### **International Journal of Research in Social Sciences**

Vol. 8 Issue 3, March 2018,

ISSN: 2249-2496 Impact Factor: 7.081

Journal Homepage: http://www.ijmra.us, Email: editorijmie@gmail.com

Double-Blind Peer Reviewed Refereed Open Access International Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage as well as in Cabell's

Directories of Publishing Opportunities, U.S.A

# KNOWLEDGE MANAGEMENT PRACTICES - ITS IMPACT ON JOB SATISFACTION (WITH SPECIAL REFERENCE TO BANKING SECTOR)

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#### **Abstract**

The main objective of this study is to investigate the influence of Knowledge Management on Job Satisfaction in Banking Sector. A sample size of 384 employees, consisting of 70 per cent clerical cadre and 30 percent officer cadre, working in the various Branches of Public Sector Commercial Banks operating in Nalgonda District of Telangana State were chosen. The Sample is stratified based on the weightage of the Total number of employees working in various branches of Public Sector Commercial Banks. The data were analyzed with the Structural Equation Model and the results showed that Knowledge Management Practices – Knowledge Creation, Knowledge Acquisition, Knowledge Capture, Knowledge Storage, Knowledge Sharing and Knowledge Application, have significant factor loading on Knowledge Management and Knowledge Management has a significant factor loading on Job Satisfaction. Finally the results of this study suggest that Knowledge Management Practices directly influence the Job Satisfaction of Employees working in the Banking Sector.

Key Words: Knowledge, Knowledge Management, Job Satisfaction. Banking Sector.

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ISSN: 2249-2496 ☐ Impact Factor: 7.081

Introduction

Knowledge plays a vital role in managing organizations. It helps the employees to make

necessary decisions (Seevers, 2000). Today's organizations are facing a most common challenge

of continuous up-gradation of their performance to keep up pace with rapid changes and to create

or regain competitive advantage. (Rodger, and Pendharkar, 2001). Global competition is

motivating organizations to transform into learning organizations.

The term Knowledge can be understood as a familiarity, awareness or understanding of someone

or something, such as facts, information, descriptions, or skills, which is acquired

through experience or education by perceiving, discovering, or learning. Knowledge can refer to

a theoretical or practical understanding of a subject. It can be implicit (as with practical skill or

expertise) or explicit (as with the theoretical understanding of a subject); it can be more or less

formal or systematic.

Knowledge can be defined as truth and beliefs, personal experience, and information and data

(Wiig 1993). According to Davenport and Prusak, Knowledge can be defined as a fluid mix of

framed experience, values, contextual information and expert insight that provides a framework

for evaluating and incorporating new experiences and information.

Knowledge Management is the deliberate and systematic coordination of an organization's

people, technology, processes, and organizational structure in order to add value through reuse

and innovation. This coordination is achieved through creating, sharing, and applying knowledge

as well as through feeding the valuable lessons learned and best practices into corporate memory

in order to foster continued organizational learning to achieve organizational objectives (Kimiz

Dalkir).

**Knowledge Management Process** 

Knowledge Management (KM), therefore, is the process of Knowledge Creation, Knowledge

Acquisition & Storage and Knowledge Sharing and Application.

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Knowledge Creation: Formation of new ideas through interaction between explicit and tacit

knowledge in individual human minds. This process may involve the consumption of internal

and external resources of an organization to generate new knowledge for achieving the

organizational goals.

**Knowledge Acquisition:** It is the process of acquiring and learning appropriate knowledge from

the various internal and external resources, such as experiences, relevant documents, experts,

plans and so forth. Knowledge acquisition is defined as improved use of existing knowledge and

effectively producing new knowledge through active conversation and externalized and

distributed as new knowledge (Choo and Bontis 2002; Hung et al. 2006; Lawson 2003). It

involves the acquisition of knowledge from human experts, books, documents, sensors, or

computer files.

**Knowledge Capture** defined as the process of retrieving either explicit or tacit knowledge that

resides within people, artifacts, or organizational entities. Also, the knowledge being captured

might reside outside the organizational boundaries including consultants, competitors, customers,

suppliers, and prior employers of the organization's new employees.

**Knowledge Storage** is the process of identifying new knowledge as pertinent and important for

current and future use and storing that element of knowledge in reasonable forms so that

somebody in the organization can access it (Lawson 2003; Zack 1999).

**Knowledge Sharing** is the process through which personal and organizational knowledge is

exchanged. In the other words, knowledge sharing refers to a process by which knowledge is

conveyed from one person to another from persons to groups, or from one organization to

another organization (Frappaolo, C. 2006).

Knowledge Application refers to processes of applying knowledge to new situations in which

users can learn and generate new knowledge and having effective storage and retrieval

mechanisms that allow the organization to access that their knowledge easily (Lawson 2003; Lin

and Lee 2005).

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Job Satisfaction or employee satisfaction, some believe, is simply how content an individual is with his or her job. Job Satisfaction can be described as a function of the individual's job-related expectations and the results he / she attains when he/she does the job (Locke, 1969). According to Oshagbemi (2000), it is an emotional response given by the worker towards his job as a result of the interaction between what the worker gains from the way of doing his job and his professional judgments for his job. In general, job satisfaction can be viewed as a multi-dimensional structure, including worker's feelings towards the internal and external variables of the job (Misener et. al., 1996).

In relation to the current study, we believe there is a great deal of understanding in the published literature that Knowledge Management positively influences the job satisfaction of the employees. At the same time, the same literature still points out to a need for empirical research that shows that influence (Robles-Flores, 2011). Many other studies have reported that the use of Knowledge Management result in business processes' benefits such as effectiveness, efficiency, innovativeness, productivity, and performance; and employees' benefits such as effective decision-making, better learning, adaptability, satisfaction, and performance, and many others (Mohamed & Jalal, 2011; Dermol, 2011; Alavi & Linder, 2001; Becerra-Fernandez, Gonzalez, & Sabherwal, 2004; Davenport &, Prusak, 1998). Therefore, it is important to learn more about the relationship between Knowledge Management and Job Satisfaction.

Knowledge
Creation and
Acquisition.

Knowledge
Capturing and
Storage

Knowledge
Sharing and
Application

Knowledge
Sharing and
Application

Figure-1: Knowledge Management Practices and Job Satisfaction

#### **Review of Literature**

A brief history of yesteryear's reports, surveys and research articles in the similar area helps as a 'backbone' for the present study.

- ➤ Manoj K. Chaudhary, Empirical evidence supports the view that Nepalese banks with a Knowledge Management capability will use resources more efficiently. Study finds that a firm's KM strategy relates to its strategic arrangements in building and management knowledge stock through the effective process of creating, transferring and distributing knowledge.
- ➤ Faisal Bourini, Khaldoon Khawaldeh, Shaker Al-Qudah, have conducted a study to identify the extent of Knowledge Management Activities that are practiced by Jordan banks in the Hashemite Kingdom of Jordan. Banking sector was successful in establishing its own concept of Knowledge Management and it is necessary to hold training courses to the employees who are in Jordan banks to recognize the Knowledge Management concept and its principles, and its importance, to better understand their role in Knowledge Management in all activities.
- Maryam Bidmeshgipour, Wan Khairuzzaman Wan Ismail, Rosmini Omar, have conducted a study to explore issues of knowledge management and its relation to the innovativeness of organizations. They found that employees, provided with appropriate training and mentoring opportunities to generate novel ideas, would create new services in banking.
- Lee Ai Lenga, Fariza Hanum Md Nasaruddin, has focused on the systems implemented in Malaysian banking industry. Different countries (developed, developing and third world countries) have different approaches towards knowledge management in the banking industry. They studied about the difference of knowledge management system between Malaysia and overseas countries in this research.
- > Ozlem Yaşar Ugurlu, Duygu Kizildag, conducted studies to examine the basic components of knowledge management in the banking sector with an empirical analysis and also to

ISSN: 2249-2496 ☐ Impact Factor: 7.081

determine whether there is a difference between the private and state banks in the context of

knowledge management practices.

> Rita Yi Man Li aims at reviewing the knowledge management, sharing and creation in the

banking industry of developing countries'. While the banks in the olden days, mainly sell the

business, but modern banks also sell knowledge. Banks with the most updated information

will successfully retain their competitive edge.

Ehsan Rasoulinezhad, has done a study to understand the knowledge management process

influences on organizational performance of the Banking Sector in Iran. The Study explores

the key processes and technologies of knowledge management being used in the commercial

banks of Iran in order to give an insight for bankers and strategist to understand its

importance.

➤ Khalid Alrawi and Sobhy Elkhatib, have investigated the functionalities under the purview of

KM that support different sets of banking operations. They discuss how knowledge creation,

knowledge sharing, and knowledge acquisition integration can enhance the competitive edge

and operations quality of these institutions in the UAE.

Ahmed Belaid Kridan, Jack Steven Goulding, The purpose of their paper is to find out if the

organizations acting in less business environment such as Libyan organizations (banking in

particular) will be able to implement a knowledge management system (KMS) and how they

can benefit from it. The results show that KMS could be of more significance for enhancing

the organizations' performance and led them to a better position in today's competitive

environment.

> M.B. Suvarchala, has conducted studies with the objective to analyze the Knowledge

Management in banking sector with special reference to the State Bank of India. She offers

suggestions for more effective knowledge management in SBI.

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- ➤ Hafizi Muhamad Ali, Nor Hayati Ahmad, University Utara Malaysia highlighted the concept of KM and the importance of KM integration in the banking sector as a strategy for banks to maintain their competitive advantage.
- ➤ Deepak Tandon in his article "Knowledge Management in Indian Banks" highlighted KM as a tool has strategic importance. Banks being an important pillar of service sector have a special place for KM.
- ➤ Knowledge management positively mediates the relationships between organizational culture and job satisfaction and between organizational learning and job satisfaction (Kijpokin Kasemsap, 2014)
- Abubakr Suliman and Ameen Abdulla Al-Hosani, have conducted study to investigat the influence of job satisfaction on knowledge sharing in an oil and gas sector, United Arab Emirates (UAE). The study results revealed that employees' job satisfaction levels have a direct and positive relation with their knowledge sharing behaviors.
- ➤ Dr. Fadia M. Hegazy and Dr. Kamel E. Ghorab, Conducted study to investigate the effect of knowledge discovery, knowledge capture, knowledge sharing and knowledge application on business processes' effectiveness, efficiency, and innovation; and employees' learning, adaptability, and job satisfaction.
- ➤ By adopting knowledge management, organizations can improve their capabilities of creating, managing, sharing and applying their knowledge, sharpen their business intelligence, enhance their managerial decisions efficiency and effectiveness, and ultimately achieve better business performance (Herschel & Jones, 2005; and Lo & Chin, 2009).
- ➤ Knowledge management is rooted in the concepts of organizational learning and organizational memory. When members of an organization collaborate and communicate ideas, teach, and learn, knowledge is transformed and transferred from individual to individual (Bennet et al., 2003).

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Alavi & Leidner (2001) develop a framework for analysis of the supporting role of an

information system with KM, specifically four sets of socially enacted, interdependent

knowledge processes: Knowledge creation, Knowledge sharing (to include storage and

retrieval), Knowledge transfer, Knowledge application.

➤ Heisig (2009) had summarized and analyzed about 160 frameworks of KM processes. His

analysis indicated that the most frequent categorizations of KM processes are to identify,

create, store, share, and apply knowledge.

**Objective of the Study** 

The main purpose of this study is to investigate the impact of Knowledge Management Practices

on Job Satisfaction of Employees working in Banking Sector.

**Research Hypothesis** 

There is no significant relationship between Knowledge Management Practices and employee

Job Satisfaction.

**Research Methodology** 

The following are the details of the Methodology used.

Sources of Data: Both Primary and Secondary Sources are used for collecting the Data for the

Study.

Primary Data: Primary Data is collected by administering a questionnaire to the employees

working in various branches of Public Sector Commercial Banks in Nalgonda district of

Telangana State.

**Secondary Data:** The secondary data for the study are obtained from the publications of RBI,

Records of the Banks in India, and other relevant publications, Government Reports, Various

websites and Books.

Sampling: In this study, a probability sampling technique, stratified sampling method has been

used for selecting the respondents from the Universe. 'Universe for this study is the employees

of managerial and clerical cadre from Public Sector Commercial Banks in Nalgonda District of

Telangana State. For this study 30 Percent employees of Managerial cadre and 70 percent of

clerical cadre were selected. A sample of 384 employees of Managerial and clerical cadre were surveyed for this study. The Primary Data was collected during a period of four months between October - December 2015. A total of 420 questionnaires were distributed to Employee Respondents and 384 properly responded questionnaires were analyzed for the research.

**Survey Instruments:** Standardized questionnaires were used for this study to collect the data from the employees of managerial cadre and clerical cadre. The measures used in this study were borrowed from the original sources. Knowledge Management Practices questionnaire developed by Dr.Shanwaz Muhammed (2005) and Job Satisfaction questionnaire developed by Michigan Organisational Assessment were used for this study.

KMP Questionnaire: The KMP Questionnaire includes the aspects of Knowledge Creation, Knowledge Acquisition, Knowledge Capture, Knowledge Storage, Knowledge Sharing and Knowledge Application Practices implemented by the Banks and Job Satisfaction using a 5-point Likert scale format which includes: 1-Strongly Disagree, 2- Disagree, 3- Neither Agree or Disagree, 4- Agree And 5- Strongly Agree. The research questionnaire consisted of 34 questions. The first 6 questions are related to demographic variables age, gender and educational qualifications, designation and the department. The remaining 28 questions are related to Knowledge Creation & Knowledge Acquisition, Knowledge Capture & Knowledge Storage, Knowledge Sharing and Knowledge Application and Job Satisfaction. The questionnaire was pretested with a pilot study on a sample size of 60 respondents (about 20 per cent of the sample) to clarify the overall structure of questionnaire to test its consistency and reliability of questions to its research objective.

**Reliability:** Reliability refers to test the internal consistency of the variable. The study has used the 'Cronbach's alpha coefficient' for assessing the reliability of the scale. Generally, the Cronbach's alpha level of 0.60 or above is considered to be acceptable for constructing (Nunnally 1978). Reliability analysis conducted and got Cronbach's Alpha value 0.916, the constructs is presented in Table-1.

**Table-1: Reliability test Statistics** 

Cronbach's Alpha	N of Items	N of Cases
0.916	28	60

## **Data Analysis and Results**

Structural Equation Modeling is used as the main statistical technique. Structural Equation Modeling was conducted to estimate the fitness of the model, and to perform the SEM analysis the LISREL8.30 program was used. The data analysis was conducted in a three-stage process. First, Profile of the Respondents, Second, Confirmatory Factor Analysis (CFA) was performed to confirm the findings. SPSS Amos 18.0 software is used to test the overall fitness of the Structural Equation Model (SEM) and to estimate the relationships between the independent variables and the dependent variable so as to accept or reject the hypothesis.

**Profile of the Employees:** The following is the brief profile of the respondent employees working at various banks branches of Public Sector Commercial Banks in the Nalgonda District. The profile is given in Table-1.

- Employees working on the designation of clerk or officer are only considered in the sample.
- > Out of 384 respondent employees 30 per cent are women and 70 percent are men;
- ➤ 37 percent of the employee respondents are working in the officer cadre and 63 per cent are working in the clerical cadre.
- ➤ 27.6 percent of the employee respondents are in the age group of 21-30 years, 26.4 percent are in the age group of 31-40 years, 25.3 per cent are in the age group of 41-50 and 20.7 percent are in the age group of above 50 years;
- ➤ 58.3 percent of them are graduates, 39.5 per cent are post-graduates and 1.2 percent other professionals.
- ➤ 41.92 percent of the employees are having total service of 0-5 years, 33.85 percent of them have 6-10 years, 20.57 percent of them have 11-20 years, 2.08 percent of them have 21-30 years and 1.56 per cent of them have 31-40 years of service.

**Table 1: Profile of the Respondents** 

1	Demographic Variables	Number	Percentage			
	$\mathbf{A}$	ge(in Years)				
	21-30	106	27.6			
	31-40	102	26.5			
	41-50	97	25.3			
	50+	79	20.6			
	Total	384	100			
2	Gender					
	Male	269	70			
	Female	115	30			
	Total	384	100			
3	Education Qualification					
	Graduation	224	58.3			
	Post Graduation	152	39.5			
	Other Professionals	8	2.2			
	Total	384	100			
4		Cadre				
	Officers	142	37			
	Clerks	242	63			
	Total	384	100			
5	Service in Years					
	0-5	161	41.92			
	6-10	130	33.85			
	11-20	79	20.57			
	21-30	8	2.08			
	31-40	6	1.56			
	Total	384	100			
6	Marital Status					
	Unmarried	177	46.1			
	Married	207	53.9			
	Total	384	100			

**Source: Primary Data** 

Confirmatory Factor Analysis: According to Ahire, Golhar and Waller (1996) Confirmatory Factor Analysis (CFA) provide enhanced control for assessing Unidimensionality than Exploratory Factor Analysis and is more in line with the overall process of construct validation. Unidimensionality measure the extent to which the items in a scale all measure the same construct (Venkatraman, 1989). In this study, CFA model is run through SPSS AMOS 18.0 software. CFA was conducted for each of the three constructs to determine whether the 8 indicators measured the construct they were assigned to adequately. The following value is found in our study for each parameter to test model fit.

Table-2: Parameter value for model fit measures with SPSS Amos

Name of the Parameter	Value
Goodness of Fit Index (GFI)	0.937
Adjusted Goodness of Fit Index (AGFI)	0.932
Normed Fit Index (NFI)	0.984
Comparative Fit Index (CFI)	0.986
Tucker-Lewis Index(TLI)	0.925
Incremental Fit Index(IFI)	0.986
Relative Fit Index(RFI)	0.921
Root Mean Square Error of Approximation (RMSEA)	0.049

Based on various studies conducted by Bentler and Bonett (1980), Joreskog, and Sorbom (1974), Bollen's(1989) and Bentler (1980) it was suggested that if the Index value is greater than 0.9 and if RMSEA values is less than 0.05 it indicates model is fit and accepted.

Structural Equation Model: SPSS Amos 18 software is used to perform confirmatory factor analysis using Structural Equation Model (SEM). Total number of variables in the model is 28, number of observed variables 12, number of unobserved variables 16. The data have no missing values. The model is over-identified, a preferable situation for SEM. According to the univariate and multivariate normality tests the data are not normally distributed. After the data was normalized, the Maximum likelihood (ML) estimation method is used. ML attempts to maximize the likelihood that the obtained values of the criterion variable will be correctly predicted.

**Model Fit:** Based on Structure Equation Model using SPSS Amos 18 it is found that Chisquare(CMIN) = 127.366, Degree of freedom(DF) = 43 and probability level is about 0.000. P value less than 0.05 it shows Knowledge Management Practices significantly impact on Job Satisfaction. CMIN/DF is called as the minimum discrepancy which is 2.962 Wheaton et al (1977) suggested that if the minimum discrepancy is less than 5 the model is reasonable fit.

K-Creation & K-Acquisition

K-Capture & K-Storing

0.948

Knowledge Management

0.766

Satisfaction

K-Sharing & K-Application

Figure 2: Structure Equation Model - The path diagram with standardized parameters estimate.

## **Discussion and Suggestions**

There are very few studies that have examined Job satisfaction in the context of Knowledge Management Practices of the employees working in Banking Sector. This study supports that job satisfaction of the employees is caused by Knowledge Management Practices. The Regression Analysis results suggest KM Practices cause Job Satisfaction.

SPSS Amos Graphics have specified path-diagram in figure 2 specifies the relationship between the observed variables and unobserved variable. The portion of the model that specifies how the unobserved variables are related to each other is called structural modeling. In this present structural model Job Satisfaction is the dependent variable and the three variables Knowledge Creation & Knowledge Acquisition, Knowledge Capturing & Knowledge Storage and Knowledge Sharing & Knowledge Application are independently variable. The Regression weights estimates provide the relative importance. The estimates with the largest value represent the most important dimension in terms of its influence on overall Job Satisfaction. The findings of the regression weight estimates are summarized in table 3.

**Table-3: Standardized Regression weights Estimations** 

Factor	Direction	Factor	Estimate
Job Satisfaction	<b>←</b>	K-Creation & K-Acquisition	0.948
Job Satisfaction	<b>←</b>	K-Capturing &K-Storage	0.862
Job Satisfaction	<b>←</b>	K-Sharing & K-Application	0.933

The higher satisfaction scores across the items of Knowledge Creation & Acquisition, Knowledge Capturing & Storage, Knowledge Sharing & Application. Job Satisfaction suggests that the employees Banks should pay attention to aspects implementation of Knowledge Management Practices. While implementing Knowledge Management Practices the holistic perspective of people, process, technology and organisational culture should be considered.

# **Managerial Implications**

The study was conducted with an aim to investigate the influence of Knowledge Management Practices on Job Satisfaction of employees working in Public Sector Commercial Banks. It was found that Knowledge Creation & Acquisition, Knowledge Capturing & Storage, Knowledge Sharing & Application cause Job satisfaction. Hence Businesses have to carefully plan Knowledge Management Practices and evaluate them continuously to achieve competitive advantage.

#### Conclusion

This study used the Structured Equation model to understand the factors of Knowledge Management Practices its Impact on Job Satisfaction in various Public Sector Commercial Banks in Nalgonda district of Telangana State. The result of this research revealed that Knowledge Creation, Knowledge Acquisition, Knowledge Capture, Knowledge Storage, Knowledge Sharing and Knowledge Application are positively impacting Job Satisfaction. The findings of this study contribute to a better understanding of the relationship between Knowledge Management Practices and Job Satisfaction.

## **Limitations of the Study and Suggestions for Future Research**

No research initiative is without certain limitations. This study also has its own share of limitations. The present study was limited to demographic background only. There is a potential to do future research in this area. Since sampling itself suffers from certain inherent limitations, may affect the quality of results. The findings of this research may not be generalized to the Banking industry as a whole, as the Knowledge Management Policy and Practices of the organizations are rather unique. The purpose of the present research was to find out the Knowledge Management Practices – its impact on Employees Job Satisfaction. However, there is need to carry out further research at a wider scale involving various parameters and facets of Knowledge Management to get a holistic understanding of the concept.

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