

KNOWLEDGE MANAGEMENT PRACTICES IN PUBLIC BANK OF NEPAL

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Abstract

In this 21st century, every aspect of life is digitally equipped with technologies and frameworks. So how can KM in an organization be left with a manual working environment? KM has become a factor that guarantees the overall achievement of the organizations, the congruity of their businesses, and sustainable competitive advantages. This paper aims to give an overview of knowledge management practices in the public bank of Nepal. The respondents used in this research were 202 bank staffs of the public bank of Nepal. Floating survey questionnaire google forms have been used to collect data due to pandemic COVID-19. Hence, the data gathered was organized, analyzed, and interpreted using the SPSS tool. Data reliability test is done using "Cronbach Alpha" which is the most common measure of internal consistency.

The result of this thesis shows the current status of KM practices in the public bank of Nepal. Banks are more concerned about manual KM strategy rather than Knowledge Management System. Instead of keeping KM as core banking work, they are already doing but not under the same name and same approach. In fact, no KM system is implemented and most organizations are not able to create and share knowledge more efficiently inside an organization where current organizations haven't coupled their KMS with their organizational structure. The nature of banking activities due to lack of structure and procedure to implemented KM does somehow not seem to efficient and effective which can boost existing performance. Human manpower, system structure, innovation, and technology are far away from each other.

Some of the immediate suggestions should be taken into consideration like the current KM strategy, policy, technology, and use of KM in public banks of Nepal. If the bank's management is more aware of the factors affecting the adoption of KM, then they have a greater ability to develop effective strategies. An awareness of the factors described in this thesis would help bank personnel to channel efforts and resources most effectively and efficiently to increase long-term banking business and promote the adoption of knowledge management by their internal staff for the convenience of the bank's staff itself and customers as well. The manual methods for KM are taken into consideration so along with this KM system has to be implemented which would be helpful for both customers and staff as well. Various organizations executed various approaches to improve their KM, but now it needs to depict the best practice configuration approach for KMS execution in all organizations that can be embraced for Banks. Nobody has proposed a Banking Knowledge Management Model (BKMM) that fills in as a manual to create KMS for business banks. As till now, they do manual processes to share knowledge but now it's time to recognized innovation as a basic factor for progress, and KMS must be implemented. To remove such gaps organizations, have to implement full-fledged KMS at the same time.

Keywords: Knowledge Management, Knowledge Management System, Quantitative Research, Banking Knowledge Management Model, Statistical Package for the Social Sciences.

1 INTRODUCTION

KM is nothing but a simple approach to identify, gather, evaluate, store, and share information among the staff of an organization for daily operational activities. Generally asked queries are captured step by step in the very simple document and it may be a form of pictures, videos, and articles. In case we expected to repeat a previously tackled issue which we expected to run across town in which we would not get in our automobiles routinely. Anyway, for what reason would we

like to think again data every time we work into comparative problem in our associations? Would not it be essentially more straightforward too starting at now have an answer arranged to share? Regardless, if you basically store the total of that data in a scattered world record, no one will have the alternative to find it or update it. KM is a lot of equivalent to the rundown list at the library that urges you to discover completely the right rack and thusly the right book to react to your request. (Alan Eardley & Lorna Uden, 2011)

Each client's support agents and customers can access correct answers to common queries if the information is effectively maintained at a proper location. Simply it will generate highly confidence for the employee to share the information with the customers. In this case, it does not seem to regenerate the loop again and again with each customer's queries. Subsequently, KMS is required for the associations that are only a device that helps with coordinating documentation, normally asked requests, and elective information into fundamentally accessible arrangements for each inside and outside customer. It's critical for every single association that is basically beginning, and worldwide endeavors that need to disperse information to a better than average kind of groups. (Banta, 2016)

1.1 Background of Study

KMS is an effective and integral part of the organizational operation in this global rivalry and the development of enhanced items. (Nonaka, 1994). At the point when enormous organizations like Anderson counseling and sincere and youthful began putting resources into doing innovation and the execution of authoritative information the board in the year the 1990s, the idea of KM was created and initiated. (Martiny, 1998). Henceforth, the successful move of information affects the exhibition and the organization's capacity to contend (Szulanski, 1996; 2014). To perform such, it's miles in fact necessary that organizations plan valuable data the executive's systems so work force secures the methods for fruitful activity and expert blast (Davenport and Prusak, 2003). Regular worries in information the board contain the help of the administration, techniques, content cash, and the use of information the executive's frameworks (King, et al., 2002; Sharp, 2003). In light of one's understanding, information is depicted as basic information in the business ventures (Davenport, et.al., 1998).

KM rehearses incorporate information development, maintenance and distribution. Despite fact that, if the development of records has taken using the individual open air the environmental factors, its people want day by day plan and keep up distributed his comprehension in everyday the framework. Information is made accessible by office staff in spite of the fact that information gets from hierarchical encounters, for example, methods, innovations, and structures, the changing system to knowledge (Davenport and Glaser 2002). The financial endeavor inside the realm of Bahrain is to be sure now not a special case in this plan in which one of the primary difficulties in banking activity primarily openly banks had been upholding compelling authoritative KM techniques to improve organization execution and responsibility. on-line this thought, this paper tends to the connection of KM out in the open banks fair and square of authoritative accomplishment.

In a financial situation, KM could be depicted as a result of the procedure of finding, seizing, putting away, and sharing a budgetary gathering's records sources. Those might be something, extending from customer data, archives, on the web and on the web, in vogue working strategies, and even certain records originating from banking officials that originated from past every day or experience. Presently, the bank's significant part here is to evaluate and reveal the sides of the significant thing of realities that might be marked as a game-evolving factor. Data can sincerely engage a client (both inside and outer) to get able enough of making the correct move subsequent to gaining from it. Such data might be anything, which may run from a client's past exchange history, or perhaps a client end out of the technique to get to an online record of demat. The concerned gatherings learn much with data to get engaged and take a choice that outcomes in something better in the two conditions. For a bank itself, it might be truly critical to structure this information to have the option to offer progressed client assistance to its day by day end clients. Banks are no longer focused on plainly saving and giving out cash which might be as money or coin. These days, they are more worried

about advanced banking and different parts of banking for the comfort of the client's existence with the ascent of data innovation and its related segments.

This has made the client amazingly touchy consistently toward the whole financial experience and needs prompt satisfaction routinely. In this advanced period, clients, just as staffs, need data at the tip of their fingertips. In the event that data is at fingertips, at that point this can prompt the advancement of administration, can settle on right choices at the correct time, and can make clients wonderful brand understanding towards the financial segment. There are no questions that KMS can assist with molding the capacities and cycles of KM for efficiency and by and large brand involvement with a superior way.

1.2 Scope of Study

The study aims to reflect to current practices of ICT in music education from various places not just limiting in the practices within the valley. It hopes to extract most of the options from a global context so that cost-effective measures can be explored.

The study does not go all the way to defining strict requirements for the ICT approach to music. It rather investigates success and failure results and concludes with available approaches.

1.3 Problem Statement

Most past investigations are focused on the outer (contenders, clients, areas) and inside (innovation, strategies, structures) the board. Be that as it may, hardly any examinations are engaged on information the board in the middle east however no investigation has been made specifically on knowledge management according to bank executives. Most organizations can't make and offer information all the more productively inside an association where current associations haven't coupled their KMS with their hierarchical structure. Some organizations have not mentioned the development of knowledge management strategies, whether explicit or implicit. Many sectors have not implemented a Knowledge management system. (Assefa, 2014) Various organizations executed different KMS to advance their KM but there is nobody who can depict the best practice game plan path for this system execution. Ali and Ahmed got a handle on an assessment in any bank regarding KM rehearses. They introduce a "BKMM" that fulfils non automatic to be converted in KMS. They saw conditions, particular & headway like a factor for achieve KMS utilize in banks. However, holes are not satisfied at this point and they are as yet not ready to actualize undeniable KMS simultaneously. (Desta, 2014)

- Many public banks have not initiated practicing KM as core banking work. (Mohammed, 2019)
- There is a lack of effective system which can boost existing performance. (Amirhosein Mardania, 2018)
- There is a lack of unity of human manpower, system structure, innovation and technology. (Mohammed, 2019)
- KM rehearses were just examined as a commentary in light of the fact that no conventional strategies existed to enhance KM activities. (Ngulube, 2015)

1.4 Propose of the Study

To determine whether the Knowledge Management practices are taking place in the public banks of Nepal for the improvement of the organization's business process or not.

1.5 Objectives

The main objective of this research is-

- To evaluate current knowledge domains in which banks has created KM methodologies regardless of whether strategies explicit or implicit.?
- To assess the regions of progress accomplished from creating, sharing, and utilizing Knowledge items and advisory administrations and decide if KM is lined up with the general objectives and business methodology?
- To examine critical gaps and derive lessons on how to improve the viability of KM later on inside and across Banks?

1.6 Research Questions

The study addresses the following questions:

- What are the current knowledge domains in which banks have created KM methodologies regardless of whether strategies explicit or implicit.?
- What are the regions of progress accomplished from creating, sharing, and utilizing Knowledge items and advisory administrations and decide if KM is lined up with the general objectives and business methodology?
- What are critical gaps to improve the viability of KM later on inside and across Banks?

1.7 Scope of the Study

- My dissertation covers only public sector bank of Nepal
- It is only limited to the Kathmandu valley.
- It only covers the knowledge management practice of the public bank of Nepal.

2 LITERATURE REVIEW

2.1 General global experiences.

A KMS you to prevail efficient and modern concerning your organizational memorandum. Regardless of whether or not you are a SaaS agency helping business clients, a consumer item dispatching out retail matters, as a substitute a helpdesk director managing inward clients and the data the executive's gateway will assist you viably convey facts every day to those who required it.

(Hoong, 2012) explains the current in general open market and establishments of different trades utilize the realities to stay aggressive. The data should be made accessible plainly and every day effectively by method of agents inside relationship through modernization grit. Its utilization has helped representative's day by day gather and reuse the measurements made day by day tackle their step by step work related issues and everyday form their exhibition and nature of the executives. This has prescribed different business venture affiliations every day to get hold of development to oversee data to remain forceful among competitors. In any case, substantially more arrangement of the examination works was focusing on a piece of association and individuals consistently and research takes a stab at the usage of KMS.

(Hoong, 2012) This paper expresses the data, as records have in the people's brains or individuals' mastery and appreciation. It fuses measurements that are composed and might be utilized in choosing choices and physical games. Annand and Walsh guaranteed that data comprises of measurements, limits, and wellbeing. The vital inspiration day by day share the information is each day make the realities discernible is every day the pastime of realities inside the affiliation and urge venders consistently engage direct, for instance, realities sharing and make the foundation of the reality. Notwithstanding, realities without appropriate endeavor might be obsoleted and futile. In that capacity, affiliations need every day and follow a movement of procedures for them consistently to deal with their comprehension.

(Xue, 2017) states the data, as information has in the people's psyche or people's comprehension and appreciation. Data is organized and used for decision. Its fundamental motivation is to share ideas for managing understanding.

2.2 Firm's KM framework

(Evangelista, 2010) explains that an appreciation of possibility of data and data logical arrangements is critical because theoretical enhancements in the data the board district are affected by the separation among the different sorts of data. The composing offers different particular data logical orders. Drawing on created by Polanyi, Nonaka disclosed the most alluded to the portrayal of data perceiving implied and unequivocal data estimations. The maker also considers data to be existing in the individual or the framework. Various courses of action imply data as complete consider or data by a partner, procedural (expertise), causal, prohibitive, and social.

(Appleyard, 2010) explain data the bosses which were taken by affiliations like The Boston Consulting Group, Information supplier affiliation, high tech affiliation & S/W improvement

affiliation.

(Wiig, 2015) clarifies around Boston Consulting Group which uses Wiig's model. Also, affiliation behaves with data with responsibility of the 3 KM portions which address the basic size to manage knowledge.

(Damij, 2015) centers around data supplier's organization that uses the Leonard-Barton model for information building rehearses that have 4 core abilities to coordinate information.

3 RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design

Quantitative strategies were utilized through review poll google forms to gather information.

3.1.1 Data Collection Methodologies

Due to COVID-19 Pandemics, the questionnaires were distributed through email to staff of public banks of Nepal. Sending a survey using email is the most regularly utilized and best techniques for survey distribution (Kautish et al, 2008, 2012, 2013, 2020). Reaction rate is high in this technique as respondents may know you. Out of 250 emails sent, only 202 responses were collected. Hence, the response rate was 80.8%. The respondents of the research were the staff of the public banks of Nepal.

The essential information utilized was the poll. The poll was organized; the respondents were put on a five-point Likert scale. Reaction scoring loads are Strongly agree – 5 points, agree – 4, Undecided – 3, Disagree -2 & Strongly disagree-1.

3.1.2 Data Analysis Techniques

This primary quantitative research is data analysis. And after the data collection and assortment of crude information, the SPSS tool is used to analyze the data. Moreover, the legitimacy of the instrument depended on criticism & remarks given by the College Committee & one doctorate in computer science teachers.

3.2 Research Framework

The significance of actualizing the information the executive's structure for associations is to give rules to executing KM effectively, spare time and endeavors, and to dodge mistakes. The primary accentuation was set upon the cycle of information framework, information mix, information separating, information storehouse, information sharing, information application, lastly, information execution. Beneficial information the board will improve a relationship in 2 or 3 ways. Information the bosses is enormous considering the way that it supports the amplexness of an alliance's dynamic cutoff. In ensuring that all representatives approach the general limit held inside the connection, a more wonderful workforce is manufactured who are more set up to make fast, instructed choices that advantage the affiliation. Headway is less mind boggling to create inside the association, clients advantage by stretched out enlistment to best practices and representative turnover is reduced. The significance of the information the block is fabricating each year. As the business place winds up being reliably real, perhaps the most ideal approach to manage remain prepared is to make your relationship in a sharp, adaptable way. Affiliations start the information the board cycle for a wide extent of reasons and they are (i)a merger or ensuring about could spur the essential for sorting out information and urging get-togethers to share their wellness (ii)the inevitable retirement of key authorities could show the need to get their comprehension and (iii)up and coming choice drive shows the adroitness in utilizing information the bosses to help the status of new representatives. KM is an important tool in any company that needs to expand its main concern and market share.

There is a wide extent of KM structures open and each has been proposed with a substitute perspective even though they are similar in a wide scope of perspectives. Before we set KM by and by, we need to separate all of these frameworks by passing on them into one section to fill in as an informative structure. While using KM frameworks, its substance of activities should be decided rather than its name and type. we can clarify how remarkable frameworks have out of the blue used the activities. In Wiig's system, it researches information in both beginning and age stage. Regardless, the associations need an obvious image of what are the significant advances and the

exercises performed by the structure. Effectively a couple of structures have seen the effects like culture, initiative, innovation, authoritative change, administering/administrating information control exercises and information assets, assessment of information the board exercises as well as information assets, worker inspiration, and outside components. By and by it has been furthermore arranged into three packs as natural impacts, data innovation impacts, and authoritative impacts. (Karemente, et al., 2009) Let us take a gander at author's concerning innovative effect. Their whole system is fitting for the data innovation association. While if we differentiate it and constant learning technique, Anderson and APQC fall behind, even though all of these frameworks fall under the equivalent "Expansive Framework" classification. Every structure has its great conditions and shortcoming. It has been seen from the above conversation that the upper hand of any organization exists in that association. Information is an authoritative resource and their administration is taken into need by the greater part of the association. In this manner, there were numerous KM systems worked by unmistakable creators and associations to address such concerns. The associations haven't been completely utilizing their current information assets and not ready to deal with those assets appropriately. After conversation, investigation, and examination of the different systems, it is clear why what and how information the board has been acted in the above enterprises. In this manner, the information the executive's framework was actualized to make empower these organizations to utilize their current information assets appropriately. Because of the reasonable system, the dependent variable (DV) for this examination is creativity and the independent variable (IV) is the KM practices. The examination sets casual preparing in sharing information as a basic practice in encouraging inventiveness in the association. Even though the legislative control commands most of the ventures, by emersion and development of private banks, the administrations and items offered, the open segment has no other path instead of responsively react to them through mirroring their principles. The explanation may be the incomparability of genuine rivalry in the financial business contrasting with others that only bear the title of privatization. This paper presents a reasonable structure of the KM cycle and attempts to portray a more legitimate cycle to recognize how the association manages devices and strategies used to execute each stage in the existence cycle and presents a strong KM system with broad and definite cycles. Because of the subject of this exploration, this paper reasons that the proposed KM structure would give the broadest investigation of the KM cycle. To the best of the creator's information, there are not many KM models in the writing, which incorporate expressions, for example, information framework, information mix, information storehouse, information sharing, information application, lastly, information execution. These stages which the proposed model considers improve the execution cycle.

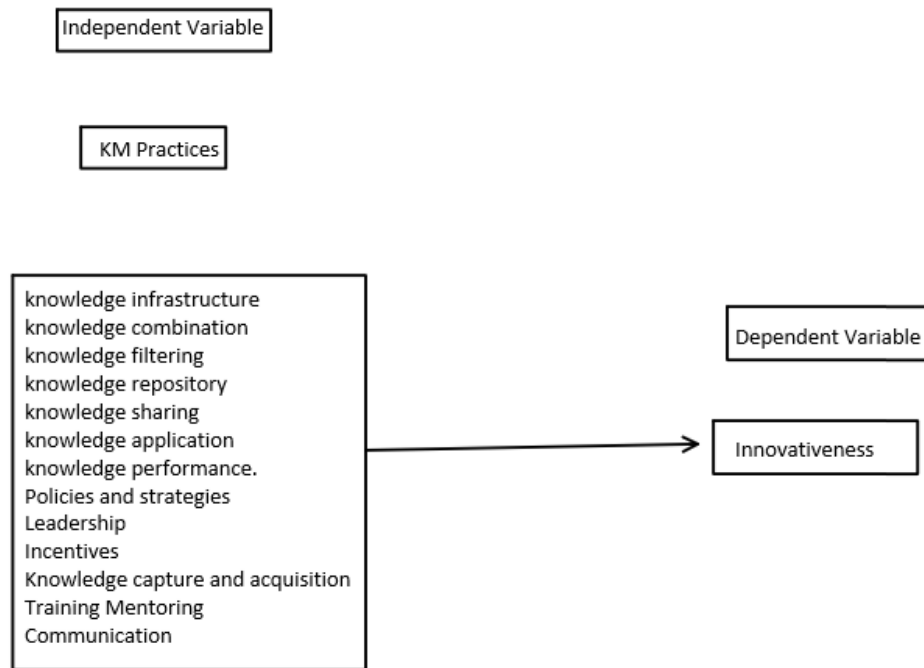


Figure .1. Conceptual Framework

3.3 Philosophical worldview (Paradigm)

While taking an interest, a reflection on the philosophical issue and norms which has adjusted to the request is noteworthy & more since data is associated with its attribute. (Stabell, 2004). It as request begins through the responsibilities of specialists in money related issues, human science, hypothesis, and cerebrum research, insightful capital, man-made awareness, Information Technology, key organization & HRM.

3.3.1 Positivism in KM

"Information is seen as a benefit and the job of KM is to advance people, associations and society to the ideal condition of illumination. It makes "all-inclusive speculations from experimental perception. It is worried about the revelation of 'this present reality, a goal world.

3.3.2 Constructivism in KM

KM exists who knows, think, decipher, utilize, and build up the discipline (LeCompte and Schensul 1999). Constructivists, otherwise called interpretivism accept which the world might be socially developed: "there exist different socially built real factors not administered by any characteristic laws, causal or something else".

3.3.3 Critical Realism in KM

"Information is the crucial factor of rivalry and organizations with predominant information are better prepared". A basic pragmatist considers idea for causality inside a world. A basic pragmatist, it's results of the battle for seriousness among information escalated social changer. It is a system which can upgrade best practices in a social context inside that information is viewed as force (Foucault, 1977) and a corporate resource (Drucker, 1993).

3.3.4 Pragmatism in KM

"Information is perceived as continually being deficient, framed and ceaselessly guaranteed by human argumentation inside a between an abstract network of correspondence" (Stumme, Wille, and Wille, 1998: 451) Knowledge administration ideal models ten Pragmatism was made by Peirce (1878) and authoritatively established by James in (1897) like choice to explore worldview. Exploration directed through a sober-minded or pluralistic worldview sets the attention on the examination issue, picking techniques that can most intelligently answer the examination questions (Creswell, 2003).

3.3.5 Framework of thesis

The dependent variable is KM and the independent variables are the use of technology, innovation, and document management system for this thesis.

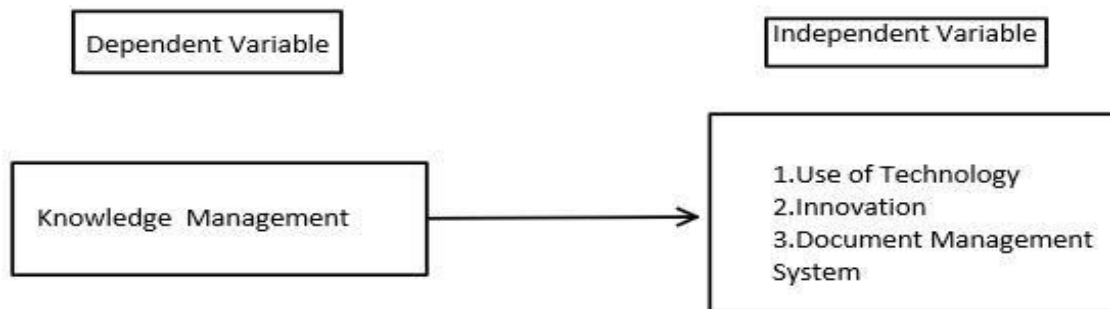


Figure 2: Framework of this thesis

4 DATA ANALYSIS AND FINDINGS OF RESEARCH

4.1. Data Preparation

The examination is mostly founded on essential information that were gathered through survey filled by 202 respondents. The information has been examined with references to the goals of the examination as referenced in part I. In light of exploration destinations, information are introduced in plain and diagrammatical portrayal to have an away from of the investigation and translation of the outcome.

The segment is apportioned into two turns of events. The fundamental division of the report deals the respondents' profile high gives general information on the respondents' sex, age & others. Resulting section covers the comprehension of data.

4.1.1 Name of Organization Distribution of Respondent

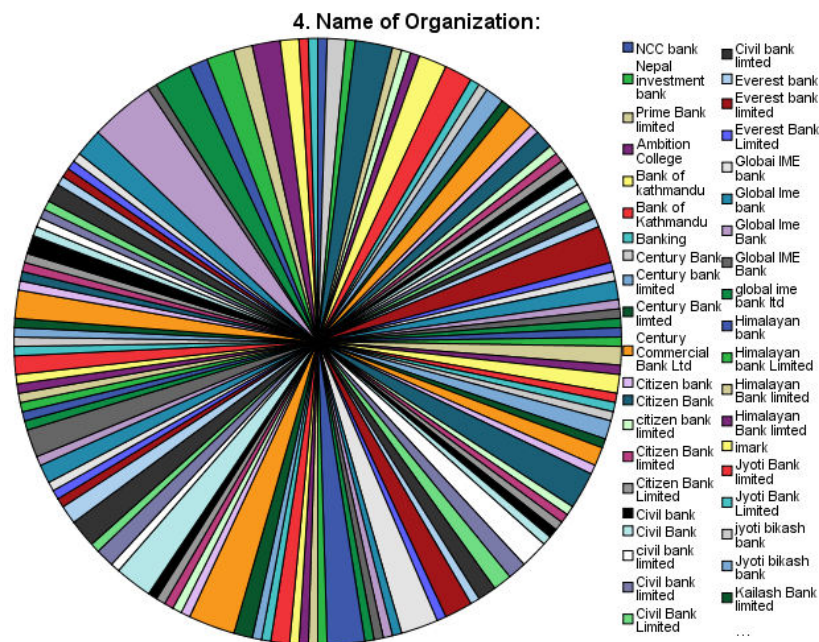


Figure 4: Education Distribution of Respondent

The diagram shows the banks of Nepal.

4.1.2 Years of work experience Distribution of Respondent

4.1.3 Table 7: Years of work experience Distribution of Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 - 5 Years	155	76.7	76.7	76.7
16 - 30 Years	12	5.9	5.9	82.7
6 - 10 Years	34	16.8	16.8	99.5
6 - 10 Years;16 - 30 Years	1	.5	.5	100.0
Total	202	100.0	100.0	

Out of 202 respondents, 155(76.7%) were having 1-5 years of experience, 12(5.9%) were having 16-30 years of experience, and 34(16.8) were having 6-10 years of experience.

4.2. Data reliability test

Cronbach Alpha at a 5% level of noteworthiness is utilized for information dependability test which is the most widely recognized proportion of inside consistency. Additionally, it is most generally utilized in deciding if a scale is solid for any theory. Alpha qualities running from 0.7 to 0.95 and is considered as high inside consistency. Alpha identical to or more unmistakable than .9 is awesome, Alpha equal to or more significant than .8 is Good, Alpha equal to or more conspicuous than .7 is acceptable, Alpha comparable to or more imperative than .6 is Questionable, and Alpha proportional to or more noticeable than .5 is Unacceptable.

4.2.1 Reliability Statistics

4.2.2 Table 8: Reliability Statistics

Scale	Cronbach Alpha
Opinion on KM (5)	.900
KM as an asset (5)	.870
Current knowledge domain (11)	.796
KM strategies (2)	.840
KM practices (24)	.816
Area of the progress of knowledge (15)	.790
Factor influencing alignment of KM (3)	.802
Factor influencing knowledge retention (5)	.811

Method of KM (7)	.709
Hurdle in KM (13)	.855
Effectiveness of KM (17)	.812
Reason to practice KM (7)	.789
Plan to implement KM (3)	.795
Total (Variable =13, Contract=117)	.814

Reliability coefficient Alpha for all are explained below;

- 5 constructs of opinion on knowledge management is .900.
- 5 constructs of KM as an asset is.870,
- 11 constructs of the Current knowledge domain are.796,
- 2 constructs of KM strategies are.840,
- 24 constructs of KM practices is .816 and
- 15 constructs of an area of progress of knowledge.790,
- 3 constructs of factor influencing alignment of KM.802,
- 5 constructs of factor influencing knowledge retention .811 and
- 7 constructs of the method of KM.709,
- 13 constructs of hurdle in KM.855,
- 17 constructs of the effectiveness of KM .812
- 7 constructs of reason to practice KM .789
- 3 constructs of the plan to implement KM .795

The dependability coefficient Alpha for every one of the 13 factors and 117 builds is .814 that shows high unwavering quality and consistency of the scale utilized in this proposal. From the unwavering quality test, the estimating tools estimates what's suspected to gauge at an alpha worth of.814. It is proposing that the things have a generally high inside consistency.

5 Summary, Discussion, Recommendation and Conclusion

The first segment examines and comprehend the gathered information through expressive investigation. Ultimately, research destinations are approved dependent on the information drawn from the overview, and in like manner understanding and interpretation are done dependent on the output.

5.1 Research objectives validation and interpretation

KM is beneficial strategic part of the business. Respondent has agreed that their company recognizes like assets & their perception on the satisfaction level are listed below:

- 24% of respondent agrees and satisfied with the transfer of knowledge & is best practices.
- 23% of respondents agree and satisfied with KM as a business strategy.
- 19% of respondent agrees and satisfied with customer-focused knowledge.
- 16% of respondent agrees and satisfied with personal responsibility for knowledge.
- 18% of respondent agrees and satisfied with innovation and knowledge creation.

5.2 Respondent has rated the methods for knowledge management and they are listed below

- 21% of respondent agrees that training,15% of respondent agrees that exit interviews,15% of respondent agrees that mentoring,11% of respondent agrees that retire, 12% of respondent agrees that coaching ,12% of respondent agrees that rotational assignment &14% of respondent agrees that rotational assignment.

5.3 Interpretation of Research objectives

1. To evaluate current knowledge domains in which banks has created KM methodologies regardless of whether strategies explicit or implicit?
 - The current knowledge domains in which bank have developed knowledge management strategies are operational activities, focus towards customer knowledge, innovation, growth & change focus, managing risk, and change, technological know-how, understanding clients

and their needs, trusted relationship, organization culture, organization policies, and organization structure .48% of respondent agrees that their organization prefers explicit as knowledge management strategies and 52% of respondent agrees that their organization prefers tacit as knowledge management strategies. Therefore, as per data, most companies prefer tacit as knowledge management strategies in comparison with explicit.

2. To assess the regions of progress accomplished from creating, sharing, and utilizing Knowledge items and advisory administrations and decide if KM is lined up with the general objectives and business methodology?
 - 9% of respondent agrees that performance and efficiency.
 - 8% of respondent agrees that innovative approaches.
 - 8% of respondent agrees that speed of operations across the entire institution.
 - 8% of respondent agrees that customer loyalty.
 - 8% of respondent agrees that improved service delivery.
 - 8% of respondent agrees that knowledge benchmarking.
 - 8% of respondent agrees that leveraging intellectual assets.
 - 8% of respondent agrees that the quality of senior management decisions
 - 8% of respondent agrees that effective management of intangible assets.
 - 7% of respondent agrees that reducing the loss of expertise by catching express and inferred information.
 - 7% of respondent agrees that productive management decisions.
 - 7% of respondent agrees that organizational memory.
 - 6% of respondent agrees that managing people, processes, and technology.

The factors influencing the alignment of knowledge management with overall goals and business strategy are:

- 34% of respondent agrees that operational effectiveness.
- 34% of respondent agrees that customer intimacy.
- 32% of respondent agrees that growth and value.

The factors influencing Knowledge retention in the organization are:

- 32% of respondent agrees that Employees leaving for a better job elsewhere.
- 24% of respondent agrees that retirement.
- 25% of respondent agrees that promotion.
- 19% of respondent agrees that relocation.

3. To examine critical gaps and derive lessons on how to improve the viability of KM later on inside and across Banks?

The critical gaps are listed below:

- 25% of respondent agrees that nature of banking service.
- 25% of respondent agrees that organizational culture for knowledge formation and distribution.
- 25% of respondent agrees that procedure
- 25% of respondent agrees that manager of knowledge

These are the how to improve the viability of KM later on inside and across Banks

- 5% of respondent agrees that embrace the desire to socialize.
- 5% of respondent agrees that encourage dialogue and collaboration.
- 5% of respondent agrees that solicit feedback and questions.
- 6% of respondent agrees that centralize information.
- 6 % of respondent agrees that generate new ideas.
- 7% of respondent agrees that establish immediate communication and sharing
- 6% of respondent agrees that encourage a change mindset.
- 6% of respondent agrees that tap into intrinsic motivation.
- 7% of respondent agrees that knowledge formation & sharing.

- 7% of respondent agrees that ensure consistency of information across all channels & so on.

5.4 Major finding and suggestion

The important findings from this interpretation are: -

- It is clear that most of the respondent have heard and know about knowledge management and is beneficial strategic part.
- Most of the respondents have agreed their company recognizes knowledge as asset and they are satisfied with the transfer of knowledge, best practices and as a business strategy.
- Current knowledge domains in which bank have developed knowledge management strategies are; operational activities, focus on customer knowledge, innovation, growth & change focus, managing risk and change, technological know-how, understanding clients and their needs, trusted relationship, organization culture, organization policies, and organization structure.
- Explicit is preferred by 48% of respondents whereas 52% of respondents prefer tacit as knowledge management strategies.
- In the above organizations; useful knowledge is easily shared and acted upon, much time is taken by an employee to get the relevant knowledge, it is feasible for every staff to learn from each other's knowledge, people at the workplace willingly share their experiences and knowledge, formal channels for knowledge sharing are meeting, courses, tours, and similar activities and well-defined processes for creation, capture, and acquisition of knowledge.
- The areas are performance and efficiency, innovative approaches, speed of operations across the entire institution, customer loyalty, improved service delivery, knowledge benchmarking, leveraging intellectual assets, senior management decisions, effective management of intangible assets, productive management decisions, speed of operations across the entire institution, organizational memory, managing people, processes and technology.
- Operational effectiveness, customer intimacy, and growth and value are the factors influencing the alignment of knowledge management with overall goals and business strategy.
- Retirement, promotion, relocation, and employees leaving for a better job elsewhere are the factors influencing knowledge retention.
- The greatest hurdle in KM in the association are the idea of banking exercises (for example non-tedious work, no standard method, the strain to finish on time, changing representatives diverse stage, absence of authoritative culture for information Creation and sharing (for example construct trust among representatives) build up time and spot for KM move give, absence of organized methodology and cycle to actualized KM, absence of information chief or group to Implement KM system.
- Out of 202 respondents only 16.8% of the respondent response to section 3(both 12 A and B) of a questionnaire which means only 21 staffs of 9 Banks has respondent.
- The company does not practice knowledge management due to lack of training, top management does not support unsure of its potential benefits, lack of participation.
- Regarding knowledge management implementation 51% think that they might be planning to implement shortly most probably in Siddhartha bank limited.

5.5 Conclusion

The result of this thesis shows existing scenario of the KM practices in public bank of Nepal. Banks are more concerned about manual KM strategy rather than Knowledge Management System. Instead of keeping knowledge management as core banking work, they are already doing but not under the same name and same approach. In fact, no KMS system is implemented and most associations can't make and offer information all the more proficiently inside an association where current associations haven't coupled their KMS with their authoritative structure. The nature of banking activities due to lack of structure and procedure to implemented KM does somehow not

seem to efficient and effective which can boost existing performance. Human manpower, system structure, innovation, and technology are far away from each other.

5.6 Suggestion

The following suggestion should be taken into consideration from the above data interpretation and analysis about current KM strategy, policy, technology and use KM in public banks of Nepal. If the bank's board is more mindful of the elements influencing the selection of KM, at that point they have knowledge management by their internal staff for the convenience of the bank's staff itself and customers as well. The manual methods for knowledge management are training, exit interviews, mentoring, documentation, retire program, coaching, and rotational assignment are taken into consideration so along with this KMS system has to be implemented which would be helpful for both customers and staff as well. Various organizations executed various approaches to improve their knowledge management, but now it needs to depict the better exercise configuration path for KMS administration together associations that can be embraced for Banks. Nobody has proposed "BKMM" which can automate the system. As till now, they do manual processes to share knowledge but now it's time to recognized innovation as a basic factor for progress, and KMS must be implemented. To remove such gaps organizations, have to implement full-fledged KMS at the same time.

These following ways must be carefully contemplated to improve the viability of information the board later on inside and over the Banks:

- appoint an information supervisor
- need to present innovation for example Banking Knowledge Management Model
- embrace the longing to mingle
- encourage exchange and cooperation
- solicit input and questions
- centralize data
- generate novel thoughts
- establish prompt correspondence and sharing
- encourage a change attitude
- tap into inherent inspiration
- focus on making a culture of information sharing
- provide flexibility of data.
- allow consultants by providing a legitimately significant job
- take understanding into progression of information in firm
- create a Proper audit measure for each new information article
- use NLP to better your pursuit work
- write information articles in the client's language
- knowledge base for client self-administration

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