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Emerging trends and role of knowledge management practices in banking sector: analyzing growth and future of knowledge management systems

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Abstract: *The banking sector of any country plays an important role in its economic development. Banks need to collect, convert, evaluate and implement information in order to meet the customer's requirements and satisfaction as well. Knowledge Management is the one stop solution for bank's need of information. It is seen as a tool which can create a strategic impact. Knowledge Management is seen to have the potential to influence many spheres of an organization. It is believed that by sharing of knowledge, the organization will benefit in the long run. However the success of knowledge management lies in the role played by the organization, the developers and the users themselves. This study focuses on the role and increasing usage of knowledge management practices by banks in India.*

Keywords: *Knowledge Management, IT systems, banks, Tacit, Explicit, DEA, Decision Making.*

I. INTRODUCTION

Knowledge Management (KM) has been in existence in our society ever since the discovery of language. Human beings learnt how to communicate and knowledge transfer took place from father to son, teacher to pupil, from educated to the uneducated through various means as written form, songs and dances or by folklore. As long as society was not widespread, these different tools and techniques served its purpose of facilitating the transfer of knowledge. In small organizations, which are geographically not spread out or which are psychologically close knit, knowledge dissemination takes place without any formal procedure in place. The grapevine is sufficient to ensure free flow of knowledge. However, a major drawback is that of the content being distorted as it moves away further from the originator. Today even in small organizations it is not possible to expect that each and every employee is aware of every bit of information existing or generated within the organization.

This lack of social networking also prevents us from knowing who knows what in our own organizations. Large organizations suffer from a lack of cohesiveness and duplicates efforts because they have scattered or virtual units, flexi-hours and work from home options. Moreover the employees working in such organizations suffer from lack of self-esteem and do not show loyalty. In such cases although a large amount of knowledge will be generated, it will not be put to proper use due to lack of connectivity. An employee in the eastern region will not be aware of the developments in the western region. Hence knowledge dissemination will not take place (Goswami, 2004) The concept of knowledge management is to ensure that reinvention of the wheel does not take place, to ensure that we can build on what we learn from others and in the organizational context to ensure that the response time to adapt to environmental changes is reduced. In a highly competitive world where every unit of time is crucial and where every decision is strategic, it becomes imperative that an organizational repository of knowledge is generated and stored in an accessible place. What could be better than having a centralized database in a user

friendly form! The objective of knowledge management is to capture tacit knowledge of different stakeholders of the organization as customers, shareholders, employees, suppliers etc. and make it explicit so that other employees can take advantage of it. Such sharing of information will enable improved and quicker decision making and benefit the organization.

Knowledge management is the process of creating, storing, and transferring, applying organizational knowledge. In the present context every organization can create knowledge and use this acquired knowledge effectively and efficiently for achieving the competitive advantage. The banking sector changes their activities due to the modern information and technologies and their application. By adopting the knowledge management practices banks are achieving their objectives. Banks always provide better services to their customers. In the technological edge IT and ICT made the banking business more challenging and provides various advantages to the customer such as e-banking, online banking ,ATM, EFI, NEFT, RTGS, EDI.

In India commercial banks are divided into two types namely: public sector and private sector. In both the sector knowledge management can be used. The success of every organization depends on the knowledge centric human resource management.

The spirit of knowledge management lies within the following four factors:

1. Accepting and valuing insubstantial resources over substantial
2. Understanding that human and intellectual capital are the greatest assets
3. Managing the skills and competencies that lie within the resources of an organization and allowing them to flaunt
4. Allowing people to ensue the best that they can be optimizing their performance

II. OBJECTIVES

1. To recognize the configuration of Knowledge Management framework.
2. To examine the requirement and implications of Knowledge Management in banks.
3. To report the trends of Knowledge Management practices in banks in India.

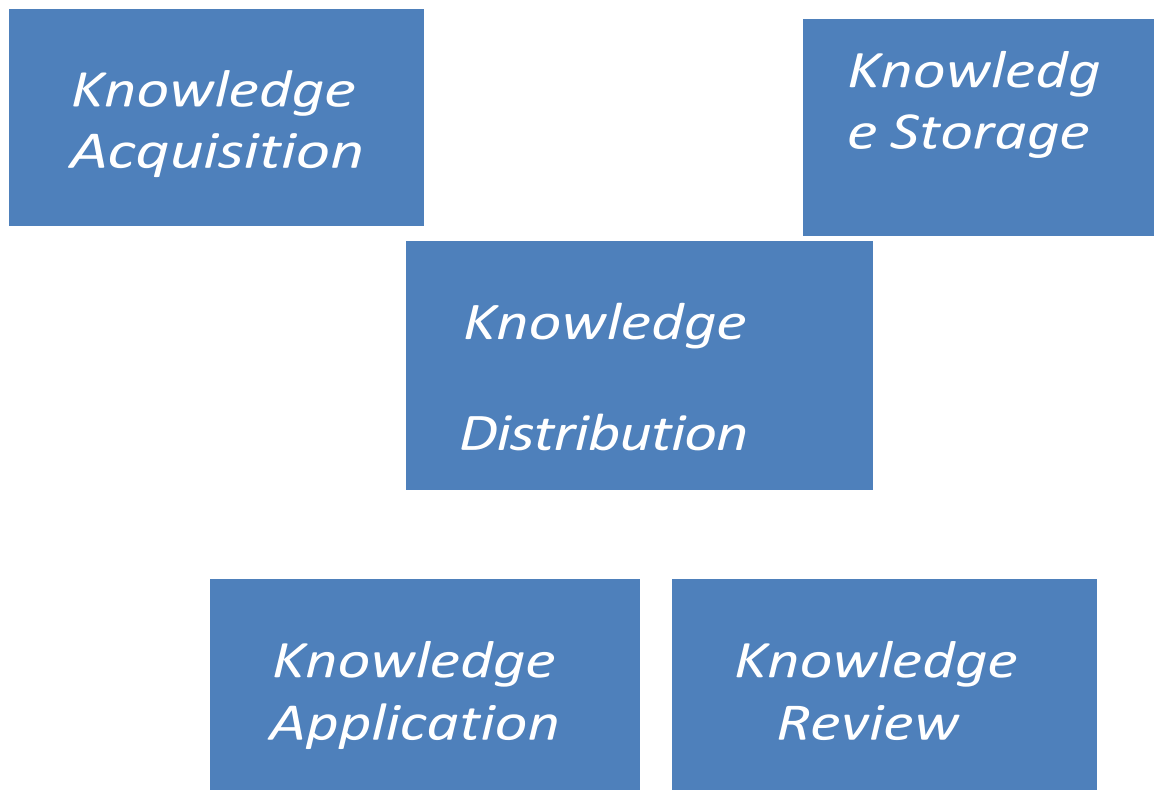
III. NEED OF KNOWLEDGE MANAGEMENT BY BANK

The information technology plays a vital role in the banking sector. Now a day's banking sector emphasis the satisfaction of customers' needs. Knowledge management is necessary for banking sector for the improvement in the performance. In India both private and public sector banks can used the application of knowledge management. The ultimate objectives of knowledge management in banks should increasing the satisfaction of customers through provide the quality service .The finest motivation for any bank to develop a knowledge management system is to acquire a competitive lead in the marketplace, by spinning intellectual possessions into value through innovation. The factual differentiation lies in using innovation to generate value and ongoing growth. If a bank genuinely needs a knowledge framework then its obligatory to confine the tacit knowledge of it's employees. In today's competitive era success depends on how well banks are managing their intellectual capital and sustaining them. It is vital to keep hold of talented people in an organization, use their knowledge thereby downsizing and reengineering. In 21st century knowledge management is budding as the solution to a gradually more fragmented and globally-dispersed place of work. Knowledge Management is established to be a tactical and value added speculation for bank's effectiveness. So it has become a need to study and gain some more insights about the perspective of knowledge management in context to banks.

KNOWLEDGE MANAGEMENT FRAMEWORK:

The knowledge management framework is explained and demonstrated by a number of researchers. Going deeply through various articles and studying in context to knowledge the following framework on the basics is derived.

It comprises of five dimensions which form the basics of any knowledge process, strategy or program to be applied in any of the organization. The five dimensions are Knowledge Acquisition, Knowledge Storage and organization, Knowledge Distribution, Knowledge Application and Knowledge Review. The framework has been illustrated below:



Framework of Knowledge Management

IMPLICATIONS OF KNOWLEDGE MANAGEMENT:

- ❖ With KM driven organization, there is an increase in employee satisfaction due to personal development and empowerment.
- ❖ It keeps employees longer and thereby, reduces the loss of intellectual capital from people leaving the company.
- ❖ Saves money by reducing the costs by decreasing and achieving economies of scale in obtaining information from external providers.
- ❖ Increases productivity by making knowledge available more quickly and easily.
- ❖ Provides workers with a more democratic place to work by allowing everyone access to knowledge.
- ❖ Knowledge Management provides platform for learning and stay ahead in competitive edge.
- ❖ KM software and technological infrastructures allow for global access to an organization's knowledge, at a key stroke.

It is necessary for organization to manage their knowledge asset effectively in order to stay ahead in business environment and retain the same. The sustainability of knowledge management endeavor is very much important in this context. The sustainability quite crucial issue in vibrant, globalized world. In case of knowledge management system it can be possible through – Focusing on learning environment, this should link to learning capabilities that leads to innovation.

It is necessary to enhance personal effectiveness their by organizational effectiveness. Committed work force and the emergence and development of informal networks must be supported so that people can share their tacit knowledge and help one another is key for sustainability. It also counts informal organizational structure which can provides encouraging environment for the knowledge management attempt i.e. for significant change to lead to sustainability, hierarchical control must be kept aside. An employee should be able to give his/her best so that performance optimization can be possible. It is necessary for organization to identify and understand human and intellectual capital and allow that to flourish through managing skills and competencies that lie within the organization.

IV. RESEARCH METHODOLOGY

To scrutinize the concept of Knowledge management and its application in banking sector, descriptive research methodology was used along with secondary research methods i.e. research papers from various journals, articles, case studies and web references. There are numerous technique used inside the diverse studies papers studied for this example look at of role of information management in banking sector.

In the paper "Impact Of IT On Indian Commercial Banking Industry: DEA Analysis" the point of interest of the paper changed into to evaluate the performance scores and relative productiveness as regards IT associated elements the usage of DEA analysis. There had been essential components of DEA, following which it changed into superior to take a look at the population of banks. Firstly, it changed into sample specific, thus implying that results received for the pattern could not be generalized for the whole population.

Secondly, it gave the relative performance ratings and no longer the absolute performance scores. In the studies paper "Practice of Knowledge Management Strategy by way of Banking Industry of Nepal", the Companies concerned have been mainly Nepalese Banking Sectors. Primary data became used for the study and facts accumulated from established questionnaire. The survey concerned assessment of major Banking Sectors (I) Public Banks and (ii) Private Banks every quarter firms randomly selected. In total, three in public bank and II in personal banks have been taken as the sample. Thus, decided on Nepalese bank become taken into consideration to be representative of whole Nepalese banking sector. This survey instruments were organized into two domain names and four factors

KM strategy i.e. Codification and personalization,

(II) Corporate Strategy i.e. Cost Leadership and personalization approach.

In the studies paper "Customer Knowledge Management in the Iranian Banks: An Empirical Research", A quantitative studies technique based totally on a survey the use of a questionnaire changed into used. The questionnaire advanced via Patrick & Sonia (2009), became used with addition of questions related with accumulating of facts for the knowledge control systems. This changed questionnaire changed into pilot tested in one of the business banks. The questionnaire was sent to two hundred officers of 6 industrial banks in Iran. Out of 150 received questionnaires, ninety were located whole and as a result used for analysis.

The examine with title "Impact of IT On Indian Commercial Banking Industry: DEA Analysis" has measured the efficiency degree of all the scheduled business banks (SCBs) working in India in the course of the look at period of 5 years

(2006-2010). In the year 2009-10, there are 28 Public banks, 22 Private Banks and 27 overseas banks underneath the heading of SCBs of India (RBI reports and guides, 2010). Therefore, the look at has the statistics of 86 banks (a few have been absent from the look at) for the observe duration. Data for few banks couldn't be blanketed both they were closed down or merged with some different bank for the duration of the look at duration. The recognition of the paper is to evaluate the efficiency rankings and relative productivity as regards IT related elements the usage of DEA evaluation. There are crucial components of DEA, following which it is prime to observe the population of banks. Firstly, it's far pattern particular, for this reason implying that outcomes acquired for the sample can't be generalized for the whole populace. Secondly, it gives the relative performance ratings and now not absolutely the efficiency rankings. This method that the excellent acting DMU out of the group can be proven as a hundred according to cent green. The rest of the DMUS might be benchmarked against this one. In case of DEA, the pattern length have to be typically large than the fabricated from the variety of inputs and outputs (Dyson et al. 1998). Thus in this observe, the sample length of 86 is adequately big to attend to the restrictions imposed via the requirement of the DEA version. The records used in this examine is financial facts publications.

V. DATA ANALYSIS

Future of Knowledge Management

The capability to speak by means of use of language is something that humans carry to the sector with the aid of nature in their existence: that is to say, it isn't always evolved empirically, but is a priori. To the volume that any theoretical function can be grounded on such an a priori capability, then the sort of role may be visible as essential to us as communicative human actors. In up to now as verbal exchange, as a minimum partially, may be oriented towards mutual information, it might be argued as the inspiration of understanding introduction and sharing. In these phrases, know-how is not reducible (as is so often visible in scientific or pseudo-scientific look at) to the residences of a goal world, but may be described both objectively and consistent with the a priori principles that the understanding subject brings to the act of perception. This knowing subject, being social, mediates all expertise thru social movement and experience: problem and item are linked in the acts of cognition and social interaction, and the so called subjective and goal 'paradigms' can be represented as only a convenient device for know-how, which has been accorded too much primacy as a shape of fact.

Rather, then, than counting on the concept of paradigms, this idea, and particularly the idea of paradigm incommensurability, must be unfolded to undertaking. Consider the so-referred to as subjective / goal dichotomy. According to the paradigm argument, regarded (say) from an epistemological perspective, person who sees a hassle context as positivistic, and seeks, as an instance, a technological solution, might be unable to speak and share know-how with every other who perspectives the identical trouble context as existing in the views and evaluations of those participants worried in and stricken by the gadget of problem. There are at the least essential problems with this:

It contradicts common human exercise, and, dare or not it's suggested, not unusual feel. Human contributors in social agencies commonly integrate technical ('positivistic') and interpretative ('anti-positivistic') pastime, seemingly denying the paradigm incommensurability thesis from an epistemological standpoint.

Theoretically, the paradigm incommensurability view appears to have dubious help. At its maximum simple degree, it derives from the idea that technical, scientific, functionalist interest cannot be carried out together with interpretivistic, subjective pastime. But if, theoretically, subjective and goal are inseparable, paradigm incommensurability becomes a lot much less compelling.

In essence, then, it is the argument of this chapter that these difficulties disappear once a scientific basis for our wondering is denied. For instance, assume technological know-how (as is suggested via Kant and Habermas) is visible as just one form of expertise, which in any case is sincerely a convenient human notion of the way the world works. Now, all human endeavor becomes mediated via subjective know-how, and the paradigms as impenetrable boundaries disappear. So, the hassle of interest

charter principle being now not defensible is resolved, since it's far not being relied on. However, this trouble has been changed with another, which can be stated as follows:

Accepting all human actions as mediated via subjective information results in the opportunity of a basis for KM in the accepted characteristics of language.

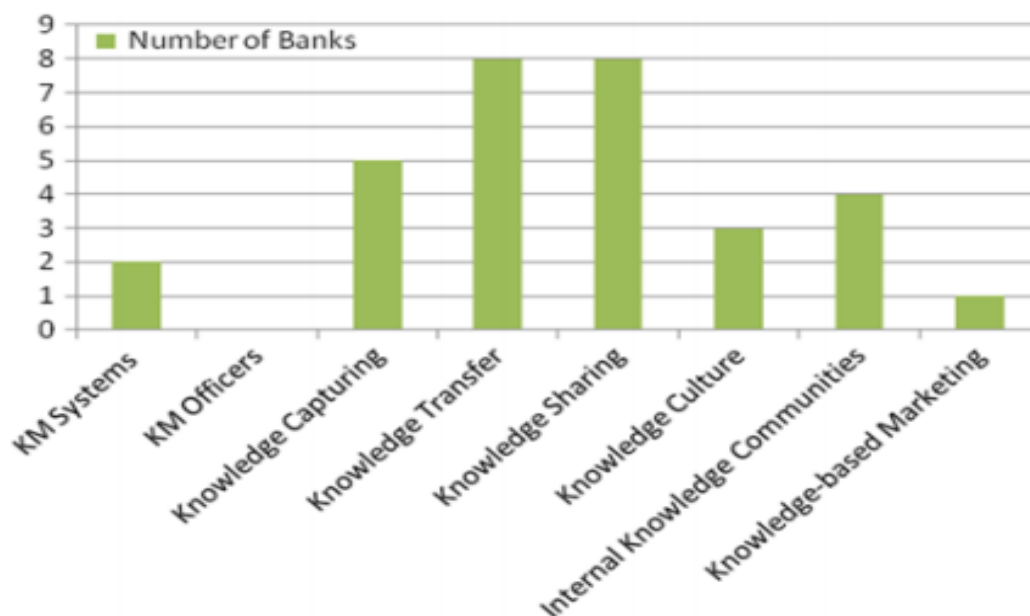
The dichotomy among situation and object has long gone, and with it, paradigm incommensurability.

Organizational intervention is recast as an entirely communicative issue. For example, the so-referred to as technical interest of understanding constitution theory becomes as a substitute an question of how era may also in addition enable human interplay, all inside a framework of human intercommunication.

The issue which now arises is basically a sensible one, of the way to include those thoughts into e-banking practice. Work by Habermas (2010) on communicative action presents a widespread concept of language which shows that every one language is oriented closer to 3 essential validity claims: reality, rightness and sincerity. What is most compelling about this idea, but, is that each one three validity claims are communicatively mediated. This perspective is most greatly seen in respect of the reality declare, wherein it is proposed that any such claim results now not from the content material of descriptive statements, but from the Wittgenstinian method casting them as bobbing up in language games that are linked to tradition: reality claims are socially contextual. 'Truth', can therefore be assessed by connection with verbal exchange. Rightness is set norms of behaviour, which are culturally relevant, and are consequently to be decided by reference to that which is appropriate to the ones concerned and affected inside the device of concern as a cultural organization. Finally, sincerity is ready the speaker's inner international: his/her internal subjectivity. These ideas can now be taken ahead to offer a KM technique to e-banking which is theoretically grounded, and closer to that which is experienced in motion. The conclusions beneath begin this system.

Applying Knowledge principle into Banking Sector

Banking, within the provider enterprise, provides its service throughout the counter to the remaining client. The activities of banking enterprise are all approximately "courting". Hence, banking industry has to provide better services with a smile to the customers with a view to cultivate and keep durable relationship with their customers. Notwithstanding the level of technology, banking is mainly a labour in depth service quarter. Hence it will no longer be viable for the banks to sustain effectiveness except human resource control is given prime importance due to the fact the era is best an aid to human effort and now not a substitution thereof. If the technology is the equalizer, then the human capital will be the differential in future.



The Human Resources are the most important element for the development of banking. Though generation can update manual intervention, the thinking method is the exclusive keep of people. With changing instances and technology, banks would require personnel with unique talents inside the areas of hazard control, treasury, product development, customer relationship management and IT services. The era can enhance speed and first-class of performance, however on the identical time it can additionally unleash the risk factor. It is rightly stated: "We are seeking to observe third era thoughts on 2d technology companies which can be sadly run via first generation managers".

It is a recognized fact that HR occupies a completely unique and touchy position within the banking quarter; no significant exchange is feasible without the involvement of their personnel. Therefore, if banks ought to adopt any enormous adjustments to evolve themselves to new aggressive surroundings, one of the maximum crucial projects lie in organizing and getting ready its HR to the requirement of competitive banking. Human asset being an intellectual asset, the new source of competitive advantage may be described because the sum general of understanding, abilities and abilities that an organization possesses. The essential principle of human resource management is to treat human beings as a precious asset. Good HRM is to attract the pleasant skills, keep and motivate them.

The performance of the banks (as another service zone corporation) distinctly depends on their HR. Hence, efficient and powerful HR practices of selecting the proper human beings, who could maximize value and reduce cost inside the employer, remains a challenging assignment. The center function of HRD inside the banking industry is to facilitate performance development, measured no longer best in terms of financial indicators of operational efficiency however also in terms of the pleasant of monetary offerings furnished. Factors like competencies, attitudes and know-how of the human capital play a important function in figuring out the competitiveness of the economic area.

The satisfactory of HR shows the capability of banks to supply cost to clients. Capital and generation are replicable but now not the human capital, which desires to be valued as a exceedingly treasured useful resource for accomplishing that aggressive part. The primary emphasis desires to be on integrating human useful resource management strategies with the enterprise approach. HRM techniques encompass managing change, growing dedication, attaining flexibility and improving teamwork. The different tactics representing the overt aspects of HRM, viz. Recruitment, placement, overall performance control, are complementary.

Banking is not only a business of cash but a commercial enterprise of records. The trade within the worldwide business surroundings has led banks to rationalize their services and products and study the function of KM in competitiveness development. Managing information is as critical to banking industry as it's far for every other sort of organization. Indeed, the closing open frontier for banks to create competitive benefit might also reside of their ability to leverage knowledge. Supporting this belief, Craig Kaylor of the Hampden Savings Bank, claims that banks do now not sell goods only, but offerings and more mainly information.

Knowledge sharing initiatives must purpose at developing an surroundings that promotes several cultural factors, along with professional autonomy, cohesiveness and communication structure. Banks ought to emphasize the advent of a work context characterized by way of excessive degrees of organizational citizenship. In this manner, mutual social relationships can be cultivated, and knowledge sharing intentions may be increased. Second, the status quo of a information sharing machine must sell the place of work conversation and expertise sharing, especially in geographically dispersed organizations from the technological point of view. Moreover, agencies should consciousness at the introduction of communities of exercise inside the workplace due to the fact human networks are the first-rate way to gain knowledge sharing. Managers have to offer suitable comments to all personnel approximately the achievements of referent groups. These movements decorate character's sense of self confidence and inspire knowledge-sharing behaviour. The World Bank released a expertise sharing initiative which turned into determines to convert itself right into a expertise bank, whilst until that point concept itself in particular in traditional banking phrases with a variety of understanding sharing programmes.

These might also include tacit information debriefings, communities of practices, helpdesk and advisory offerings, indigenous knowledge programmes, tremendous understanding collections at the net and a platform to share understanding with the development community via the Development Gateway internet website. As the capacity to generate new know-how is quite applicable to Intellectual capital in the banking industry, they need to outline their very own sturdy mechanisms for understanding creation with a view to enhance their capacity in expertise advent. Knowledge introduction in banks ought to attention on the statistics change and sharing. The typical technique adopted with the aid of banks may also include team-orientated brainstorming and workshops.

VI. SUGGESTIONS

Banks must be able to aware the benefits of reducing the costs from technology based services to their customers as the entire institution of banking has been based on customers trust. Proper arrangement of IT and banking operations, IR and HRM, IT and organization structure is important for the benefits of KM implementation in banking. The successfully implement of KM measures in SBI, the knowledge must be recognized by top management by improving internal process, customer services and products and by creating a better environment for employees.

KM should be on adopting and understanding the knowledge about customers and their needs. The problems in effective KM process are mostly related to human behavior aspects. Hence to activate KM process bank has to focus knowledge wealth, effective communication, participative management, innovative attitude and professionalism.

Available service to the users on software related problems bank may consider establishing many help centers for providing necessary guidance to branches.

VII. CONCLUSION

Knowledge Management refers to a multi-disciplined technique to reaching organizational targets through making the best use of know-how. KM focuses on approaches together with acquiring, creating and sharing expertise and the cultural and technical foundations that aid them. Organizations are realizing that highbrow capital or company knowledge is a valuable asset that may be managed as correctly as bodily property to be able to improve performance. The recognition of know-how management is connecting people, tactics and generation for the reason of leveraging company information. The database professionals of nowadays are the Knowledge Managers of the future, and they'll play an fundamental function in making these connections feasible. Managing know-how is as essential to banking industry as it's far for some other kind of agency. Indeed, the last open frontier for banks to create aggressive advantage may also reside in their capability to leverage information. Knowledge sharing initiatives ought to goal at creating an environment that promotes several cultural factors, which includes expert autonomy, cohesiveness and communication shape. Banks have to emphasize the introduction of a piece context characterised through high degrees of organizational citizenship.

The above study shows that effective Knowledge Management implementation depends upon the organizations ability to design and develop the systems and processes and to develop an environment that depends on learning, knowledge creation, knowledge sharing and the use and re-use of organizational and personal knowledge. Knowledge management takes vital role in the banking sector. By using the technology banking sectors attract the customers more and more. Proper training the employees of banks so that the knowledge management can helps the organization to achieve the goals.

In the today's era, the most powerful tool of any business organization is its knowledge from which the organization achieves its competitive advantage. Knowledge management plays a very important role for achieving the success of many organizations.

Traditionally banks in India have connected the strength of their networks based on the number of branches. The technology is somewhat slow in public sector banks as compared to private sector banks and foreign banks. The ITC developments changed the behavior of consumers.

The study depicts that of knowledge management's inevitable aspect of any organization. Organization should align their strategies and follow them for continuous knowledge enhancement, increment and there by lead towards the success. In the context of enabling business strategy, knowledge management caters to the critical issues of organizational adaptation, survival, and competence in face of increasingly discontinuous environmental change. The successful handling of knowledge management initiative leads to personal development of employee thereby increase in employee satisfaction and productivity which in turn helps in saving of money. The added advantage is to access knowledge globally. It can be concluded that effective knowledge management attempt be able to sustain through cultivating learning organization culture for change.

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