Knowledge Enrichment through Techniques of Knowledge Management: A Comparison between Middle Level and Lower Level Employees in the Banking Industry

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Abstract

In a developing nation like India, banking industry plays a vital role for country's economic development. Banks have adopted various knowledge management (KM) strategies and has improved a lot in terms of their customer service. But, diffusion of technological development is at slow pace in the public sector banks when compared to private sector and foreign banks. For a very long time, banks have adopted automated information processing technology with a help of information technology. So, bank employees must be updated with the basic information technology tools. Due to demonetization policies at present, India is slowly becoming cashless economy. This increases banking transactions. Hence, banking employees need to become more tech-savvy. Researchers have conducted very less study among the employees of Indian Banks in regard to knowledge management. In the banks, lower level and middle level employees are those who directly provide services to the customers. At present, core banking solutions is helping people towards anywhere, anytime banking. In order be equipped with all these advancements, bankers need to enrich themselves with the knowledge management techniques. In this research, the researcher makes a comparison among middle level and lower level bank employees on knowledge enrichment through techniques of knowledge management. This research also has indicated that employees feel ease to make communication among the employees. Use of Internet / Intranet / Extranet / Portals, Content / Document management, and Search tools are having a high impact towards enrichment of middle level employee's knowledge. So, organizations can arrange online courses for enrichment. To conclude, both the level employees feel that knowledge management techniques enrich the knowledge of an employee and it has to improve with more information and technological aspect.

Keywords: Banking, Enrichment, Information Technology, Knowledge Management Techniques

Introduction

In a developing nation like India, banking industry plays a vital role for country's economic development. Banks have adopted various knowledge management (KM) strategies and has improved a lot in terms of their customer service. Baker et al. (1997) defined knowledge as "Set of skills, capabilities, information and experience that are used by the individuals to solve different problems is known as Knowledge".
defined knowledge management as "The way an organization create, use, share and store knowledge in known as knowledge management". When banking industry is concerned, sharing of information is very important and it improves the decision making.

There are two kinds of knowledge: implicit and explicit knowledge. Tacit knowledge of a person includes subjective insights, intuitions and assumptions. This knowledge is difficult to communicate. Many organization 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. On the other hand, a codified knowledge that is stored in form of documents, databases, emails and websites are referred as explicit knowledge. These knowledge assets include business plans, reports, drawings, memos, trademarks, customer lists, and patents. Many organization store explicit knowledge in the computers and information technology. The primary objective of knowledge management is to require tacit knowledge from customers, shareholders, employees and suppliers and change it to explicit knowledge. Explicit knowledge makes other employees to use the knowledge.

Banking is major sector for development of any economy. Hence, for this research, comparison is made among middle level and lower level employees of banking sector to measure the knowledge enrichment through KM techniques in banking sector.

Review of literature

Rizwan, Affaf, and Sumera (2014) made a research on the factors that affect knowledge management in the banking sector of Pakistan. In their research, the factors that help to maintain and design KM system in the banks are leadership, culture and system (information technology). The findings of the research showed a powerful relationship between culture, leadership and IT. All three factors have effect on each other. So, if there are any changes in one factor, it will have effect on another. Also, the results showed that banking sector is a house of knowledge. Here, all the employees feel free to share their knowledge among them. Employees use technology effectively for maintaining knowledge management. Culture of the people assist them to share the knowledge instead of hiding them. They also reported that banking sector is filled with full of knowledge. The employees share knowledge with their co-workers without any hindrance and hesitation. They also reported that leaders are standing as pillar to support the flow of knowledge among the employees in the banking industry.

Faisal, Khaldoon, and Shaker (2013) conducted a research on the role of knowledge management in Jordan with respect to banking sector. The research made was exploratory and analytical in nature. The researcher considered to validate two dimensions: knowledge management process and knowledge management activities. The result of the study was that there was significant positive correlation between the overall knowledge activities except community of practice activity.

Zainab, Mai, and Akram (2011) made a research on the significance of knowledge management systems at financial organizations. In the study, following factors were considered: Availability of required information technologies, Individuals' capabilities and awareness, coordination between departments, acceptance and trust of decision makers. In the banks and financial organization, banks play a vital role. The result of study is as follows:
- Knowledge management techniques help in improving the operating activities.
- The banks located in Bahrain has spent required amount in information technology projects, MIS, and knowledge management projects.

Karkoulian, Halawi, and McCathy (2008), made a research on knowledge management activities in the banks located in the city of Lebanese. The results of the study revealed that informal mentoring is highly and positively correlated with the knowledge management. The employees of the bank are ready to share knowledge informally. Formal mentoring requires knowledge to be shared between the mentor and mentee.

Sorrentino (1999) suggested the how knowledge management model formed by Michael Earl is useful for the banking industry. This approach explains about the usefulness of the components such as Knowledge systems, Networks, Knowledge workers and Learning organizations in the banking sector. Any banking industry has these components but represented in different combinations. The indicators of these components are as follows: IT infrastructure, Databases and Software applications. Now- a-days, banks are highly dependent on IT industry as they have become totally computerized.

Research Gap

For past many years, banks have utilized manual process for banking transactions. But, at present for banks are operated under core banking solutions. The present generation banks are very competitive. Rita (2012), made a research on knowledge management, sharing and creation in the developing countries' banking industry. In the modern era, knowledge is considered as a power. In order to retain the knowledge sharing and knowledge creation, knowledge management is considered to be important tool. Banking is not only business of money but also considered to be business of information. Thus, jobs in bank at present are information based employees need to be updated. So, at present, knowledge management acts as a medium for employees to learn new things.

Researchers have conducted very less study among the employees of Indian Banks in regard to knowledge management. In the banks, lower level and middle level employees are those who directly provide services to the customers. So, they need to be tech savvy and updated with banking operations. Thus, research was conducted to measure the enrichment of knowledge through KM techniques among the middle level and lower level employees.

Objectives of the study

i. To study the enrichment of knowledge through various knowledge management techniques among lower and middle level employees.

ii. To know which knowledge management techniques has more impact on the lower and middle level employees of the bank.

Research Methodology

The methodology adopted for this study is simple random sampling based on structured questionnaire and quantitative research. Primary data questionnaire from the sample size of 100 respondents of top 5 banks in and around Kanchipuram district. For this research, sampling unit are selected from lower level and middle level employees working in the banks. Questionnaire consisted of 21 knowledge management techniques which directly or indirectly enriched the Knowledge Management. 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.

Results and Discussion

Enrichment of Knowledge through KM Techniques

Knowledge enrichment is studied through various knowledge management techniques among lower and middle level employees. Descriptive analysis and chi-square test is used to analyze the objective. The following table shows the rating of KM techniques in enriching the knowledge of lower and middle level employees.

KM Techniques	Training		Documentation		Web-based infrastructural system for learning		Data mining		Software		Networking		Discussion forums	
Rating	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level
Bad	5.26%	0%	2.63%	4.84%	0%	6.45%	5.26%	4.84%	0%	4.84%	0%	1.61%	0%	1.61%
Average	2.63%	9.67%	0%	3.23%	15.79%	3.23%	26.32%	4.84%	2.63%	4.84%	0%	6.45%	10.52%	8.06%
Neither good or bad	10.53%	3.23%	21.05%	20.97%	52.63%	38.70%	42.11%	51.61%	31.58%	32.25%	34.21%	33.87%	34.21%	38.71%
Good	63.16%	59.68%	68.43%	58.06%	26.32%	37.10%	15.78%	29.03%	52.63%	37.10%	55.26%	43.55%	44.74%	41.94%
Excellent	18.42%	27.42%	7.89%	12.90%	5.26%	14.52%	10.53%	9.68%	13.16%	20.97%	10.53%	14.52%	10.53%	9.68%
Total	100.00%	100%	100.00%	100.00%	100%	100.00%	100.00%	100.00%	100%	100.00%	100%	100.00%	100%	100.00%
Chi-square value	7.8685		2.4577		10.8016		10.5503		4.2496		4.6274		0.9604	
P Value	0.097		0.652		0.029		0.032		0.373		0.402		0.916	

KM Techniques	Job orientation		Exit interview		Coaching		Internet/Intranet/ Extranet/Portals		Document/ Content Management		Mobile ICT		Communication among the employees	
Rating	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level
Bad	0%	1.61%	2.63%	3.23%	2.63%	1.61%	2.63%	0%	2.63%	1.61%	2.63%	1.61%	0%	3.23%
Average	5.26%	6.45%	5.26%	8.06%	18.42%	8.06%	18.42%	12.90%	21.05%	9.68%	2.63%	9.68%	0%	4.84%
Neither good or bad	34.21%	32.26%	57.89%	38.71%	36.84%	32.26%	26.32%	17.74%	34.21%	35.48%	47.37%	40.32%	26.32%	29.03%
Good	47.37%	45.16%	21.05%	41.94%	23.69%	41.94%	42.11%	38.71%	31.58%	33.87%	42.11%	35.48%	60.53%	46.77%
Excellent	13.16%	14.52%	13.16%	8.06%	7.89%	16.13%	10.53%	30.65%	10.53%	19.36%	5.26%	12.91%	13.15%	16.13%
Total	100%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100%	100.00%	100.00%	100.00%	100.00%	100%	100.00%
Chi-square value	0.7516		5.8101		10.1604		7.1487		3.4959		5.1722		4.1221	
P Value	0.945		0.214		0.038		0.128		0.479		0.446		0.39	

KM Techniques	Mentoring		Rotational assignment		Search tools		People/Skill database		Email		Job rotation		Knowledge repository	
Rating	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level	Low level	Middle level
Bad	0%	3.23%	0%	1.61%	0%	1.61%	18.42%	3.23%	0%	3.23%	0%	3.23%	0%	3.23%
Average	2.63%	8.06%	5.26%	8.06%	5.26%	9.68%	5.26%	12.90%	0%	9.68%	2.63%	4.84%	0%	6.45%
Neither good or bad	36.84%	35.48%	26.32%	33.87%	52.63%	35.48%	31.58%	33.87%	28.95%	25.80%	26.32%	20.97%	36.84%	35.48%
Good	44.74%	40.32%	55.26%	38.72%	23.69%	37.10%	28.95%	37.10%	52.63%	40.32%	57.89%	51.61%	34.21%	41.94%
Excellent	15.79%	12.91%	13.16%	17.74%	18.42%	16.13%	15.79%	12.90%	18.42%	20.97%	13.16%	19.35%	28.95%	12.90%
Total	100%	100.00%	100%	100.00%	100%	100.00%	100.00%	100.00%	100%	100.00%	100%	100.00%	100%	100.00%
Chi-square value	2.6464		3.0549		4.2335		8.0574		5.859		2.5101		7.2419	
P Value	0.619		0.549		0.375		0.089		0.21		0.643		0.124	

Source : Primary Data

Interpretation

- Lower level employees felt that following knowledge management techniques are rated as good and excellent in enriching the knowledge: Documentation, Software, Networking, Discussion Forum, Job Orientation, Communication among the Employees, Mentoring, Assignments, Email, Job Rotation, and Knowledge Repository.

- Middle level employees felt that following knowledge management techniques are rated as good and excellent in enriching the knowledge: Training, Web-Based Infrastructural System for Learning, Data Mining, Exit Interview, Coaching, Internet/Intranet/Extranet, Document/Content Management, Mobile ICT, Search Tools, and People/Skill Database.

Hypothesis 1: There is no association among the lower and middle level employees in enrichment of knowledge through various knowledge management techniques.

The above hypothesis is formulated to know whether there is association among lower and middle level employees in enrichment of knowledge through various knowledge management techniques. To test this, the researcher used chi square analysis. When P values are compared with the significant value (0.05), following are the results:

- Training, Documentation, Software, Networking, Discussion Forum, Job Orientation, Exit Interview, Internet/Intranet/Extranet/Portals, Document/Content Management, Mobile ICT, Communication among the Employees, Mentoring, Rotational Assignment, Search Tools, Email, Job Rotation, and Knowledge Repository's P values are more than the significant value. So, null hypothesis was accepted and there is no association among the lower and middle level employees in enrichment of knowledge through various knowledge management techniques.

- Web-Based Infrastructural System for Learning, Data Mining, Coaching, People/Skill Database's P values were less than the significant values. So, null hypothesis is rejected that there is association among the lower and middle level employees in enrichment of knowledge through various knowledge management techniques.

Impact of knowledge management techniques on the lower and middle level employees of the bank.

The researcher first conducted exploratory factor analysis to examine the 21 items that were used to enrich the employee's knowledge. Factor analysis was made to compare the impact of KM techniques on enriching the knowledge among lower and middle level employees. With the help of principal component analysis, factors were extracted based on the latent root criterion (eigenvalue >1) and varimax rotation method.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy is conducted to make comparison of observed correlation coefficients and partial correlation coefficients. When the KMO values are higher, conducting factor analysis provides better results. KMO value for lower level employees was 0.5597 and middle level employees was 0.8688. As Bartlett's test is almost always significant, a more discriminating index of factor analysability is the KMO. The adequacy of dataset was calculated by Kaiser-Meyer-Olkin Measure of Sampling Adequacy. For this data set, KMO supports factor analysis.

|	Factor Analysis											
	Lower level						Middle level					
KMO value	0.5597						0.8688					
Factors	High Impact		Moderate Impact		Less Impact		High Impact		Moderate Impact		Less Impact	
Eigen values	9.74609		3.34		1.77327		10.9721		1.562		1.18487	
Total % of variance	46.48%		15.90%		8.44%		52.25%		7.44%		5.64%	
S.No.	Factor 1	Loadings	Factor 2	Loadings	Factor 3	Loadings	Factor 1	Loadings	Factor 2	Loadings	Factor 3	Loadings
1	Job rotation	0.4023	People/Skill database	0.4537	Documentation	0.5183	Internet/Intranet/Extranet/Portals	0.4185	Communication among the employees	0.4629	Software	0.5851
2	Email	0.3998	Internet/Intranet/Extranet/Portals	0.4112	Web-based infrastructural system for learning	0.3889	Content/Document management	0.5674	Mentoring	0.4533	Data mining	0.4004
3	Knowledge repository	0.3937	Coaching	0.3884	Software	0.3408	Search tools	0.5419	Discussion forums	0.402	People/Skill database	0.3311
4	Mentoring	0.3435	Content/Document management	0.3203	Training	0.2873	Coaching	0.3105	Documentation	0.3582	Web-based infrastructural system for learning	0.3151
5	Assignments	0.3429	Data mining	0.312	Discussion forums	0.2778	Email	0.2691	Knowledge repository	0.3158		
6	Search tools	0.2483	Exit interview	0.2548	Networking	0.2751	Mobile ICT	0.2493	Training	0.2363		
7	Job orientation	0.2336	Mobile ICT	0.2422			Exit interview	0.2412	Job rotation	0.1825		
8	Communication among the employees	0.2077					Assignments	0.2382				
9							Networking	0.2075				
10							Job orientation	0.2018				

Interpretation

When factor analysis was conducted, 3 factors were generated and following names were given to those factors: High impact, Moderate impact, and Low impact. When lower level employees were concerned, 8 variables were loaded into factor 1 with 46.40% variance, 7 factors were loaded in to factor 2 with 15.90% variance, and remaining 6 factors were loaded in to factor 3 with 8.44% variance. On the other hand, when middle level employees were concerned, 10 variables were loaded into factor 1 with 52.25% variance, 7 factors were loaded in to factor 2 with 7.44% variance, and remaining 4 factors were loaded in to factor 3 with 5.64% variance.

The following points explains how the variables have been impacted.

- **Training:** Training impacted very less on lower level employees. Whereas, it moderately impacted the middle level employees for enrichment of knowledge.

- **Documentation:** Documentation impacted less on lower level employees. Whereas, it moderately impacted the middle level employees.

- **Web-based infrastructural system for learning:** Web-based infrastructural system for learning impacted less on both the level employees. So, this variable did not have much contribution towards enrichment of the employee's knowledge.

- **Data mining:** Data mining moderately impacted the lower level employees. Whereas, it had less impact on the middle level employees.

- **Software:** Software impacted less on both the level employees. So, this variable did not have much contribution towards enrichment of the employee's knowledge.

- **Networking:** Networking impacted less on lower level employees. Whereas, it highly impacted the middle level employees.

- **Discussion forums:** Discussion forum impacted less on lower level employees. Whereas, it moderately impacted the middle level employees.

- **Job orientation:** Job orientation impacted high on enriching the knowledge of both lower level employees and middle level employees.

- **Exit interview:** Exit interview moderately impacted the lower level employees. Whereas, it had high impact on the middle level employees.

- **Coaching:** Coaching moderately impacted the lower level employees. Whereas, it had high impact on the middle level employees.

- **Internet/Intranet/Extranet/Portals:** Internet / Intranet / Extranet / Portals moderately impacted the lower level employees. Whereas, it had high impact on the middle level employees.

- **Content/ Document management:** Content/ Document management moderately impacted the lower level employees. Whereas, it had high impact on the middle level employees.

- **Mobile ICT:** Mobile ICT moderately impacted the lower level employees. Whereas, it had high impact on the middle level employees.

- **Communication among the employees:** Communication among the employees had impacted high on lower level employees. Whereas, it moderately impacted the middle level employees. It clearly indicates communication among the peer group is better in the lower level and when the designation increases, communication deteriorates.

- **Knowledge repository:** Knowledge repository had impacted high on lower level employees. Whereas, it moderately impacted the middle level employees.

- **Mentoring:** Mentoring had impacted high on lower level employees. Whereas, it moderately impacted the middle level employees.

- **Assignments:** Assignments had impacted high on both lower level and middle level employees.

- **Search tools:** Search tools had impacted high on both lower level and middle level employees.

- **People/Skill database:** People/Skill database moderately impacted the lower level employees. Whereas, it had less impact on the middle level employees.

- **Email:** Email had impacted high on both lower level and middle level employees.

- **Job rotation:** Job rotation had impacted high on lower level employees. Whereas, it moderately impacted the middle level employees.

Following conceptual model was created to to show the impact of knowledge management techniques on the lower and middle level employees of the bank.

Source: Primary Data
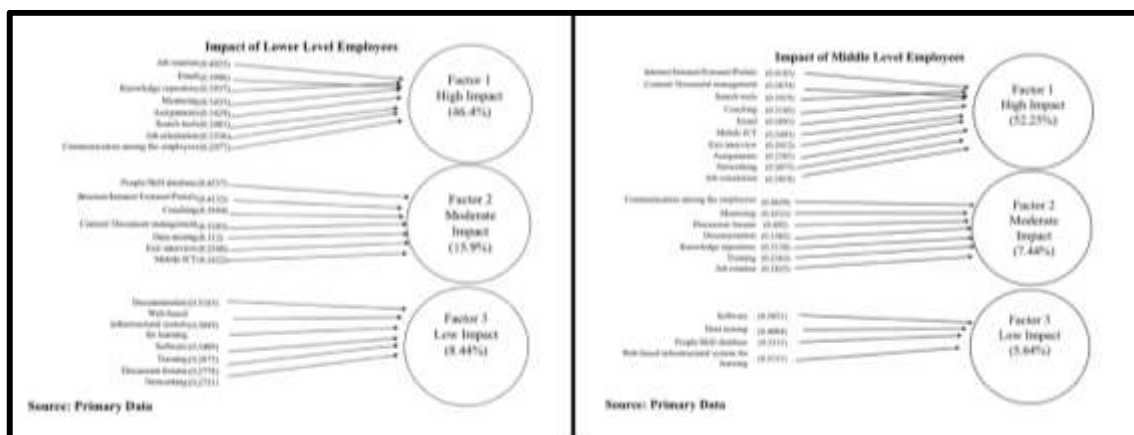
Based on the conceptual model, Email, Search tools, and Job orientation highly impacted both lower level and middle level employees in enriching the knowledge. Web-based

infrastructural system, software, for learning impacted less on both the level employees. So, these two variables did not have much contribution towards enrichment of the both the level of employee's knowledge

Findings from the study

Knowledge management techniques helps an employee towards enrichment of an employee's knowledge for career growth and progress. The present study is a comparative study conducted against the lower level and middle level bank employees. When both the level employees were compared, lower level employees rated basic techniques of knowledge management as excellent. These techniques can be used easily by the employees. On the other hand, when middle level employees were concerned, techniques that were rated excellent were not the basic techniques. It needed more understanding and extra care while learning or using them.

Among the various KM techniques, both lower and middle level employees revealed that training is the best knowledge management technique. Lower level employees told that following factors had enriched the knowledge more: Training, Documentation, Communication among the employees, Email and Job rotation. On the other hand, higher level employees told that following factors had enriched the knowledge more: Training, Documentation, and Job rotation.

Training, Documentation, Software, Networking, Discussion Forum, Job Orientation, Exit Interview, Internet/Intranet/Extranet/Portals, Document/Content Management, Mobile ICT, Communication among the Employees, Mentoring, Rotational Assignment, Search Tools, Email, Job Rotation, and Knowledge Repository. For the above factors, null hypothesis was rejected and there was strong association among the lower and middle level employees in enrichment of knowledge through various knowledge management techniques.

Web-Based Infrastructural System for Learning, Data Mining, Coaching, and People/Skill Database. For the above factors, null hypothesis was accepted and thus, there were no association among the lower and middle level employees in enrichment of knowledge through various knowledge management techniques. When respondents of Web-Based Infrastructural System for Learning were compared among the two groups, more respondents from middle level employees have responded it as excellent. Minimum number of lower level employees have responded that Web-Based Infrastructural System for Learning as excellent technique for enrichment of knowledge management. When respondents of Data Mining were compared among two groups, both have responded that it is not a good technique for enrichment of knowledge.

Lower level employees responded following KM techniques had highly impacted the enrichment of knowledge: Job rotation, Email, Knowledge repository, Mentoring, Assignments, Search tools, Job orientation, Communication among the employees. Lower level employees responded following KM techniques had moderately impacted the enrichment of knowledge: People/skill database, Internet / Intranet / Extranet / Portals, Coaching, Content / Document management, Data mining, exit interview, and mobile ICT. Lower level employees responded following KM techniques had low impact on the enrichment of knowledge: Documentation, Web-based infrastructural system for learning, Software, Training, Discussion forums, and Networking.

Middle level employees responded following KM techniques had highly impacted the enrichment of knowledge: Internet/Intranet/Extranet/Portals, Content/ Document management, Search tools, Coaching, Email, Mobile ICT, Exit interview, Assignments, Networking, and Job orientation. Middle level employees responded following KM techniques had moderately impacted the enrichment of knowledge: Communication among the employees, Mentoring, Discussion forums, Documentation, Knowledge repository, Training, and Job rotation. Middle level employees responded following KM techniques had low impact on enrichment of knowledge: Software, Data mining, People/Skill database, and Web-based infrastructural system for learning.

Theoretical and Managerial Implications

The study is conducted to have an in-depth analysis on the various KM techniques and its impact on enrichment of knowledge. At present, organizations are moving from industrial based economy to knowledge based economy. Lower level employees feel job rotation, Email and knowledge repository, mentoring, assignments, search tools, job orientation, and communication among employees play a major role in enriching their knowledge. This clearly revels that lower level employees do not feel hesitant to share their knowledge with their employees. Whereas, when middle level employees are concerned, the following techniques play a major role in enriching their knowledge: Internet/Intranet/Extranet/Portals, Content/ Document management, Search tools, Coaching, Email, Mobile ICT, Exit interview, Assignments, Networking, and Job orientation. This clearly indicates that middle level employees are more tech savvy. Software and web-based infrastructural system for learning plays a very minor role in enriching the knowledge.

Suggestions

In general, bank employees feel that training does not impact much towards enrichment. But, banks in India spend more on providing off-the-job training. So, they can reduce the cost spent on training and instead, they can use those financial resources in other techniques to enrich the knowledge. Technology and knowledge management helps to improve the productivity of workers. So, banks have to make arrangements for improve the standard of technology and knowledge management techniques.

Conclusion

KM techniques help the banking to improve he internal flow and use of the information and technology. The following techniques help to achieve the above: knowledge repository, mentoring, assignments, search tools, job orientation, and communication among employees, Internet/Intranet/Extranet/Portals, Content/ Document management, Coaching, Email, Mobile ICT, Exit interview, Assignments, Networking, and Job orientation. One of the major findings was that respondents felt that training do not have more impact on enrichment of knowledge. Out of various techniques, lower level employees felt that job rotation is the best management technique used for enrichment. Nonaka and Takeuchi (1995) has indicated that there is an interaction between individuals to share knowledge and information among the peer groups. The research also has indicated that employees feel ease to make communication among the employees. Use of Internet/Intranet/Extranet/Portals, Content/ Document management, and Search tools are having a high impact towards enrichment of middle level employee's knowledge. So, organizations can arrange online courses for enrichment. To conclude, both the level employees feel that knowledge management techniques enrich the knowledge of an employee and it has to improved with more information and technological aspect.

Future Research:

Knowledge management of an employee mainly depend on two factors: Leadership and Culture. So, further study can be made on impact of leadership and culture in developing the knowledge of an employee.

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CORE THEME : KNOWLEDGE MANAGEMENT		

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

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