



The impact of knowledge management practices on organizational performance: A study of Private Banks in Nepal

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Abstract

This study seeks to elucidate the influence of essential knowledge management (KM) components—namely knowledge acquisition, conversion, transfer, and application—on the operational performance of private banking institutions in Nepal. The research employed a survey-based methodology, amassing data from a cohort of 440 employees spanning 11 government-owned banking entities in Nepal. The gathered data were subjected to analysis through Structural Equation Modeling with Partial Least Squares (SEM-PLS) to scrutinize the interrelations among KM components and the performance metrics of banks. The results manifest substantial positive correlations between knowledge acquisition, knowledge transfer, and overall bank performance. Conversely, knowledge application demonstrates a pronounced negative effect, whereas knowledge conversion presents a relatively diminished impact. The findings underscore the pivotal strategic role of KM practices in augmenting operational efficiency and maintaining competitive advantage. This research accentuates the critical importance of the strategic management of knowledge dimensions—particularly knowledge transfer and acquisition—for the enhancement of organizational learning, service quality, and innovation within the private banking sector of Nepal. While providing invaluable insights for policymakers and bank management, the study advocates for deliberate investments in KM practices to effectively navigate the challenges posed by dynamic market conditions.

Keywords: Knowledge Management, Acquisition, Conversion, Transfer, Application, Competitive advantage, Bank Performance

Introduction

The notion of knowledge management is of paramount importance for entities endeavoring to discern the origins of a sustainable competitive advantage, as it is the specialized experiences and expertise inherent within organizations that furnish them with distinctive capabilities that are arduous for competitors to imitate. Knowledge management constitutes the prudent process of acquiring, formulating, strengthening, disseminating, exchanging, and updating both explicit and tacit knowledge with the aim of enhancing organizational performance and compliance, augmenting the quality of existing services and products, and fostering the development of novel knowledge-specific processes, products, and services (Migdadi, 2020) ^[21]. The knowledge that is exchanged among specialists and individuals within a particular subject or domain is regarded as exceedingly significant, especially within the corporate sector and other organizational contexts (Mills & Smith, 2011) ^[22]. The shared and intrinsic knowledge institution acts as the principal repository of information for all organizations, including entities operating within the banking sector. In a parallel manner, the execution and transition of knowledge management methodologies, which exert a considerable influence on organizational functions, innovation, and performance, represent the second dimension of the importance of knowledge management (Sepúlveda-Rivillas *et al.*, 2021) ^[28]. Knowledge management aids in identifying the most pressing and consequential challenges confronted by enterprises, alongside those that provide insights on how to achieve the desired status within a competitive landscape. Knowledge management encompasses a range of attributes, as posited by various scholars at times; however, knowledge acquisition, knowledge transfer, knowledge documentation, knowledge development, and knowledge application

constitute the most widely recognized model (Turner *et al.*, 2019) ^[31]. These attributes are vital for clarifying knowledge management in a more comprehensive context and for aiding management and employees in systematically understanding occurrences. Organizational performance and the capabilities of the knowledge management concept, which include knowledge infrastructure and processes, have been substantiated by numerous studies conducted in diverse contexts (Pombo & Gomes, 2019) ^[25]. Nonetheless, the scope and direction of the influence of organizational performance were not uniformly evaluated across various research endeavors, and performance metrics were operationalized in disparate manners (Lee & Sukoco, 2010) ^[19].

Institutional advancement is profoundly shaped by management and leadership, institutional policies and processes, as well as the equity demonstrated by institutional leadership. Organizational performance is contingent upon the interdependent collective output of the workforce (Hussein *et al.*, 2014) ^[16]. Knowledge management occupies a crucial role in determining the success of banking sector organizations in emerging nations such as Nepal (Gautam, 2013) ^[12]. The institutional performance of financial entities in Nepal has surfaced as a significant area of focus over recent decades. The implementation of fair and transparent institutional policies motivates personnel to aspire for optimal performance in the pursuit of achieving institutional objectives in a streamlined and efficient manner. This facilitates the attainment of the desired status and evaluation by the administration of the pertinent institutions (Khanal, 2007) ^[1]. Consequently, knowledge management emerges as an essential element, in conjunction with other determinants, to achieve the intended objectives of these financial institutions, thereby enhancing

their academic standings and facilitating the realization of performance management standards.

Although knowledge management has been widely discussed by many academicians and practitioners, there is lack of literature and information on knowledge management in Nepalese context (Bhandari, 2020) [5]. Hence, research was needed to establish the relationship of knowledge management dimensions and bank performance in the developing countries. This research has examined knowledge management components such as knowledge acquisition, conversion, transfer and application on the organizational performance of private banks. Therefore, the major objective of this study is to examine the impact of knowledge management dimensions on overall organizational performance of private banks of Nepal.

Literature Review

Knowledge Acquisition and Organizational Performance

Knowledge acquisition involves the effective use of existing knowledge and the generation of new knowledge through active conversation and externalization, which is then distributed as new knowledge (Milton, 2007) [23]. Forghani and Tavasoli, A. (2017) [11] revealed that organizations that encouraged knowledge acquisition processes such as internal exchange of ideas and access to organization’s knowledge improved their performance. Organizations therefore need to continually generate knowledge as this would facilitate the generation of new products and services to meet the requirements of the ever changing market, for as observed by Alwis and Hartmann, E. (2008) [1], the existing knowledge and capabilities of most firms are most times not applicable when entering new markets or environment, thus the need to acquire new knowledge on the basis of required behavioral change aimed at survival and effectiveness of the

Knowledge Conversion and Organizational Performance

Knowledge conversion as a process that is social in nature and an environment where individuals with diverse knowledge network amongst each other and thereby generate new knowledge that expands in value and quantity for both explicit and tacit knowledge (Sanchez & Palacios, 2008) [27]. Knowledge management procedures identified with conversion of knowledge are those that facilitate useful learning from existing knowledge. Procedures related to conversion of knowledge incorporate an organization’s ability to solidify, assimilate (Grant, 1996) [13, 14], join, structure, coordinate (Sanchez and Mahoney, 1996) [26] and convey learning (Zander & Kogut, 1995) [34]. Knowledge accomplished from diverse assets inside and outside the organization is ineffective in the event that it is not converted into a gainful practicable structure. This means that the application of new and existing knowledge for decision-making, improves performance and achievement of organizational goals.

Knowledge Transfer and Organizational Performance

A review of extant literature reveals that it is not easy to transfer knowledge, as it is equated to power, and as such an individual would be reluctant to transfer his knowledge (Kimaiyo, & Sang, 2015) [18] especially the tacit knowledge, when they perceive that there are few rewards or when sharing is not recognized by the organization (Wah, et al., 2005) [32]. Organizations should therefore provide a conducive environment to encourage knowledge sharing

where knowledge sharing represents a key enabler of improved business performance. Knowledge management runs in the organization as a practice and embedded as an organizational culture it facilitates effective application of intangible capital which can be utilized for the success and competitiveness of the organization (Forghani, & Tavasoli, A. 2017) [11].

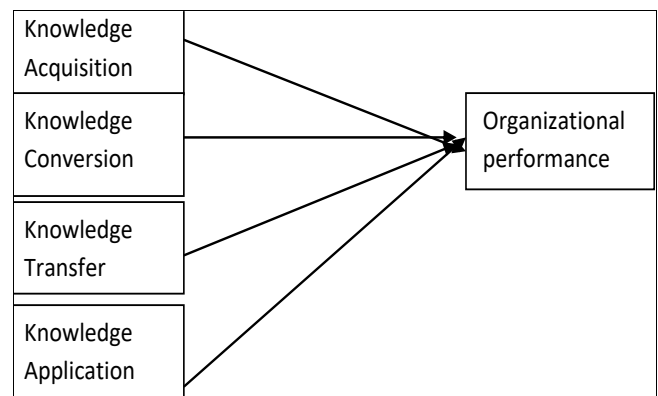
Knowledge Application and Organizational Performance

Knowledge Application is the process that guides how powerfully and efficiently knowledge is used in the form of problem solving, decisions, new idea development, or alterations to behavior. It guides to achieving objectives and the possible transformation of existing practices within an organization (Cheng, & Lee, 2016) [6]. Aziz, Shafiq & Fatima (2022) [3] confirmed the positive and significant influence of knowledge application processes on four constructs of firm competitiveness (innovation, delivery, quality, and financial performance).

Theoretical Foundation and Underpinning

The resource-based perspective recognizes knowledge as a strategic asset that has the potential to generate a sustainable competitive advantage for a business (Smith et al., 2013) [29]. Knowledge-based perspective adherents contend that knowledge-based resources, which are diverse, socially complex, difficult to duplicate, and immobile, are the primary determinants of sustainable competitive advantage (Curado & Bontis, 2006) [8]. Dynamic capabilities theory supports the idea that dynamic capabilities are necessary at every stage of maintaining a competitive edge over competitors (Cragun, 2017) [7]. Knowledge based theory of the firm advocates that diverse organizational knowledge and capacities are regarded as the fundamental factors that dictate excellent business performance and long-lasting competitive advantage (Edwards, 2009) [9].

Knowledge Management



Source: (Author, 2024)

Fig 1: Research Framework

H1: Knowledge Acquisition has significant effect on the performance of Private Banks.

H2: Knowledge conversion has significant effect on the performance of Private Banks.

H2: Knowledge transfer has significant effect on the performance of Private Banks.

H2: Knowledge Application has significant effect on the performance of Private Banks.

Research Methods

The study includes 11 private banks during the survey period spanning from September 2022 to January 2023. In the course of the research, questionnaires were distributed and officers and personnel of various ranks were individually visited at banks. 440 of 550 questionnaires that were given were received and considered useable, which corresponds to a response rate of 80 percent for the entire population. In stratified sampling, the value of the sample sizes in the respective strata is chosen by the researcher (Ardilly & Tillé, 2006) [2]. To attain the objective of the study 40 respondents were selected from each bank. A pilot study involving a sample of twenty-five employees from banks in neighboring districts (Rupandehi, District) was conducted. Primary data were used for the study and they were obtained mainly from the structured questionnaires. Questionnaires were used by researchers to gather information on study participants' thoughts, feelings, attitudes, beliefs, values, perceptions, personality, and behavioral intentions (Marrais & Lapan, 2004) [20]. A five-point scale of semantic differential agreement/disagreement was utilized for this purpose, with 1 indicating significant disagreement and 5 indicating strong agreement.

Data Analysis and Interpretation

Sample Descriptive Statistics

The demographic distribution of respondents reveals that a majority (56.4%, n=248) are male, while 43.6% (n=192) are female. In terms of age, most participants (64.8%, n=285) belong to the 25–35-year category, followed by 31.8% (n=140) in the 36–45-year range, with only 3.4% (n=15) being above 46 years. Regarding educational qualifications, 64.8% (n=285) hold a master’s degree, whereas 35.2% (n=155) possess a bachelor’s degree. The distribution of work experience shows that 42.5% (n=187) have less than five years of experience, while 32.7% (n=144) have 6–10 years, and 24.8% (n=109) have more than 11 years of

experience. These descriptive statistics provide a structured overview of the sample, ensuring the study’s representativeness and reliability.

Table 1: Assessments of Reliability and Validity

Reliability Standards	KA	KC	KT	KAP	OP
Cronbach's alpha	0.922	0.918	0.94	0.925	0.944
Composite reliability (rho_a)	0.923	0.919	0.942	0.93	0.945
Composite reliability (rho_c)	0.935	0.933	0.949	0.939	0.943
Average variance extracted (AVE)	0.616	0.635	0.676	0.657	0.692

Table1 indicates the internal consistency, reliability, and validity of the constructs. The Cronbach's alpha value of all the constructs is above the critical value of 0.70. Further, the rho_A and composite reliability values of all the constructs are between 0.75 and 0.95 critical values (Hair *et al.*, 2021) [15]. Additionally, the average variance extracted value of all the constructs is more than 0.50, which denotes more than 50% variance among the constructs (Bagozzi, 1981) [4]. Hence, the convergent validity and reliability of all constructs are established.

Table 2: Discriminant Validity (HTMT Ratio Matrix)

	KA	KC	KT	OP	KAP
KA					
KC	0.816				
KT	0.850	0.880			
OP	0.860	0.857	0.862		
KAP	0.223	0.381	0.255	0.215	

Table 2 indicates the Heterotrait-Monotrait Ratio of Correlations (HTMT) which indicates the discriminant validity of all constructs. HTMT ratio is used to measure the correlations between two latent variables (Chin *et al.*, 2003). The HTMT ratio values of all constructs are less than 0.90 critical values which indicate that the discriminant validity of all the constructs is established

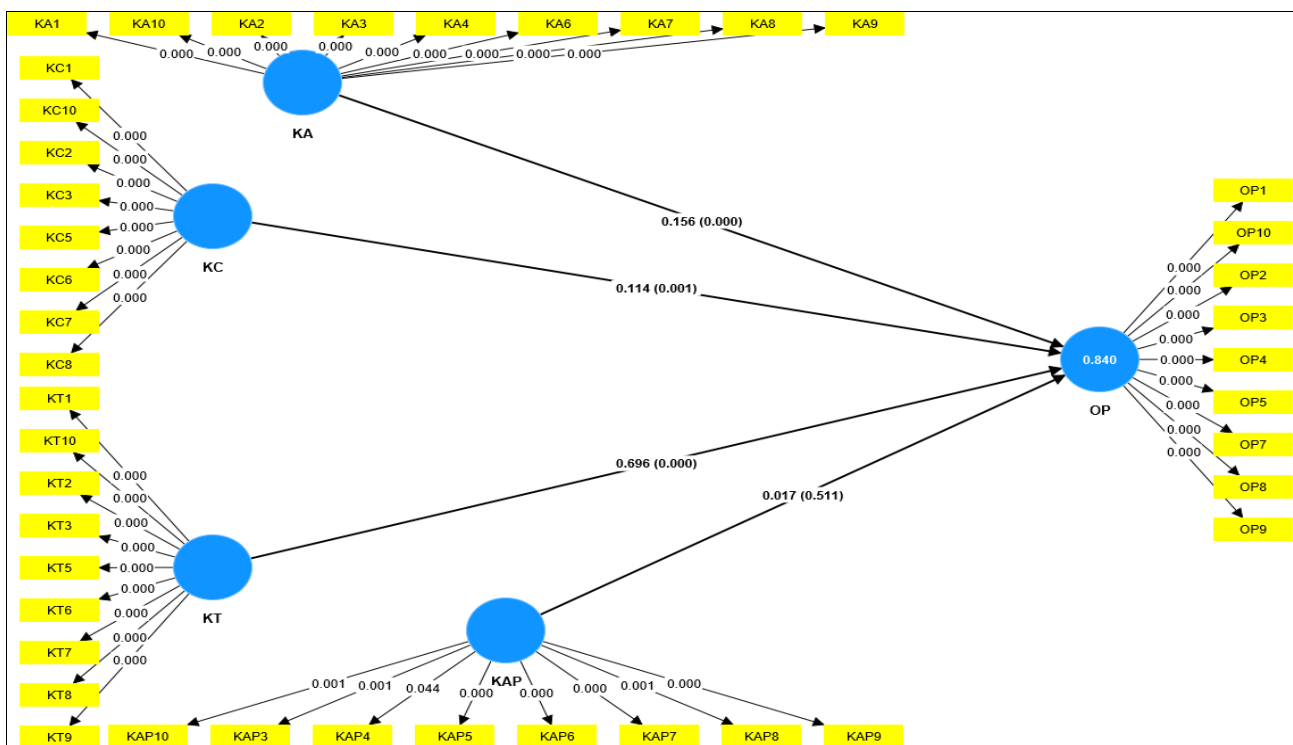


Fig 2: Effect of Knowledge Management on Bank Performance of Private Banks of Nepal

Table3: Effect of Knowledge Management on Bank Performance of Private Banks of Nepal

Hypotheses		β	Mean	SD	T Stat.	P Values	Decision
H ₁	Knowledge Acquisition->Private Bank Performance	0.156	0.155	0.031	5.025	0.000	Reject Null
H ₂	Knowledge Conversion -> Private Bank Performance	0.114	0.115	0.035	3.243	0.000	Reject Null
H ₃	Knowledge Transfer -> Private Bank Performance	0.696	0.695	0.036	19.331	0.109	Don't Reject Null
H ₄	Knowledge Application -> Private Bank Performance	0.017	0.014	0.026	0.657	0.511	Don't Reject Null

Figure 2 and Table 3 examines the impact of knowledge management variables on private bank performance. The statistical evidence is enough to support hypotheses 1 and 2, which state that knowledge acquisition and knowledge conversion have a positive and significant impact on the performance of private banks. The study is consistent with the findings of Tseng (2010) [30] and Zaied *et al.*, (2012) [33] to the effect that knowledge conversion has a positive influence on the performance. Moreover the findings of this study agree with Resource based Value theoretical propositions that emphasize the strategic importance of social and behavioral interactions in the conceivability of choice and execution of the organization's strategies. Although there is a positive association in Hypothesis 3, which looks at "knowledge transfer," it doesn't approach statistical significance because of the relatively high p-value (0.109). Contrarily, Hypothesis 4 analyzes the impact of knowledge application on private bank performance. The calculated statistical evidence is not enough to reject the null hypothesis. The empirical literature reviewed indicates that there is no conclusive evidence relating to the influence of knowledge application on organizational performance. Even though some extant researchers have concluded that knowledge application affects organizational performance (Mohrman *et al.*, 2003 [24], Fattahiyah *et al.*, 2013) [10], others such as Zaied *et al.*, (2012) [33] have found no significant relationship between knowledge transfer and knowledge application. These findings draw attention to the crucial role of knowledge conversion and acquisition, but the impact of knowledge transfer may require more research. In this dataset, knowledge application doesn't appear to have a specific impact on the performance of private banks it indicates that to apply the knowledge by the employees requires others.

Key findings and Discussion

Knowledge Acquisition and bank Performance of the Private Banks of Nepal

According to the statistical findings from Figure 2 and Table 3, the impact of knowledge acquisition on private bank performance is positive. The co-efficient of $\beta = 0.777$ denotes a strong, positive association, showing that there is a significant positive influence on the performance of private banks. The low standard deviation (SD) of 0.020 suggests that knowledge acquisition and, consequently, private bank performance are not very variable. The null hypothesis is rejected because of the very high T-statistic of 39.848 and the low p-value of 0.000. These findings highlight the critical role that knowledge acquisition plays in enhancing the performance of private banks.

Knowledge Transfer and bank Performance of the Private Banks of Nepal

Figure 2 and Table 3 provides the results for the examination of Hypothesis 1, which observed the impact of knowledge conversion on private bank performance in

Nepal. The results clearly showed a positive correlation. Increased knowledge conversion is considerably related to improved performance in private banks, as shown by the coefficient of $\beta = 0.786$. The data are densely clustered around the mean, with a low standard deviation (SD) indicating little fluctuation. The statistical evidence from the table confirms the rejection of the null hypothesis with a T-statistic of 44.505 and a 0.000 p-value, underscoring the critical importance of knowledge conversion in fostering the better performance of private banks in Nepal. The value of knowledge conversion techniques for private banks is highlighted by these findings, which provide insightful information for management and policy choices.

Knowledge Transfer and bank Performance of the Private Banks of Nepal

According to the statistical results from figures 2 and 3, which investigate the connection between knowledge transfer and private bank performance, there is a positive correlation. Increased knowledge transfer appears to have a substantially and statistically significant positive effect on the performance of private banks, with a coefficient (β) of 0.909. This implies that private banks' performance increases as their knowledge transfer systems are improved. The low standard deviation (SD) highlights the constancy of the data. The rejection of the null hypothesis is evidenced by the high T-statistic of 121.275 and the low p-value of 0.000, which highlight the crucial role that information transfer plays in fostering the superior performance of private banks. These findings have significant implications for the management of private banks and the development of policies, highlighting the critical function of knowledge transfer techniques in enhancing overall performance.

Knowledge Application and bank Performance of the Private Banks of Nepal

When evaluating the results from figures 2 and 3, it was found that knowledge application doesn't significantly explain the private bank performance in Nepal. This finding is contrary to the findings of Salim and Khalil (2007), who claimed that knowledge application is the only factor that influences organizational performance among the knowledge management processes.

Private Banks often exhibit a modest level of knowledge application, as indicated by the mean value of 0.179, which is moderately related to enhanced performance results. The very large standard deviation (SD) of 0.093 suggests, however, that both knowledge application and private bank performance are subject to significant variation. The results do not strongly suggest the existence of a meaningful impact, since statistical evidence is not sufficient to reject the null hypothesis, with a t-statistic 1.869 and a p-value of 0.062. This implies that while the use of knowledge may have a possible impact, the data is not convincing enough to show a clear and significant impact on the performance of private banks.

Knowledge Management and bank Performance of the Private Banks of Nepal

Conclusion and Implication

The findings highlight the variability of knowledge management resources within the banking sector, as placed within the framework of the research. Different banks may possess varying levels of knowledge acquisition, conversion, transfer, and application capabilities. This put emphasis on the potential for information resources to function as sources of competitive advantage and their ever-changing character. Firms may attain a sustained competitive advantage by strategically managing their distinctive resources and skills, according to the resource-based view (RBV). The theoretical implication is that the RBV framework should be extended to consider the dynamic capabilities required for knowledge management and how these resources can contribute to a long-term competitive advantage in the dynamic banking industry.

The research findings further support the knowledge-based view by underscoring the importance of knowledge as a strategic asset for banks. The Knowledge-Based View (KBV) emphasizes the significance of knowledge as a critical resource for gaining competitive advantage. The study places of interest the multifaceted nature of knowledge management practices, including knowledge acquisition, conversion, transfer, and application, which collectively contribute to the effectiveness of knowledge as a strategic resource. The theoretical implication is that banks should adopt a KBV perspective and view knowledge as a central asset, strategically managing its various dimensions to enhance their competitive position in the market.

The research findings emphasize the need for banks to adapt and change their knowledge management strategies in response to evolving market conditions. Dynamic Capabilities Theory emphasizes the adaptability and flexibility of organizations to respond to changing environments. The implications for dynamic capabilities theory are that banks should focus on developing the ability to adapt and change their knowledge management practices, ensuring that they remain responsive and agile in a dynamic industry like banking.

The positive relationship between organizational learning and performance in the study aligns with human capital theory. Human Capital Theory asserts that investments in human capital, such as training and development, lead to improved organizational performance. The theoretical implication is that banks should invest in human capital by providing training and learning opportunities to enhance the knowledge and skills of their employees, thereby improving organizational performance.

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