge. Future research can be attempted to test how information technology impacts the other knowledge management practices such as knowledge storage, knowledge sharing / exchange / distribution, and knowledge reuse.

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Authors Affiliation

FIRST AUTHOR		
	NAME	ANUSHA.D, M.Com., M.Phil., M.B.A.
	DESIGNATION	Doctoral Research Scholar
	INSTITUTION	Madras Christian College, Tambaram, Chennai – 600 059.
	MOBILE	9789841821
	ADDRESS FOR COMMUNICATION	No:7, Yamuna street, Gomathi nagar, Selaiyur, Chennai – 600073.
	E MAIL	anushaarunphd@gmail.com

SECOND AUTHOR		
	NAME	ANLI SURESH, M Com., M.F.M., M.B.A., M.Phil., PhD.
	DESIGNATION	ASST.PROF.OFCOMMERCE, Dissertation Chair
	INSTITUTION	Madras Christian College, Tambaram, Chennai – 600 059.
	MOBILE	9840217030
	ADDRESS FOR COMMUNICATION	House No -48, 6 Flats, MCC Staff Quarters, Madras Christian College, East Tambaram Post, Chennai-59.
	E MAIL	anli.sgain@gmail.com

| CORE THEME : KNOWLEDGE MANAGEMENT | | |

WE declare that the submitted paper is original research work, which is not been published or submitted for publication elsewhere.