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A study for measuring determinants of knowledge management systems in Indian banking sector

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Abstract: Technological advancement and globalization of financial services forced to bankers to use knowledge based system and use more efficient technology in the operation of banking activities. This study focused on to examine the impact of major determinants of knowledge management in banking operation. There are some technical and social aspects of knowledge management system to examine the interrelationships between effective knowledge management system and user satisfaction. This study examines the technical variables including (system quality, knowledge quality, and service quality) social variables including (user trust, banking support system) are independent variables to measure the interrelationship with the dependent variable system user satisfaction. All the variables including in this study were find out from the deep review of literature. A standardised questionnaire used to collected data from the bank managers and officers. The Data was analysed by using regression and correlation in SPSS 21 software. Technical and social factors both are very important to creating system user satisfaction in banking operation by using knowledge management. This study is also focused on social factor that was ignored by previous researchers in Indian banking system. Moreover this study focused on the successful implementation of knowledge management in banking sector.

Keywords: knowledge management, banking system, technical factors, data.

I. INTRODUCTION

In the time of use of advancement in technology, the banking sector needs to implement a effective knowledge management system in operation activities to gain user trust and system user satisfaction. Knowledge management is one of the effective factors to achieve the success in banking sector. Knowledge means to collecting information about some and something and effectively uses it for the success of business operation. Therefore in the current era of technology and knowledge business organisation used this concept as its valuable assets. As other assets are necessary to run the business effectively knowledge is also important to managers for effective, productive and impressive operation of business activities. This is very important for financial institution those were working in banking sector. They need to collecting, sharing, using and managing knowledge and information for effective operation of financial aspects.

Today in the banking industry many challenges like safety, security, development of employee's skills and abilities are faced by them. Banking administration work is very much complex. It is not easily handling by the bank administrative staff without using effective knowledge system in the operation. It is important because it is increasing the efficiency of bank in decision making. This is a smarter and innovative way of doing work in organisation. It is growing every year as the market become more competitive manager or top executives need to more efficient in handling operation problems by using effective and innovative working model at work place.

This is a new way of doing work effectively, more competitive, more collaborative, building effective banking system, optimisation of employees training system and increasing employees' happiness and retention. Many banking firms engage actively in implementation of knowledge management system to obtain benefit from the use of the system. Effective use of knowledge management system has been recognised the market condition, customer requirement, customer satisfaction and investment strategies. Knowledge is the determinants of quality services performance in banking sector.

II. REVIEW OF LITERATURE

CONCEPT OF KNOWLEDGE: Knowledge, knowledge management, process of   knowledge management and its dimensions.

Knowledge is a collaboration of data and information with the people's potential and skills. Knowledge is majorly divided into Tacit and Explicit by the researchers working in this field, although they also mention one other form of knowledge i.e. Implicit. Here if we state with an example of driving, then we can say that a person driving a car may know very well how to operate the gearbox manually but when asked for the same, he may find difficulty in describing or teaching someone else. So the knowledge he possess is the Tacit Knowledge which is not codified or articulated and is also said to be information in action. Whereas the knowledge which is well codified and articulated in any form is said to be Explicit Knowledge say recipes for various dishes. Knowledge is thus an asset for every industry and hence the need of knowledge management aroused.

Knowledge Management is the ability to link structured and unstructured information. It is not technology but a strategic solution that applies to information technology. Knowledge Management should not be confused with content management or information management. KM emerged as a discipline in 1990's and has and is well supported and taken by the academicians as well as the corporate. Knowledge management is the systematic management of an organization's knowledge assets for the purpose of creating value and meeting tactical & strategic requirements; it consists of the initiatives, processes, strategies, and systems that sustain and enhance the storage, assessment, sharing, refinement, and creation of knowledge.

Knowledge Management Processes and Dimensions KM processes could be broadly classified into Knowledge Discovery & Detection, Knowledge Organization & Assessment, Knowledge Sharing, Knowledge Reuse, Knowledge Creation, and Knowledge Acquisition. These processes were identified and given on the basis of Integrated Knowledge Management Model. There are many dimensions of KM given by different authors and researchers but what we have identified to work upon are knowledge creation, acquisition, filtering, knowledge storage and representation, auditing, application, distribution and exchange, development of knowledge, community of practice and knowledge strategy.

Role Of Knowledge Management in Banks In our work we will be studying the KM in respect with banking sector of India. We have gone through the KM systems used by the banks in different countries and hence there impact on the banks and in some countries it has been proved that KM proves to play an important role in the success of banks in aspect of financial performance as well as customer services and have played a vital role in maintaining the competitive edge over other banks which were not having the KM systems.

The studies related to Knowledge Management systems and its dimensions have been reviewed and listed here.

Deepa Ittimani Tholath and Gabriel Simon Thattil (2016) purported that every banking category has different motivational factors when knowledge sharing is considered. They studied the motivational drivers of knowledge distribution and exchange in banking sector of India and suggested that transfer of knowledge requires high level of individual motivation and various intrinsic factors. Both motivational factors and knowledge sharing has momentous effect on performance.

Nnabuife et al (2015) focused on knowledge management in selected commercial bank in Awka. The study specifically examines to what extent knowledge acquisition affects the banks. This is a descriptive research design used on primary data and

Pearson's product moment correlation was used to analysis the data. The finding of the study is a positive relationship between knowledge management and organization performance and knowledge acquisition also make positive effect on business performance. Knowledge management is not only acquiring mere knowledge but mindfully managing knowledge acquisition activities in order to tap into different kind of knowledge.

D. Sudha Rani et al (2014) in their study Knowledge Management and Decennial Growth of a Private Sector Bank – A Case Study of ICICI Bank dealt with the knowledge management strategies adopted by the ICICI bank in last decade and its effect on banks performance and growth. They studied impact of KM and its strategies divided into 7 major factors which are Deposits, Funds, Expenses, Income and Profits, Assets, Business Parameters and Performance Ratios and observed good performance of bank in spite of challenges like global recession and employ iteration. The case of ICICI bank provides insights for all commercial banks to use knowledge management systems and strategies for being upgraded in this competitive banking era.

Faisal Bourini et al (2013) tried to identify the extent of knowledge management activities practiced in banks of Jordan. They measured various dimensions of Knowledge management practices and purported that there exists a significant positive correlation between the overall knowledge activities. However there was no effect of demographics on practicing degrees of knowledge management. They purposed that community of practice also has a great impact on existing knowledge management systems adopted there. They recommended introducing training courses for employees to learn knowledge management concept.

Rita Yi Man Li (2012) focused on importance and requirement of knowledge management and transcribed it in the textual records. In the knowledge explosion era, the World Wide Web provide new channel which spread news, knowledge and information in a faster and quicker way. In old days banks sell business but in modern era bank sell knowledge. So the aim of this study is reviewing the knowledge management, sharing and filtering, creation in the developing countries' banking industry via extensive journal article review.

G.Koteswara Rao and Shubhamoy Dey (2012) have come up with an integration of business intelligence and knowledge management to provide new development plans to banks. They have studied the application of both into banks and their impact on decision making. They also studied the architecture of ICICI bank and public sector banks based on integration of knowledge management and business intelligence. They also suggested that this could be used by banks to identify the loyal customers and to enhance the potential of employees to perform better.

Ehsan Rasoulinezhad (2011) measured the role of knowledge management processes in the commercial banks of Iran and has tried to give us a insight of knowledge management processes and strategies practiced in the banks of Iran and its influences on performance. In this research the author used the performance expectancy variables to measure the dependent variable performance. By making analysis through correlation analysis, anova, reliability and frequency analysis on the collected data through questionnaire he concluded that there exists a relationship between knowledge management and performance of the banks but it is showing a very weak relationship. The extent however to which knowledge management processes are related to performance could not be discovered.

M.B. Suvarchala with the help of various hypothesis have evaluated the knowledge management in State Bank of India specifically combined with two key areas i.e technology, human resource management and concluded that because of its vital technology and innovative practices, SBI is blooming fast and setting trends for other banks also as far as customer experience is related. The various strategies of knowledge management are used to perform better and achieve success. Also the applications of knowledge management systems are well described.

Poi Hun Sun et al (2016) stated and analysed the determinants driving the bank's performance. They studied the conventional banks and islamic banks by applying dynamic generalised method of moments and purported that there exists

significant difference in margins of two types of banks but there is no such institutional difference. They showcase the unique banking performance. The determinants used are diversification variables, specialization variables and bank specific management variables. They have also given the evidences that market quality and knowledge management systems adopted also matters.

Md. Reaz Uddin and Jannatul Ferdous Bristy (2014) have evaluated the performance of banks from commercial sector in Bangladesh and have concluded that knowledge management moderates the relationship between bank's performance and intellectual capital. An analysis on performance was carried out on some banks on the basis of number of branches, deposits, loans, employees and other related measures and it was discovered that all the banks are making sustainable growth with minor fluctuations because of the efficient knowledge management systems.

K.V.N Prasad and D. Maheshwara Reddy (2012) did a multivariate analysis for checking the performance of public sector banks as compared to private sector banks and the role of knowledge management systems in it. Growth of a bank merely depends on the profit it earns and profit hence is the main indicator. They analysed the growth and performance of five leading banks of India for checking their comparative efficiency and ranked them according to outcomes. However PNB was stated to be best among all. The different parameters of checking consisted of ROE, ROA, PER, DPR, DPS, EPS, OPM, GPM. Social capital affects the financial performance.

Kajal Chaudhary et al (2011) have done comparative analysis of services of public sector banks and private sector banks to analyze how efficiently public and private sector banks have been managing NPA. They studied the various systems of knowledge management used in banks .It is suggested that public banks must follow some new strategies of knowledge management and should keep a check on their functioning to compete private banks. Banks should be well versed in proper selection of borrower/project and in analyzing the financial statement.

N. Abhishek (2013) in his study reported Knowledge Management in Banking Sector focussed on its application in a bank for marketing management, customer relationship management, risk management and performance measurement. He purported that if we use KM system in banks then it will result in better and more efficient decision making.

U. Y. Ozlem, K. Duygu (2013) did a comparative analysis of knowledge management in banking Sector and examined the basic components of KM in banking sector with an empirical analysis along with finding the difference if any, exist between the private and public sector banks in the context of KM practices observed.

III. RESEARCH OBJECTIVES

1. To understand the importance of technical factors and social factors in banking sector

2. To analyze the impact of technical factor and social factors on user satisfaction.

IV. RESEARCH METHODOLOGY

In the current study the sample size is 200 bank managers or executives from both private and public bank in India. This is a descriptive study so the convenience sampling techniques used to collecting responses from the respondents. An online structured questionnaire used for collecting primary data for the study. After collecting the responses the data was analyzed by using statistical tool regression and correlation analysis to the find out the impact of variables or interpersonal dependence. SPSS 21 statistical software was used to summarising, editing, presenting the data or finding the result of the study. All the independent or dependent variables were measure by using five point Likert scale consisting the statements that were represents the variables. Here 1= strongly disagree and 5= strongly agree.

Hypothesis Developments and conceptual Model

The hypotheses were developed to represent the relationship of the variables that was accepted or not accepted after getting the result of the study.

The hypothetical relationship shows by using a proposed model.

H1: there is a positive significant impact of system quality on user satisfaction by using knowledge management system

H2: there is a positive significant impact of knowledge quality on user satisfaction by using knowledge management system

H3: there is a positive significant impact of service quality on user satisfaction by using knowledge management system

H4: there is a positive significant impact of user trust on user satisfaction by using knowledge management system

H5: there is a positive significant impact of banking support system on user satisfaction by using knowledge management system

Conceptual Model of the study

Conceptual model of the study represent the hypothetical relationship between the dependent and independents variables. That is represents the level of acceptance or rejection of alternative hypotheses. This was simply framing to represent the conceptual relationship between the variables.
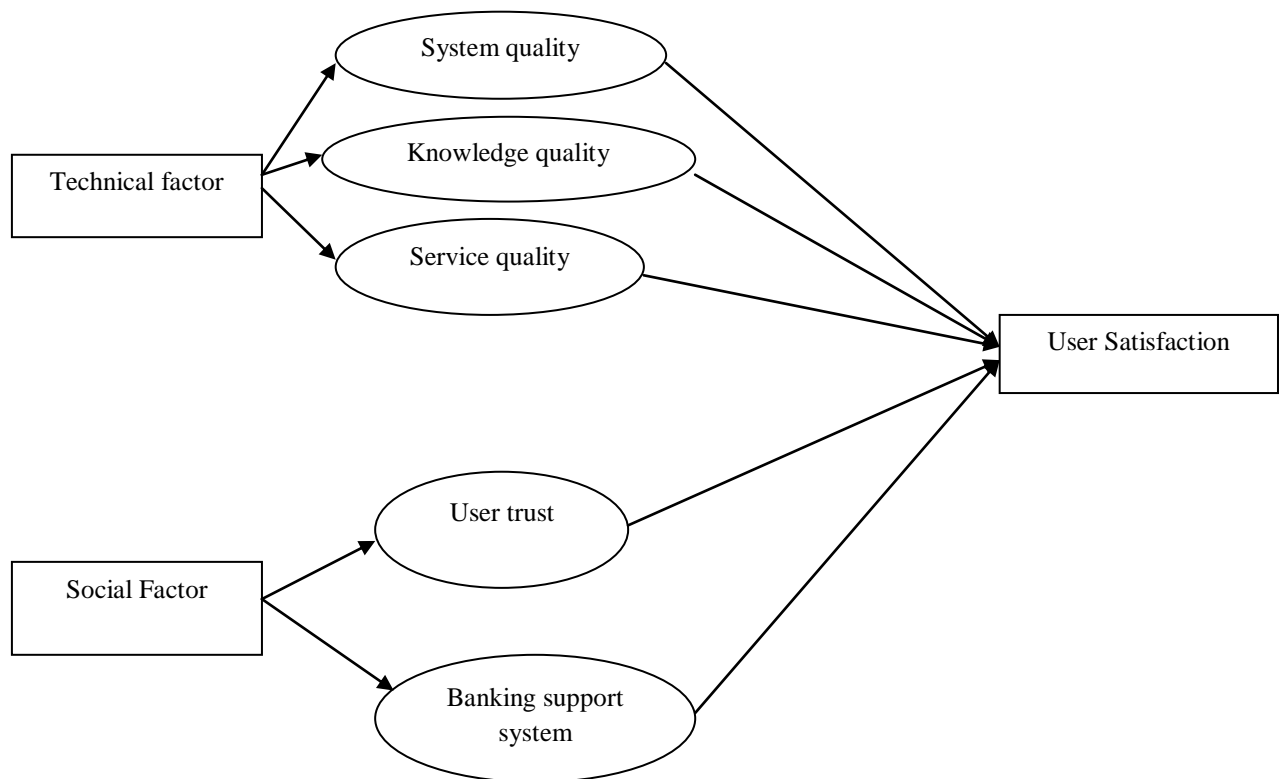

Fig 1 Conceptual Research Model

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V. DISCUSSION AND CONCLUSION

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Data interpretation and Analysis

After getting the responses of the study from the respondents the data interpretation was accumulated by IBM SPSS 21 package for getting the final result of the study. The first step of data analysis is to check the reliability of data by using Cronbach's Alpha value that is perfect if the value is more than 0.7 and it show that the data consistency in the measurement scale or scale is reliable for further analysis. The result of reliability table 1 shows the value of the entire dependent or independent variable with their Alpha value that was more than 0.7 indicates consistency in data and data is reliable for apply parametric test to finding result of the study.

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Table 1: Reliability Test Result

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Factors	Cronbach's alpha
Technical factors	
System Quality	.819
Knowledge Quality	.820
Service quality	.889
Social factors	
User trust	.923
Banking support system	.786
User satisfaction (Dependent variables)	.834

Correlation analysis

Correlation analysis is a statistical tool used to measure interrelationship between the variables. It shows the strength of relationship between the variables. Table 2 show the result of correlation analysis that of entire variables and the value of correlation is not exceeding 0.9 and the value shows the significant relationship between the variables.

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Table 2 correlation analysis

Correlations

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		SQ	KQ	SERQ	UT	BSY	US
SQ	Pearson Correlation	1	.478**	.346**	.208*	.372**	.278**
	Sig. (2-tailed)		.000	.000	.038	.000	.005
	N	100	100	100	100	100	100
KQ	Pearson Correlation	.478**	1	.701**	.503**	.608**	.620**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
SERQ	Pearson Correlation	.346**	.701**	1	.487**	.804**	.834**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
UT	Pearson Correlation	.208*	.503**	.487**	1	.586**	.383**
	Sig. (2-tailed)	.038	.000	.000		.000	.000
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BSY	Pearson Correlation	.372**	.608**	.804**	.586**	1	.789**
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	Sig. (2-tailed)	.005	.000	.000	.000	.000	
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**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Regression Analysis

Regression analysis is another statistical tool to measure the impact of independent variables on dependent variables. Table 3 shows the result of regression analysis. It is multiple regression analysis measure by β coefficient value of user satisfaction (dependent variable) and system quality, Knowledge quality, service quality, user trust, banking support system (independent

variable) the beta coefficient value show the percentage of impact of independent variables on dependent variables. The result of the study after analysis of table no 3, 4 and 5 find the regression values. Tables 3 shows the model summary that explain the model is fit for further analysis and significant at 0.000 p value that is less than p value 0.05. The table shows the value of R and R square. The value of R is .87 means the high degree of correlation and the value of R square indicates the total variation in the dependent variables that is 75.6%, that is very high. The model is fit at 1.832 Durban Watson value.

Table 3 Model Fit Value
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.870^a	.756	.743	.40819	.756	58.289	5	94	.000	1.832

a. Predictors: (Constant), BSY, SQ, UT, KQ, SERQ
b. Dependent Variable: US

In the ANOVA table the result of the study explain the wellness of fit of regression equation value. The result of the table indicated the regression value predict the significantly well of dependent variable because the significant value is 0.000 that is less that p value 0.05, overall the regression model statistical significantly predict the outcome variables and the model is good fit.

Table 4 ANOVA Value
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	48.560	5	9.712	58.289	.000^b
1	Residual	15.662	94	.167		
	Total	64.222	99			

a. Dependent Variable: US
b. Predictors: (Constant), BSY, SQ, UT, KQ, SERQ

Regression coefficient table 5 provide the necessary information to predict user satisfaction form system quality, knowledge quality, service quality, user trust, banking support system. Service quality, user trust and banking support system shows the statistical significant (to see the **'Sig'** Column) impact on user satisfaction here the significant value is .000, 0.015 and .000 that is less than the p value 0.05 and the alternative hypotheses H3, H4, H5 are accepted and the hypotheses H1, H2 are rejected because their significant value is more than p value 0.05

Regression equation

User satisfaction = .959+.477+(-.162)+.477

Table 5 Regression Coefficients
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	.959	.376		2.551	.012		
	SQ	-.151	.107	-.083	-1.412	.161	.748	1.337
	KQ	.133	.086	.122	1.545	.126	.415	2.410
1	SERQ	.477	.090	.510	5.282	.000	.279	3.590
	UT	-.162	.065	-.162	-2.481	.015	.611	1.635
	BSY	.447	.097	.431	4.601	.000	.296	3.381

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a. Dependent Variable: US

VI. DISCUSSION AND CONCLUSION

The finding of this study represents the interrelationship between the technical factor, social factor and user satisfaction in the context of knowledge management in banking sector. Technical and social factor including five other variables (system quality, knowledge quality, service quality, user quality and banking support system) are independent variables to measure their impact on user satisfaction (dependent variable). The result of the study shows that there is a statistical significant impact of

service quality, user quality and banking support system on user's satisfaction. Other two variables are not so much effective to capture the user satisfaction and show that insignificant relationship on user satisfaction. According to the finding of the study Indian banking system working on knowledge management system and highly influencing determinates are service quality level of bank, user quality and banking support system. The other two variables are ignoring by bank in applying knowledge management in their working system that was system quality and knowledge quality. It is suggested that the bank mangers need to develop strong knowledge management system in bank. Managers need to focused on improved their service quality. It should be more capable to collecting information and data bank about investment opportunities, working problems and information about their working employees. The second weak point is knowledge quality, it is suggested that the level of knowledge should be improved by the bank managers to understand the need of their customer and staff.

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