

A CASE STUDY ON KNOWLEDGE SHARING ATTITUDE OF EMPLOYEES IN BANKING INDUSTRY

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Abstract: In today's competitive environment customer service and satisfaction play a vital role in organizational success. If customers are not satisfied with the service, then the firm may lose the competitive edge in the market. Especially in the Banking sector, it became a big challenge. Though much innovation has taken up in the banking industry with technology, still customers have a bundle of quarries to get solved and transactions to do offline. Even the trends and norms of banking goes on getting changed. So, in this type of environment knowledge sharing is the key that can make banking employees to get a competitive edge with good service. When knowledge flows without any distraction in the banking industry it helps the employees to know about the recent changes and to give the best solutions to its customers. To improve the organization's performance and its services towards customers, Knowledge sharing plays a vital role. Through the integration of people, processes, and technology, KM focuses on leveraging corporate knowledge and operation. This case study is all the study of factors and attitude of employees in sharing their knowledge with others

Keywords: Knowledge sharing, Knowledge management, Banking, Acquisition, Knowledge creation.

Introduction

Knowledge sharing is an activity through which knowledge i.e., information, skills, or expertise is exchanged among people, friends, peers, families, communities, or within or between organizations. There are different modes of sharing knowledge and this virtual world sharing or passing knowledge has taken a fabulous peak in the absence of geographical barriers. In this competitive environment knowledge sharing is a key to success. It enhances the organization's decision-making capabilities and builds a learning organization and fosters cultural change and innovation. Conceptually, Knowledge sharing is the act of exchanging information and understanding among individuals, teams, communities, and organizations. It might be explicit or implicit knowledge.

Sharing knowledge is an intentional process that not only bolsters individual understanding but helps to create or enhance an archive of accessible knowledge for others. If the organization is aiming to survive in this competitive world, then it must look into the smooth flow of knowledge in an organization. Because it helps individuals and businesses to be more agile and adaptable in the face of change and helps ensure continued growth and survival. So

even the banking industry is not exempted from it. In order to be in the race and meet the customer requirement banks has to create a positive attitude of knowledge sharing among banking employees. Improving knowledge sharing can cause faster performance and promoting the standard of an organization's performance has increased customer satisfaction. In recent days many countries realized the fact that banking systems must go for the reform in their system. They follow various rules, strategies, tools to restructure the system. In this path, even the banking industry has understood the power of knowledge Sharing among its employees.

Knowledge sharing plays an important role in the success of any organization. The extent to which you create a smooth flow of knowledge, the extent to which an organization reaches effectiveness and flexibility. It is the duty of the organization to motivate and encourage its employees to share their knowledge. Organizations must understand the drivers of knowledge sharing and must encourage it. Certain benefits like; giving monetary benefits, and creating an atmosphere of cooperation, and helping each other may help the employees to share their knowledge. At the same time, high competition among the employees and lack of trust and time will be a barrier to knowledge sharing....

Background of the study

An organization needs to be smarter, faster, more innovative, and more agile. The complexity of the twenty-First-century world has speeded up the pace of evolution, and those who cannot learn, adapt, and change simply will not survive. In this competitive world, organizations have recognized the fact that knowledge is the core and valuable resource and it is the best basis for improving a competitive edge. Fundamentally, knowledge management refers to making the right knowledge and its sources available to the right people on time.

Studies have proved that knowledge is the main resource for a competitive edge. By encouraging a knowledge-sharing culture within service settings such as banks, the quality of service is enhanced and opportunities for innovation are created.

In order to cope up with this changing environment and to face unpredictable challenges, all organizations must improve their operation process. It is the major contributing factor to stay in the market. Especially in the service industry Customer satisfaction has become an uphill task, if an organization of a service business is hesitant to go through this type of business operation revamping, it will bound to be only the second-best among its competitors. A crystal clear example is the higher learning institutions in the likes of the universities, colleges, etc

The development of knowledge-sharing aspects in the banking industry requires an absorbent capacity as a company's ability to acquire and assimilate knowledge (potential for absorptive capacity) and the ability to transform and explore the realization of the absorptive. Some researchers provide empirical evidence that knowledge sharing, absorptive power has an effect on service innovation performance.

In order to dominate the market and to stay in the market, managing the intangible asset that is “Knowledge” is more important. Many studies also emphasized the importance of knowledge management also called business intelligence. “Knowledge management is the concept in which an enterprise consciously and comprehensively gathers, organizes, shares, and analyses its knowledge in terms of resources, documents, and people skills”, Knowledge management is the framework, a management mindset, that includes building on past experience (libraries, data banks, smart people) and creating new vehicles for exchanging knowledge (knowledge- enables intranets, sites, communities of practice, network)” The emergence of this “knowledge era” is radically changing what creates value in organizations ,whereby the long-term viability and prosperity of an organization increasingly depends on its ability to leverage the hidden value of its intangible assets.

It is not preserving knowledge that has gained the important even knowledge sharing is the state of art in today’s world. Knowledge must be shared among individuals and the functional groups then only it can grow. Sharing of knowledge can be defined as the dissemination of information and knowledge throughout the organization. Knowledge sharing helps the organization to transfer new ideas and to choose the right solutions to the problems. When employees are interacting with one another for idea generation, it promotes the sharing of knowledge among them. Knowledge sharing enables the flow of knowledge among and between individuals, groups, and organizations.

continuous instabilities in financial markets have led banks to regulate themselves to violent and aggressive markets while struggling for growth and maintaining their profits. Profit margin is always connected with customer service and satisfaction in this banking era. Ensuring the satisfaction of financially proficient and knowledgeable customers is the new megatrend of the banking industry. Banks need to satisfy their customers in order to maintain acceptable organizational performance.

Although banks realized the importance of sharing knowledge, they have a big challenge of motivating their employees to share the knowledge. When employees are freely sharing their knowledge in an organization, it will make the organization get a competitive edge.

Factors that influence employees to share their knowledge

Certain factors make employees share their knowledge in the organization from an Individual point of view. It is broadly classified as external factors and internal factors. Internal factors are those factors that lie within an employee. It may vary from person to person. Employee values, ethics, state of mind, and motivation are the internal factors that provoke knowledge sharing. If a person has a mentality of spreading knowledge and he is against the knowledge hiding process it will always promote knowledge sharing but again it depends upon individual perspective.

Even some individuals share knowledge in their organization for helping others or due to self-efficacy. When an individual builds trust in the organization it may boost the employee to share his/her knowledge with others. External factors are those factors that make an employee share his knowledge because of external benefits or value he gets. Some employees want to share their experience or learning with others for the sake of monetary benefits they get or to develop their career. Many organizations keep rewards to their employee for sharing their knowledge in the organization.

Not only individual factors even organizational factors do influence the employee to share their knowledge in an organization. When organization has built a culture at which employees are always given a platform to share their experience and expertise in a team it always boost the knowledge sharing and when an organization creates a friendly culture among the employee to share their thoughts it will be a great move. Even technology is a major factor for sharing knowledge. The post covid world has created various digital platforms at which knowledge can be easily transmitted across the world without any barriers. So digital transformation and social media is also a factor which promotes knowledge sharing.

Why Knowledge sharing is important in the banking sector?

In recent days' lots of changes have happened in the banking sector. After the digitalization even banks do go for lots of policy changes and technology updating often. When digitalization has taken place in banking sectors which led to a lot of challenges to the customers and even for its employees. Customers are facing a lot of inquiries about the transaction and technical errors enable customers to visit the bank for its confirmation of events.

Even banking transactions are not free from privacy and security risks. It's obvious for the customer point when they deal with money and facing some technical problems. On the other

side, it's very challenging for the banking employees to deal with the new banking era. Government policy goes on changing and market volatility has led banks to be too flexible to its market and digital transaction in banking has led its employees to even learn technical challenges lied in banking sectors .so it's a challenge for banking employees to update himself Herself towards its commercial transactions.

Even customers are very much intolerant and impatient when their quarries are not met at the moment and obviously, they will complain or switch the banks in terms of service they receive. So it is very important for the employees of the banks to update themselves on the changes and must aware about the banking information in dept and nowadays even technical too. so Knowledge sharing in the banking sectors plays a vital role in the efficient and effective service of the banks towards their customers. In this modern banking, it is very important to enhance the skills and abilities of bank employees and the bank must analyze the training needs of the employees and must circulate the information in a smoothy flow and must make information is available at the right place at right time to the right person and there should be a platform at which employees can share their thoughts and knowledge smoothly so that bank can function efficiently.

Objectives of the case

- 1.To know the role of training with knowledge sharing behavior
- 2.To know the relationship between employee experience and knowledge sharing attitude

Hypothesis

H₀₁: There is no significant difference between training and employee knowledge sharing behavior

H₀₂: There is no significant relationship between Designation with knowledge sharing attitude

H₀₃: There is no significant relationship between knowledge creation and designation

H₀₄: There is no significant relationship between knowledge development and designation

Scope of the study

This article basically focuses on the knowledge sharing attitude of the employees in banking sector. The scope of the studies is extended to all the banking sector to know the factors which enhance its employees to share their knowledge with others. Also, this study aims at analyzing the factors which enhance the knowledge sharing behavior in banking sector.

Methodology

In this study we used simple random sampling. The study has been conducted in the five banks in Dakhina kannada district. In total 74 respondents have responded to the study.

Primary data collected directly from the filled and secondary data has been collected by referring journals and articles published.

Data Interpretation

Table 1.0: Table showing the respondents designation with their Banks.

Bank Name	Designation				Total
	Clerical	Officer	Asst. Manager	Manager	
Canara bank	14	7	1	4	26
SBI	6	7	1	1	15
Bank of Baroda	5	2	7	0	14
ICICI Bank	9	4	1	4	18
HDFC Bank	0	1	0	0	1
Total	34	21	10	9	74

The above table shows the background and Name of the banks of respondents. Among the 74 respondents 34 are clerical background, 21 are Officers, 10 are Assistant Managers and 9 Managers have responded to the survey.

Table 1.1 Table showing the impact of Training programme on Knowledge sharing attitude.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.232^a	9	.062
Likelihood Ratio	17.195	9	.046
Linear-by-Linear Association	.119	1	.730
N of Valid Cases	76		

Here p value is 0.062. $p > 0.05$, it means there is no relationship with the training and the knowledge sharing attitude of the respondents. Training is nothing to do with the knowledge sharing attitude of the bank employees.

Table 1.2 Table showing the Relationship between the designation of the employee with their knowledge sharing attitude.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.460 ^a	9	.030
Likelihood Ratio	18.684	9	.028
Linear-by-Linear Association	.188	1	.664
N of Valid Cases	74		

Hence the p value of the study is 0.030. ($p > 0.1$) but ($p < 0.05$) which indicates that there is a significant relationship with the designation and the knowledge sharing attitude of the employee.

Table 1.3 Table showing the significance of designation in knowledge transfer in the bank

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.916^a	9	.646
Likelihood Ratio	8.516	9	.483
Linear-by-Linear Association	4.305	1	.038
N of Valid Cases	74		

Above table explains the relationship pf designation with the knowledge transfer attitude of the employee in the banks. Here p value is 0.646. ($p > 0.05$) which states that there is no relationship with the designation and the knowledge transfer attitude of the employee in banks.

Table 1.4 Table Showing the knowledge sharing attitude of the bank employees

		Sum of Squares	df	Mean Square	F	Sig.
I share information with my colleagues when they ask for it (KC)	Between Groups	17.339	3	5.780	5.167	.003
	Within Groups	78.296	70	1.119		
	Total	95.635	73			
colleagues in my bank share knowledge with me when I ask them to (KC)	Between Groups	7.559	3	2.520	1.854	.145
	Within Groups	95.157	70	1.359		
	Total	102.716	73			
When they have learnt	Between Groups	1.093	3	.364	.243	.866

something new, my colleagues tell me something about it (KD)	Within Groups	105.124	70	1.502		
	Total	106.216	73			
When I have learned something new, I tell my colleagues about it (KD)	Between Groups	2.668	3	.889	.637	.593
	Within Groups	97.670	70	1.395		
	Total	100.338	73			

As per the study there is a significant relationship between knowledge creation and the designation. Here the p value $(0.003) > 0.001$. Also there is no relationship between knowledge development and designation. As per the study p value 0.593 which is > 0.05 .

Findings of the study

1. This study found that there is no relationship between training and knowledge sharing attitude of an employee. Employee's knowledge sharing attitude cannot be enhanced or motivated by providing training to the employees.
2. There is a relationship between designation and knowledge sharing attitude of an employee. It is found that knowledge sharing attitude is connected with employee designation
3. This study proves that knowledge creation has a close association with designation.
4. There is no relationship between knowledge development and designation of the employee.

Suggestions

1. This study proves that, knowledge sharing attitude has connection with designation. The information should not be available only with the higher designated employees. It must flow and even available to all employees across the system which can be disclosed. The updates and market information must flow across the system for the betterment and best customer service.
2. Training will not encourage the employees to share their knowledge. So banking industries must create a need or motivational factor which can encourage the employees to share their knowledge across without any Barriers.
3. Knowledge can be effectively developed with designation. The employers must take initiation of it and create regular session or meeting at which colleagues share their knowledge and there must be a platform at which knowledge is shared among the staff freely.

Conclusion

It is more important to banking industry to keep their employees update about the banking updates and share the market information and government regulation for the betterment. In a highly competitive market banks should reduce the transaction time spam for better service, that can be done by procuring timely information about the each to its employees. Creating knowledge driven environment is more useful for the organization success.

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