



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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KNOWLEDGE CENTRIC HUMAN RESOURCE MANAGEMENT PRACTICES - A COMPARATIVE STUDY BETWEEN SBI AND ICICI

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ABSTRACT

Knowledge Management is multi-disciplinary in nature, weaving together elements from sociology, psychology, technology, philosophy, economics and management theory. no attempt has been so far made in India to venture into the side of Knowledge Management in the banking industry. The peculiar feature of banking in that it is people's money versus banker's mind. In other words Knowledge Management plays a crucial role in the success or failure of any bank. The present study makes a maiden attempt to fill up this gap also. The present study makes an attempt to assess the knowledge-centric human resource management practices being adopted by banks in India with special reference to SBI and ICICI.

KEYWORDS

Knowledge, Human Resource Management, SBI, ICICI.

INTRODUCTION

Knowledge Management is multi-disciplinary in nature, weaving together elements from sociology, psychology, technology, philosophy, economics and management theory. Human Resource practices reinforce Knowledge Management practices. Infact, Human Resource plays a major role in making Knowledge Management Work. Hence, the Human Resource function is expected to create a mindset change across organizations in terms of the following paradigm changes:-

- Shift from thinking of Training to facilitate Learning.
- Shift from mastery of Roles and Functions to mastery of Change and Improvement.
- Shift from Reaching Agreement to Validating Truth.

KNOWLEDGE-CENTRIC HRM PRACTICES IN BANKS

The process, by which the organization manages, develops and releases the knowledge and full potential of their employees depends highly on the Human Resource Management practices within the organization. Thus, Human Resource Management practices and policies must give due recognition for knowledge management activities by educating the employees about knowledge management, recording the information and in turn using them as benchmarking. The IT-based tools and communication media is a boon for knowledge management.

Knowledge management initiatives are on upswing as managers at all levels within organizations face mounting pressure to work smarter and faster while wrestling with the demands of advanced technology and a shrinking workforce. Thus survival and success of banks in the drastically changed business environment depends on the effective management of human resource as the human resource occupies an unique and sensitive position in the banking industry as the need of the hour is delivering branded customer experience.

Knowledge centric HRM framework offers many strategic benefits to a bank of which the most important ones are:

1. Conducive work culture that encourages innovation, knowledge creation and sharing, and continuous learning.
 2. Enhanced competitiveness and hence profitability through significant cost reduction particularly through avoidance of intellectual loss from staff turnover.
- Thus, Knowledge Management calls for management styles that are conducive to create the right climate for sharing and caring. Managers will have to take on the role of knowledge brokers as well as of coach, mentor and facilitator. Encouragement to experimentation and risk taking should become a way of life as they add to the knowledge management excellence.

In many organizations, Knowledge Management strategy is based on the "budget" or "gadget". Instead, it has to be ideally driven by and should be a part of business strategy. Organisations all over the world use both 'codification strategy' and 'personalisation strategy' for Knowledge Management. Codification uses more and more use of documentation and database to capture, store and retrieve the knowledge. Personalisation involves formation of communities of practices across organizations and people networks whereby people relate to each other and share their knowledge.

REVIEW OF LITERATURE

To understand the present study in its proper perspective, it is important to know what has already been done in the field of Knowledge Management and Human Resource Management practices in the banking industry. This would enable the researcher to identify the gap so that he/she can proceed to fill up the same. Hence, the need for reviewing the existing literature relating to the problem under study for which this chapter has been allotted. In today's environment, managing the intangible asset (knowledge) possessed by the tangible asset (Human Resource) is rapidly becoming as important as managing the organisation's cash flows and asset-liability mix. Hence, several studies have been undertaken on this field and it is worthwhile to review some important studies conducted in the problem area selected for the study.

Swan, Robertson and Newell(1999) in their study "Prevent reinventing the wheel: Putting the people into Knowledge Management", have discussed about the survey aimed to assess the extent to which Information Technology and/or people-management issues pose problems for knowledge management practice in terms of learning across projects. The above survey identified the problems associated with the IT –tools based knowledge Management and emphasised the need to simulate alternative theorising about their use and impact within organizations. And it was also found that, the issues such as the willingness of people to share knowledge and the ways in which their companies reward knowledge sharing were crucially related to constraints on project development through lack of knowledge sharing. The study highlighted the need to demonstrate the importance of people-management issues on knowledge sharing.

The researchers W. Soo, F. Midgley, M. Devinney (2002) in their study on "The process and Knowledge Creation in Organisations" have attempted a comprehensive analysis of knowledge creation within the organization, exploring the relationships that exist between (1) knowledge acquisition, (2) problem-solving capability, (3) new knowledge creation, and (4) firm performance. They also investigated the environmental and organizational context within which

knowledge creation generally occurs. They concluded their study by saying that, knowledge acquired from a firm's network of interactions generates new knowledge (via its impact on problem solving capability), which, in turn, affects its level of innovation leading to improved firm performance and it was also found that, the quality of organizational problem solving is the major contributing factor to new knowledge creation and further that the firm's inherent creativity and ability to gain consensus around ideas and solutions are at least as important as its ability to collect and analyze comprehensive information.

It was followed by The research work entitled "Critical success factor of knowledge management" by Hasanali (2002) who has identified that the success of a Knowledge Management initiative depends on many factors, some within our control, some not. Typically, critical success factors can be categorised into five primary categories namely, leadership, culture, structure, roles, and responsibilities and information technology infrastructure and measurement.

Leadership plays a key role in ensuring success in almost any initiative within an organization. Its impact on KM is even more pronounced because this is a relatively new discipline. Nothing makes greater impact on an organisation than when leaders model the behavior they are trying to promote among employees. Culture is the combination of shared history, expectations, unwritten rules, and social customs that compel behaviors. It is the set of underlying beliefs that, while rarely exactly articulated, are always there to influence the perception of actions and communications of all employees.

There are many ways that organisations structure the governance of their KM initiatives. However, the structure is put in place to establish ownership and accountability. If there is no overall ownership of knowledge and learning within the organization and the leadership does not "walk the talk," it will be difficult to sustain any sharing behavior. Without a solid IT infrastructure, an organization cannot enable its employees to share information on a large scale. Yet the trap that most organizations fall into is not a lack of IT, but rather too much focus on IT. A KM initiative is not a software application; having a platform to share information and to communicate is only part of a KM initiative. Most people fear measurement because they see it as synonymous with ROI, and they are not sure how to link KM efforts to ROI. Although the ultimate goal of measuring the effectiveness of a KM initiative is to determine some type of ROI, there are many intervening variables that also affect the outcomes. Because many variables may affect an outcome but, it is important to correlate KM activities with business outcomes, while not claiming a pure cause-and-effect relationship. Thus, all critical success factors for an effective Knowledge Management were highlighted in her study.

Another research model that interconnects Knowledge Management factors was developed by Lee and Choi (2003) in their study entitled "Knowledge Management Enablers, Processes and Organizational Performance: An integrative view and Empirical Examination". This model includes seven enablers: collaboration, trust, learning, centralization, formalization, T-shaped skills and information technology support. The emphasis is on knowledge creation processes such as socialization, externalization, combination, and internalization. To establish credibility between knowledge creation and performance, organisational creativity is incorporated into the model. And it is concluded that from a practical point of view, the relationships among knowledge creation, organisational creativity, and organisational performance may provide a clue as to how firms can adjust knowledge creation processes to sustain their performance. Furthermore, managers will be better able to find which enablers are critical for knowledge creation. It is also, firms may not manage all modes of knowledge creation, they may need robust strategies that involve trade-offs.

Thus, the current findings of their study indicate the following avenues for further research. First, an analysis of different factors such as domain knowledge and other types of knowledge processes may lead to interesting implications. Secondly, the study shows which knowledge enablers can enhance a firm's capability to manage knowledge. Appropriate knowledge management strategies may be able to facilitate these enablers. Finding these strategies may be of interest. And finally, what is the effect of our findings on electronic commerce? Electronic commerce is changing the business world rapidly.

"KM Tools in Human Resource Systems at the world bank: Promoting empowerment and knowledge sharing" is another research study conducted by Egan (2004). According to her, today's knowledge manager and knowledge organizations have to contend with a landscape strewn with desperate and sometimes incompatible applications built to meet specific business demands. By taking the time to understand the impact of existing systems on the common, day-to-day working language and customs of the organisation, the knowledge enterprise can take full advantage of the technologies, accomplishments while correcting unintentional negative impacts to better achieve a knowledge-based result, potentially avoiding expensive and time consuming systems integration efforts.

Her findings were on the basis of the human resource systems at the World Bank. She has targeted three specific areas of HR focus – self service, information publishing and delivery, and integration and communication to illustrate two notions: That systems deployed to meet specific business needs without consideration of KM agenda still can be utilised as foundations for movement toward establishing the knowledge enterprise. And that with the application of KM practices, new applications can be introduced or old ones re-tasked that leverage unintentional outcomes and help sustain and enhance the knowledge enterprise as it moves forward.

The next study was undertaken on Knowledge Management in the field of banking and insurance industry. C H Fourie, Schilawa, and Cloete (2004) In their study entitled "The value of concept maps for knowledge management in the Banking and Insurance Industry : A German Case study" they have discussed about a survey conducted at a banking and insurance company to determine the employees' degree of satisfaction with the current knowledge management system; their familiarity with concept map technology; and their willingness to work with concept maps.

The results indicated that the employees are not fully satisfied with the current knowledge management system because of its unstructured character. The company's knowledge workers require knowledge, and therefore search for a wide range of knowledge currently spread over a number of different sources. Documents and other sources of knowledge are not sufficiently linked, and do not contain key words or descriptions for complex searches. This influences the acquisition of knowledge and search results negatively. However, a very positive reaction was thus expressed by employees concerning new concept map technology. Concept maps were familiar to a large portion of the participants, and an even higher percentage said they would use this new technology for knowledge acquisition and distribution. Thus, the value of concept maps for Knowledge Management particularly in banking and insurance industry was greatly highlighted in their study.

Mr. C. Mahalingam (2005) in his study, Knowledge Management is not a hobbyhorse, it's pure business insist that, Knowledge Management is not a program to be bought off-the-shelf and installed. On the contrary, Knowledge Management can be compared to an 'agricultural process' since it involves preparing the soil (organizational culture), sowing the seeds (initiating Knowledge Management steps), tending with care (rewards and recognition for those who champion and practice Knowledge Management). It must be remembered that in implementing Knowledge Management, no mechanical approach of reengineering/microwaving for success is possible.

In this case the HR should play two major roles in implementing Knowledge Management practices. One involves viewing Knowledge Management as a key change management initiative and using time-tested approaches to managing change. The second involves approaching knowledge management as an organizational development effort and using models that are appropriate for making this happen.

The above review of literature clearly establishes the fact that, a very little attention has been paid to Knowledge-Centric Human Resource Management practices in India. Almost all the studies referred above have been conducted in abroad, which clearly shows that there is a big research gap in India relating to Knowledge Management studies as applicable to Human Resource. Hence, the present study makes an attempt to fill up this gap. Again, no attempt has been so far made in India to venture into the side of Knowledge Management in the banking industry. The peculiar feature of banking in that it is people's money versus banker's mind. In other words Knowledge Management plays a crucial role in the success or failure of any bank. The present study makes a maiden attempt to fill up this gap also.

RESEARCH MODEL

A thorough review of the earlier research studies conducted on the same field and which have been presented in the previous chapter clearly show the gaps that exist in those research studies. Accordingly, in the light of the above review and the discussion that followed, the researcher deems that, a study on "knowledge-centric Human Resource Management practices between SBI and ICICI" is every essential by adopting the research model outlined in this chapter. This chapter

contains a brief outline of the need for the study, statement of the problem, significance of the study, broad objectives, hypotheses formed, and operational definitions.

STATEMENT OF THE PROBLEM

In the contemporary business environments, organizations are faced with tremendous competitive pressures. In the past, a variety of techniques were developed to enhance a firm's ability to react to and cope with such pressures. It is very essential to create and sustain competitive advantage for the survival of any organisation. The resource - based view of the firm recognizes the importance of organisational resources and capabilities as the principal source of achieving and sustaining competitive advantage.

Within the resource – based perspective, information and knowledge have become increasingly recognised as competitive differentiators. In the knowledge – based view, organisational knowledge – such as operational routines, skills or know-hows – is acknowledged as the most valuable organisational asset. Knowledge sharing among employees, with customers with business partners has a tremendous potential pay-off in improved customer service, shorter delivery-cycle times and increased collaboration within the company. But, unfortunately the Knowledge Management is still at its infant level and no serious attempt has been made in India to pay adequate attention to Knowledge Management approaches to solve human resource problems.

The Knowledge Management system is in fact very diverse, It is not a single technology but instead, a collection of industry, classifying and information retrieved techniques coupled with methodologies, design to achieve results for the user. The use of Knowledge Management Systems has not been without problems. Moreover, the complexity of knowledge in organisations has further translated into complexity in designing and implementing enterprise- Wise approaches to Knowledge Management, utilizing approximate Knowledge Management Systems but also taking adequate account of human and organizational factors. The Knowledge Management System is an important enabler, but its value can only be realised by appropriate strategies, policies, procedures, processes, structures and cultures that recognize the complexity of managing organizational knowledge.

In this context, the Knowledge-centric Human Resource Management plays a very significant role in the success or failure of any service industry. Therefore, it is very vital to analyse the issues associated with knowledge-centric Human Resource Management, particularly in a service industry like banks. It is found that, the new born private sector banks play a significant role in Knowledge Management through the application of Information Communication Technology, whereas, the Public Sector banks face problems in adopting modern technologies in Knowledge – centric Human Resource Management.

Therefore, there is an imperative need to undertake a study of this nature to ascertain the extent of Knowledge – Centric Human resource Management practices adopted in banks and also to make a comparative study of Knowledge – Centric Human Resource Management practices of public sector banks with that of private sector banks.

OBJECTIVES OF THE STUDY

The following broad objectives have been laid down for the purpose of the present study.

1. To present a complete theoretical review on Knowledge Management System and Human Resource practices with a view to identifying the major factors influencing Knowledge Management.
2. To study the nature of the Human Resource Management policies, hierarchical structure, and Knowledge Management capabilities.
3. To study the importance of Knowledge Management domains of SBI and ICICI.
4. To study the Knowledge Management issues prevalent across SBI and ICICI.
5. To compare the Knowledge – centric Human Resource Management practices across SBI and ICICI.
6. To discuss the implications on the basis of the findings of the study.

HYPOTHESES

To study the above objectives, the following hypotheses have been framed.

- H 1: There is significant difference in the perception of SBI and ICICI employees on Human Resource Management policies in their respective banks.
- H 2: The employees of both SBI and ICICI have the same opinion on what would make their management effective.
- H 3: There is no significant difference between the SBI and ICICI employees in viewing the hierarchical Structure preferring performance over seniority.
- H 4: There is no significant difference between the SBI and ICICI employees with regard to the Knowledge Management capabilities
- H 5A: The importance of knowledge domains varies significantly between the employees of SBI and ICICI
- H 5B: There is significant difference between SBI and ICICI employees regarding Knowledge Management variables
- H 6: There is no significant difference in HRM policies for Knowledge Management between SBI and ICICI banks.
- H 7: The ICICI bank adopts better reward and remuneration policies oriented towards maintenance of Knowledge Management than SBI

This chapter forms the basis for the research methodology adopted in the forth coming chapter, which describes the research methodology adopted for the present study in detail.

RESEARCH METHODOLOGY

The methodology adopted in this study is presented in this chapter. The theoretical perspectives discussed in the first chapter, the review of relevant literature in the second chapter, the objectives and hypotheses developed in the third chapter form the basis for the formulation of the research methodology adopted in this study. The major purpose of this study is to capture the prevalence of Knowledge –centric Human Resource Management practices in banks with special reference to SBI and ICICI.

It was decided that a descriptive study using primary data would be appropriate to investigate the objectives and the hypothesis. The instrument used to collect the data was a questionnaire. The researcher has presented and interpreted the collected data supported by quantitative techniques.

This chapter contains the method adopted to design and administer the questionnaire, the sampling technique used and the justification for choosing the samples.

INSTRUMENTATION

For the purpose of studying the objectives and testing of hypotheses framed for the present study, a questionnaire was used as an instrument to collect the data. The questionnaire has two parts. First part contains tabulation of the background characteristics, and a second part contains human resource management practices with regard to knowledge management.

As discussed earlier, the variables relating to Human Resource policies, Knowledge creation, Knowledge sharing and Knowledge utilisation are used. However, there were subjected to validity and reliability tests. Hence, the items that constituted adequate coverage of the factors under the study were decided and agreed upon by the researcher.

Accordingly, the first part consisting of the background information included age captured as a direct measure, sex coded 1 for male and 2 for women, qualification assessed in one of four categories: 1=Undergraduate, 2=Post Graduate, 3=Professional, and 4=Doctorate. And discipline again captured as 1=Arts, 2=Science, 3=Engineering, 4=Medicine, 5=Agriculture, and 6=Management. Designation and Department again captured as a direct measure. Years of experience has been captured under two categories namely management cadre and clerical cadre. And finally Salary per month has been also obtained.

The second part of the instrument consisted of the characteristics of the Human Resource Management policies such as rigidity, flexibility, requirement of generalist, specialist, hierarchy structure preference, Knowledge management capabilities and the knowledge domains. The questionnaire further consist of the

items relating to Knowledge accumulation in the organization, knowledge creation in the organization by information understandings, knowledge creation by task understanding, knowledge internalization by education opportunity and organizational learning, knowledge internalization by task related knowledge, Knowledge Sharing, Knowledge utilization and finally the questions relating human resource management practices for knowledge management, so that a study on knowledge centric human resource management practices can be undertaken.

VALIDITY TEST

In order to collect reliable data and arrive at valid generalizations from the study, the drafted questionnaire was subject to face and content validity test. The test was conducted with assistance of four experts three drawn from academic and one from professional. The experts thoroughly scrutinised the various item according to the definition generated against the concepts of knowledge accumulation, knowledge creation, knowledge internalization, knowledge utilization and human resource management practices for knowledge management. The experts discussed among themselves the validity of each item in gathering the required information needed for the study. Their feedback was obtained on each of the items. Based on the feedback, the questionnaire was modified, deleting some questions, rewording certain others and adding some more items at appropriate places particularly on the advice of the professional expert viz., the banker.

THE PILOT STUDY

After finalizing the number of items in the research instrument, a pilot study was undertaken for the following reasons:

- To assess the reliability of the research instrument constructed.
- To ascertain the time taken to complete the questionnaire by the respondents.
- To modify and edit the research instrument if necessary.

To conduct the pilot study, it was decided to select ten employees from SBI and five employees from ICICI. These employees were selected from the area of the study on a convenient basis

RESULTS OF THE PILOT STUDY

The pilot study revealed that the instrument has adequate stimulus value to gather authentic responses from the respondents. The discussion with the respondent employees also reveals that the procedures adopted in administering the instruments are practicable. It has been found that the respondents took invariably between 30-40 minutes to completely fill the questionnaire. On the whole the pilot study gave the confidence that, the instrument used in the study would elicit the necessary data required from the respondents.

SAMPLING FRAME

A study of this nature required the selection of a suitable place where there is a heavy concentration of banks. Hence, the Madurai city was selected as a center for conducting the field study. The main reason for choosing Madurai city is that the investigator belongs to this area and is familiar with the place. Moreover, all the public and private sector banks are operating in the study area. Madurai is the nerve center for all business operations in the southern part of Tamil Nadu. Many business and industrial establishments have come up in and around Madurai due to the active financial support given by the commercial banks. The description about the banks functioning in the study area is briefly given below.

Commercial banks – Commercial banks are those banks which receives deposits from public, repayable on demand or otherwise and withdrawable by cheque, draft order or otherwise. A bank is basically a financial institution supplying various products and services to meet the varied requirements of the customers.

Public Sector banks – Those banks whose control is in the hands of the government are called public sector banks. Public sector banks include nationalized banks also. Among the public sector banks the SBI is the leading bank.

Private sector banks – Those banks which come under the control of private bodies are called private sector banks. These banks can be classified into old generation banks and new generation banks. Among the new generation banks the ICICI is the premier bank.

SAMPLING TECHNIQUE

Though many public sector banks are operating in and around Madurai, it has been decided to select the State Bank of India (SBI) and ICICI for conducting the field survey. The SBI has been selected since it is the biggest public sector bank operating in India. The SBI has the total strength of 205896 employees as on the 31st march 2009. Of this, 31.42 % were officers: 47.10 % were clerks and the remaining 21.48 % were sub-ordinate staff.¹ Since the respondents had to be selected among the management staff, it was easy to contact such staff in SBI where nearly 30% of the staff belong to the management cadre.

The respondents for the present study were selected by adopting convenient sampling, ofcourse by giving due representation to various categories of offices. Thus, the sample selected from SBI is shown in the following table III.1.

TABLE III.1: TABLE SHOWING THE SAMPLE RESPONDENTS FROM SBI

S.No	Nature of office	Total Respondents
1	Zonal Office	10
2	Main Office	20
3	Local Branches	21
	Total	51

Source: Primary Data

Similarly among the private sector banks, ICICI was selected since it is the biggest private new entrant bank. Moreover, according to the list compiled by the Human Resource Consulting Firm, Hewitt, in partnership with RBL Group and US Magazine Fortune it has been one among the top 12 companies in the Asian Pacific Region for being instrumental in building relationship capabilities within their organization. Hence it has been selected for the present study. Since the study centers around knowledge-centric Human Resource Management, it was decided to conduct the survey only among the managerial level employees working in these banks.

As regards ICICI bank is concerned, it is found that, each branch is managed by only few managers since, most of its operations are computerized from the very inspection. Moreover, no zonal office or main office is functioning at Madurai. Hence, the sample size has been reduced to only twenty five. They were also selected by adopting convenient sampling technique.

ADMINISTRATION

The questionnaire was administered on all the employees identified – 51 from SBI and 25 from ICICI. The researcher personally met the respondents and solicited their kind cooperation in filling up the questionnaire. The respondents were contacted particularly in the afternoon section when they were slightly free from their hectic work schedule. Thus they were approached during their convenient times without causing much dislocation to their routine work. They were also assured that their responses will be used only for academic purpose and were assured absolute confidentiality and anonymity on the information sought. Due to thorough follow up and friendly approach the researcher was able to collect necessary data from all the respondents selected for the study.

TECHNIQUES USED FOR ANALYSIS

The techniques used for the analysis of data for the present study are regression, ANOVA, MONOVA, median, standard deviation and chi square test. MANOVA was used to study knowledge accumulation, knowledge creation by information understanding, knowledge creation by task understanding, knowledge internatisation, knowledge sharing and knowledge utilization. ANOVA test was conducted to study the importance of knowledge management domains of SBI and ICICI. The Chi square test was conducted to ascertain the knowledge management effectiveness, preference for hierarchy structures, knowledge management capabilities in the organization and the importance of knowledge domains of the organization.

ANALYSIS AND INTERPRETATION

The data collected from the respondents was tabulated and analysed using appropriate statistical techniques mentioned in the research methodology. This chapter has two parts. The first part contains tabulation of the background characteristics, and the second part contains tables testing the objectives.

BACKGROUND CHARACTERISTICS

TABLE V.1: BACKGROUND CHARACTERISTICS

Items	Description	Frequency	Percent	Cumulative percentage
Sex	Male	55	72.4	72.4
	Female	21	27.6	
Qualification	Under graduate	51	67.1	67.1
	Post Graduate	6	7.9	75.0
	Professional	19	25.0	100
Discipline	Arts	27	35.5	35.5
	Science	30	39.5	75
	Engineering	4	5.3	80.3

Source: Primary Data

The background characteristics of the respondents are reported in table V.1. From the above table it is found that men constitute 72.4% of the total respondents and women constitute 27.6% of the respondents. 67.1% of the respondents hold an UG degree 7.9% of them PG degree and 25% of them hold a professional degree. 35.5% of them are from Arts stream, 39.5% of them are from Science Stream and 5.3% of them are from Engineering discipline.

TABLE V.1a: TABLE SHOWING THE MEAN AND STANDARD DEVIATION OF AGE, SALARY, AND EXPERIENCE

Items	Mean	Std Deviation
Age	40.90	11.76
Experience	17.57	12.11
Salary	28754.34	9686.26

The mean age of the employees is 40.90 with a standard deviation of 11.76. Mean experience in Clerical cadre is 11.64 with a standard deviation of 11.19. The mean experience in Management Cadre is 6.44 with a standard deviation of 7.82. The mean experience of the employees in this bank is 17.57 with a standard deviation of 12.11 and the mean salary of the employees is Rs. 28754.34 with a standard deviation of 9686.26. The mean values indicate that the employees of the bank are significantly older in age with more number of years of experience in the bank as well as the cadre. This indicates a higher retention rate in the banks under study which signify that the respondents surveyed would have perceptible knowledge about the information sought in this study.

OBJECTIVE 1: TO STUDY THE NATURE OF THE HRM POLICIES, HIERARCHICAL STRUCTURE, AND KNOWLEDGE MANAGEMENT CAPABILITIES OF SBI AND ICICI.

The researcher has studied the orientation of the management of SBI and ICICI, the banks under study. Accordingly, the results are tabulated here below. The researcher has used percentage analysis to study this objective. Also, Chi-square was used to study the association, if any exists.

TABLE V.2: TABLE SHOWING THE HRM POLICIES OF THE ORGANISATION

	Frequency	Percent	Cumulative Percent
Rigid	12	15.8	15.8
Flexible	45	59.2	75.0
Both	19	25.0	100.0
Total	76	100.0	

Source: Primary data

TABLE V.3: TABLE SHOWING CROSS TABULATION ACROSS SBI AND ICICI ON HRM POLICIES OF THE BANKS

Statement		Name of the Bank		Total
		SBI	ICICI	
HRM policies of our organisation are	Rigid	6	6	12
	Flexible	44	1	45
	Both	1	18	19
Total		51	25	76

Chi-square = 53.66; sig = 0.00

The Table V.2 shows that 15.8% of the respondents view that their organizations HR policies are rigid 59.2% feels that they are flexible and 25% of the respondents feel that their HR policies are a combination of both. On examination of the opinion of the respondents in Table V.3 on the HR policies across SBI and ICICI, it was found that 6 each from SBI and ICICI say that their HR policies are rigid, 44 of SBI say that they are flexible compared to 1 of ICICI and 1 of SBI says it is both flexible and rigid as that of 18 of ICICI. Chi-square across SBI and ICICI on HR practices is 53.66 with a significant value of 0.000. It is seen that the view of the SBI and ICICI employees differ on their perception on the HRM policies of their respective banks. Hence, the hypothesis(H1) framed for the study, that there is significant difference in the perception of SBI and ICICI employees on Human Resource Management policies in their respective banks is accepted. The researcher has studied the view of the employees of the banks on what would make their organization effective. Percentage analysis results are given below:

TABLE V. 4: SHOWING WHAT WOULD MAKE THEIR MANAGEMENT EFFECTIVE

	Frequency	Percent	Cumulative Percent
Generalist	5	6.6	6.6
Specialist	9	11.8	18.4
Both	62	81.6	100.0
Total	76	100.0	

It is found in the table above that 6.6% of the employees say that they need generalists to make their management effective 11.8% of them require specialist and 81.6% of them say that they need both generalists and specialists to make their management effective. The results of the chi-square statistics are given below:

TABLE V. 5: SHOWING CROSS TABULATION ACROSS SBI AND ICICI ON EFFECTIVE MANAGEMENT

Statement		Name of the Bank		Total
		SBI	ICICI	
Effective mgt of our org requires	Generalist	5	-	5
	Specialist	7	2	9
	Both	39	23	62
Total		51	25	76

Chi-square = 3.411; p = 0.182

The above Table shows that 5 of SBI employees say that they require Generalists to make their management effective whereas no one from ICICI has expressed that they require Generalists. 7 of SBI say that they require specialists and 2 of ICICI say that they require specialists. 39 of SBI say that they require generalists and specialists whereas 23 of ICICI say that they require both generalists and specialist. Chi-square statistic (=3.411) suggests that it is not significant and hence, the opinion of the SBI and ICICI employees on what would make their management effective is the same across the employees of the banks. Therefore, the hypothesis (H2) that, The employees of both SBI and ICICI have the same opinion on what would make their management effective is accepted.

The researcher has studied the hierarchy structure the respondents prefer in their organization. The results are tabulated in Table V.6

TABLE V.6: SHOWING HIERARCHY STRUCTURE PREFERRED IN ORGANIZATIONS

	Frequency	Percent	Cumulative Percent
Seniority	5	6.6	6.6
Performance	31	40.8	47.4
Both	40	52.6	100.0
Total	76	100.0	

Source: Primary Data

Table V.6 shows that 6.6% of the respondents view seniority as preferred structure in their organisation 40.8% prefer performance based hierarchical structure, 52.6% of them preferred a combination of both seniority and performance based hierarchical structure in their organization

The preference of the hierarchical structure across the SBI and ICICI banks was studied. The results are given in Table V.7

TABLE V. 7: SHOWING THE PREFERENCE OF THE HIERARCHICAL STRUCTURE ACROSS SBI AND ICICI

Statement		Name of the Bank		Total
		SBI	ICICI	
Hierarchy structure in ur org prefers	Seniority	5		5
	Performance	11	20	31
	Both	35	5	40
Total		51	25	76

Chi-Square = 24.031; p = 0.000

Table V.7 shows that 5 of the SBI employees prefer seniority to be the preferred hierarchical structure and no one in ICICI preferred seniority. 11 of the SBI respondents preferred performance to be the preferred hierarchical structure and 20 of ICICI preferred performance as their preferred hierarchical structure. 35 of SBI preferred a combination of both seniority and performance based hierarchical structure as compared to 5 from ICICI. On examination of the chi-square results, it is found that it is significant and hence, it is seen that respondents from SBI and ICICI have different perspective on the preferred hierarchical structure. Since the result of chi square is 0.000 it is proved beyond doubt that there is significant difference between the SBI and ICICI employees in viewing their hierarchical structure, preferring performance over seniority. Hence the hypothesis (H3) is rejected.

The researcher has studied the most needed Knowledge Management capabilities in their organisations. The results are tabulated in Table V.8

TABLE V.8: SHOWING THE MOST NEEDED KNOWLEDGE MANAGEMENT CAPABILITY IN THE ORGANIZATION

Most needed KM capability	Frequency	Percent	Cumulative Percent
Product	12	15.8	15.8
Service	12	15.8	31.6
Both	52	68.4	100.0
Total	76	100.0	

Source: Primary Data

Table V.8 shows the most needed knowledge management (KM) capability in the banks. It is seen that 15.8% of the employees say that product is the most needed KM capability in the organization, 15.8% of them say that service and 68.4% of them say that both product and service are needed KM capabilities in the organisation.

The most needed KM capabilities were tested for significance across the SBI and ICICI. The results are given in Table V.9.

TABLE V.9: SHOWING THE CROSS TABULATION OF THE MOST NEEDED KM CAPABILITIES

Most needed KM capability	Name of the Bank		Total
	SBI	ICICI	
Product	8	4	12
Service	11	1	12
Both	32	20	52
Total	51	25	76

Chi-square = 4.011; p = .135

The results of the cross tabulation and chi-square are tabulated in Table V.9. It is seen that 8 of SBI respondents feel that product is the most needed KM capabilities and 4 of ICICI respondents feel that product is the most important KM capabilities. 11 of SBI respondents feel that service is the most important needed KM capabilities and 1 of ICICI and 32 of the SBI feel that both product and service are the most needed KM capabilities and 20 of ICICI respondents feel that both product and service are the most needed KM capabilities. On examination of the chi-square (=4.011) results, it is seen that chi-square statistic is not significant (p = 0.135).

This means the respondents across SBI and ICICI have the same opinion on the most needed KM capabilities. Hence, the hypothesis framed for the study (H4) that there is no significant difference between the SBI and ICICI employees with regard to the Knowledge Management capabilities has been accepted.

OBJECTIVE 2: TO STUDY THE IMPORTANCE OF KNOWLEDGE MANAGEMENT DOMAINS OF SBI AND ICICI

To study objective 2, the researcher has conducted Friedman Two – Way ANOVA because the respondents were asked to rank 6 knowledge domains as they view them through. The 6 knowledge domains are marketing/sales, customer service, competition, internal company operations and human resource. The results are given in Table V.10.

TABLE V.10: SHOWING THE IMPORTANCE OF KNOWLEDGE DOMAINS OF THE ORGANIZATION

S.No	Items	Mean Rank
1	Marketing/sales	2.34
2	Customer service	1.49
3	Competition	3.47
4	Internal company operations	3.82
5	Human Resources	3.88

Chi-square = 133.63; $p = 0.000$

Table V.10 shows the results of Friedman Two Way ANOVA. On examination of the mean ranks, it is seen that human resource is the most important knowledge domains of the organisation followed by internal company operations, competition, marketing/sales and customer service.

Chi-square statistic (= 133.63) shows that it is significant at 0.05 level and hence it is proved that the importance of knowledge domains significantly differ for the respondents and hence the hypothesis (5A) that the importance of knowledge domains varies significantly between the employees of SBI and ICICI has been rejected.

OBJECTIVE 3: TO STUDY THE KNOWLEDGE MANAGEMENT ISSUES PREVALENT ACROSS SBI AND ICICI

To study this objective, the researcher has conducted MANOVA. The variables that entered the MANOVA model are banks, knowledge accumulation, Knowledge creation by information understandings, Knowledge Creation by task understanding, Knowledge internalization by education opportunity and organisational learning, Knowledge internalisation by task-related knowledge, Knowledge sharing and Knowledge utilization. The variable banks entered the model as a fixed factor and the remaining variables entered as dependent variables.

There are four different test statistics namely, Pillai's trace, Wilk's Lambda (Λ), Hotelling-Lawley's trace, Roy's Greatest Root, each with its own associated F statistic. Pillai's Trace is the most robust of the four tests since it is least sensitive to departures. From the assumptions (Olson, 1976; Johnson, & Wichern, 2002) and Hotelling's Trace is the most common and traditional test, where the independent variable is formed of two groups. Wilk's Lambda is the most common and traditional test when there are more than two groups formed by the independent variables and Roy's Largest Root is seldom used. A significance feature of this MANOVA design is that, all the four test statistic give identical F values.

TABLE V.11: SHOWING MULTIVARIATE TESTS

	Value	F	Hypothesis df	Error df	Sig.
Pillai's Trace	.354	5.316	7.000	68.000	.000
Wilks' Lambda	.646	5.316	7.000	68.000	.000
Hotelling's Trace	.547	5.316	7.000	68.000	.000
Roy's Largest Root	.547	5.316	7.000	68.000	.000

The Table V.11 shows the results of the hypothesis test. To determine the significance of the omnibus test, taking the composite of all the knowledge management variables, the researcher examined the F - static, and the significance value p . On examination of the Table, it is found that F – static is significant at $p = 0.05$. This means, there is a significant difference between SBI and ICICI across the knowledge management variables Hotelling's Trace = .547, $F(7,68) = 5.31$, $p = 0.000$ (< 0.05) and it clearly shows that the hypothesis framed for the study (H5b) that there is significant difference between SBI and ICICI employees regarding Knowledge Management variables has been accepted.

Since the results of the MANOVA are significant, the 'Tests of Between Subjects Effects' (univariate results) are examined to determine whether the independent variables are significant for each of the knowledge management variables. Table V.12 shows the results of the tests of between subject effects.

TABLE V.12: SHOWING TESTS OF BETWEEN-SUBJECTS EFFECTS

Source	Dependent Variable	Sum of Squares	Df	Mean Square	F	Sig.
BANK	knowledge accumulation	.918	1	.918	5.908	.017
	knowledge creation	3.122E-02	1	3.122E-02	.124	.726
	knowledge creation by task understanding	2.108	1	2.108	7.551	.008
	Knowledge internalisation	.489	1	.489	2.297	.134
	knowledge internalisation by task-related knowledge	3.043	1	3.043	12.308	.001
	knowledge sharing	1.871	1	1.871	8.543	.005
	knowledge utilisation	2.097	1	2.097	7.060	.010

a R Squared = .074 (Adjusted R Squared = .061)

b R Squared = .002 (Adjusted R Squared = -.012)

c R Squared = .093 (Adjusted R Squared = .080)

d R Squared = .030 (Adjusted R Squared = .017)

e R Squared = .143 (Adjusted R Squared = .131)

f R Squared = .103 (Adjusted R Squared = .091)

g R Squared = .087 (Adjusted R Squared = .075)

On examination of the Table, it is found that there is significant difference for knowledge accumulation ($F = 5.908$, $p = 0.017$), knowledge creation by task understanding ($F = 7.551$, $p = 0.008$), and knowledge internalization by task – related knowledge ($F = 12.308$, $p = 0.001$), knowledge sharing ($F = 8.543$, $p = 0.005$) and knowledge utilisation ($F = 7.060$, $p = 0.01$) are significant. As the independent variable has only two groups, multiple comparisons using Post-Hoc are not conducted.

TABLE V.13: SHOWING DESCRIPTIVE STATISTICS ACROSS BANKS ON KNOWLEDGE MANAGEMENT VARIABLES

	Name of the Bank	Mean	Std. Deviation
knowledge accumulation	SBI	3.9832	.41171
	ICICI	4.2171	.35504
	Total	4.0602	.40692
Knowledge creation	SBI	4.0931	.56338
	ICICI	4.0500	.33850
	Total	4.0789	.49868
Knowledge creation by task understanding	SBI	3.9412	.47472
	ICICI	3.5867	.62568
	Total	3.8246	.55102
Knowledge Internalisation	SBI	4.0667	.52409
	ICICI	3.8960	.28937
	Total	4.0105	.46521
knowledge internalisation by task-related knowledge	SBI	4.3725	.54425
	ICICI	3.9467	.38103
	Total	4.2325	.53339
Knowledge sharing	SBI	4.3039	.52515
	ICICI	3.9700	.31721
	Total	4.1941	.49092
knowledge utilization	SBI	3.9216	.62107
	ICICI	3.5680	.33506
	Total	3.8053	.56660

Further, on examination of the univariate descriptive results of those knowledge management variables that are significant shown in Table V.13, it has been found that SBI reported less knowledge accumulation and ICICI reported less knowledge creation by task understanding (mean = 3.5867) than SBI (mean = 3.9412), less knowledge internalization by task-related knowledge (mean = 3.9467 versus 4.3725), and less knowledge sharing (mean = 3.9700 versus 4.3039) and less knowledge utilization (mean = 3.5680) than SBI (mean = 3.9216).

OBJECTIVE 4: TO COMPARE THE KNOWLEDGE-CENTRIC HRM PRACTICES ACROSS SBI AND ICICI

To study objective 4, the researcher has conducted MANOVA. The variables that entered the MANOVA model are banks, general HRM policies for Knowledge management, recruitment and selection, performance management, rewards and remuneration and training and development. The variable banks entered the model as a fixed factor and the remaining variables entered as dependent variables.

There are four different test statistics namely, Pillai's trace, Wilk's Lambda (Λ), Hotelling-Lawley's trace, Roy's Greatest Root, each with its own associated F statistic. Pillai's Trace is the most robust of the four tests since it is least sensitive to departures from the assumptions (Olson, 1976; Johnson, & Wichern, 2002) and Hotelling's Trace is the most common and traditional test, where the independent variable is formed of two groups. Wilk's Lambda is the most common and traditional test when there are more than two groups formed by the independent variables and Roy's Largest Root is seldom used. A significance feature of this MANOVA design is that, all the four test statistic give identical F values.

TABLE V.14: SHOWING MULTIVARIATE TESTS

	Value	F	Hypothesis df	Error df	Sig.
Pillai's Trace	.382	8.649	5.000	70.000	.000
Wilks' Lambda	.618	8.649	5.000	70.000	.000
Hotelling's Trace	.618	8.649	5.000	70.000	.000
Roy's Largest Root	.618	8.649	5.000	70.000	.000

The Table V.14 shows the results of the hypothesis test. To determine the significance of the omnibus test, taking the composite of all the knowledge management variables, the researcher examined the F - static, and the significance value p . On examination of the Table, it is found that F - static is significant at $p = 0.05$. This means, there is a significant difference between SBI and ICICI across the knowledge management variables Hotelling's Trace $\Lambda = .618$, $F(7,70) = 8.649$, $p = 0.000$ (< 0.05).

Since the results of the MANOVA are significant, the 'Tests of Between Subjects Effects' (univariate results) are examined to determine whether the independent variables are significant for each of the knowledge management variables. Table V.15 shows the results of the tests of between subject effects.

TABLE V.15: SHOWING TESTS OF BETWEEN-SUBJECTS EFFECTS

Source	Dependent Variable	Sum of Squares	Df	Mean Square	F	Sig.
BANK	HRM policies for Knowledge Management	3.583	1	3.583	13.307	.000
	recruitment and selection	8.236E-02	1	8.236E-02	.259	.612
	performance management	.413	1	.413	.274	.602
	Reward and remuneration	10.161	1	10.161	22.025	.000
	Training and Development	6.408E-02	1	6.408E-02	.314	.577

a R Squared = .152 (Adjusted R Squared = .141)

b R Squared = .003 (Adjusted R Squared = -.010)

c R Squared = .004 (Adjusted R Squared = .010)

d R Squared = .229 (Adjusted R Squared = .219)

e R Squared = .004 (Adjusted R Squared = .009)

On examination of the Table, it is found that there is significant difference for HRM policies in knowledge management ($F = 13.307$, $p = 0.000$) and reward and remuneration ($F = 22.025$, $p = 0.000$) are significant. As the independent variable has only two groups, multiple comparisons using Post-Hoc are not conducted.

TABLE V.16: SHOWING DESCRIPTIVE STATISTICS ACROSS BANKS ON KNOWLEDGE MANAGEMENT VARIABLES

	Name of the Bank	Mean	Std. Deviation
HRM policies for Knowledge Management	SBI	3.8941	.55332
	ICICI	3.4320	.43848
	Total	3.7421	.55982
recruitment and selection	SBI	3.8366	.57878
	ICICI	3.9067	.53159
	Total	3.8596	.56112
Performance management	SBI	3.8431	.53610
	ICICI	4.0000	.201298
	Total	3.8947	.122220
Reward and remuneration	SBI	3.4118	.68888
	ICICI	4.1900	.65860
	Total	3.6678	.76854
Training and Development	SBI	4.0902	.50804
	ICICI	4.1520	.30155
	Total	4.1105	.44947

Further, on examination of the univariate descriptive results of those HRM practice variables that are significant shown in Table V.16, it has been found that SBI (mean = 3.8941) has better HRM policies for knowledge management than compared to ICICI (mean = 3.4320). Since the SBI has better Human Resource Policies for knowledge management than ICICI, the hypothesis (H6) that, there is no significant policies for knowledge management between SBI and ICICI is rejected. ICICI (mean = 4.1900) has better reward and remuneration policies oriented toward maintenance of knowledge management than SBI (mean = 3.4118). It also clearly supports the hypothesis (H7) that, the ICICI bank adopts better reward and a remuneration policy oriented towards maintenance of Knowledge Management than SBI is accepted.

SUMMARY OF HYPOTHESES

A number of hypotheses have been framed to test the significance of various items that influence knowledge-centric Human Resource Management practices adopted by SBI and ICICI. A summary of those hypotheses tested in the study is shown in the Table VI.1. The letter S indicates supported and NS Not Supported. Table VI.1

TABLE SHOWING SUMMARY OF HYPOTHESES TESTING

S.No	Hypotheses	Result
1	There is significant difference in the perception of SBI and ICICI employees on Human Resource Management policies in their respective banks.	S
2	The employees of both SBI and ICICI have the same opinion on what would make their management effective.	S
3	There is no significant difference between the SBI and ICICI employees in viewing the hierarchical Structure preferring performance over seniority.	NS
4	There is no significant difference between the SBI and ICICI employees with regard to the Knowledge Management capabilities	S
5A	The importance of knowledge domains varies significantly between the employees of SBI and ICICI	NS
5B	There is significant difference between SBI and ICICI employees regarding Knowledge Management variables	S
6	There is no significant difference in HRM policies for Knowledge Management between SBI and ICICI banks.	NS
7	The ICICI bank adopts better reward and remuneration policies oriented towards maintenance of Knowledge Management than SBI	S

IMPLICATIONS

The present study sheds light on the extent of knowledge management oriented human resource concepts in the banking industry in India and may be regarded as a guide to encourage bank management to implement these concepts through the integration of knowledge creation, sharing, acquisition and integration between management and employees. This study has important implications for both organisations and employees as it has the potential to benefit both of them. The implications of knowledge-centric human resource management practices are discussed in this chapter.

Firstly, the Human Resource Development has become an important corporate philosophy in recent times and it has emerged as a profession in itself with tremendous relevance to the service sector like banking. The emphasis of Human Resource Development is not only on production and productivity but also on the overall quality of work-life. In fact an effective Human Resource management enables an individual to improve his overall personality and career prospects and helps him to perform existing and future roles effectively. The Human Resource Management policies have to be highly flexible in nature particularly in banks so that, there is a high level of operational flexibility and functional autonomy so that they may achieve better operational efficiency and higher productivity in all fields. The rigidity in human resource policies as disclosed by the present study should be dispensed with.

Secondly, the results of the study show that, for effective management, the banks prefer both generalist as well as specialist. Traditionally there exists a generalist orientation in recruitment to make the management effective but it is often found that, service organisations like banks require specialist also to handle innovative products like merchant banking, mutual funds, factoring, leasing, securitization of debt, derivatives etc., The need of the hour is to recruit specialist staff at entry level and even at lateral levels. Candidates with specialist background and expertise can be selected as per requirements. A bank needs leadership and skillful people with professional expertise. Such people are needed for decision making process in problem solving, codification strategies, efficiency of new knowledge and operations based on a knowledge basis.

Thirdly, the study reveals the importance given to the seniority in the hierarchy structure preference by the SBI, while performance is given importance by ICICI in the study area. For top management it is necessary to improve their human capital and their employees' participation in solving problems by improving their knowledge and experience so as to achieve strategic objectives in the long run. Such improvement may be achieved through restructuring of their human resources and their organisational hierarchy. It is preferable to have people at the top management having both seniority and performance whereas in the middle management seniority can be insisted upon and at the operational level it is always advisable to recruit good performers.

Fourthly, while analysing the most needed knowledge management capabilities, the study reveals that, least attention is paid to customer service. This is an area where most of the Indian banks need to focus and improve upon. It is well accepted fact that in today's world cut-throat competition, customer – centricity has emerged as a strategic imperative for all service organizations including banks. Consequently, firms are vying for enhancing their customer service by putting in place latest management practices like customer relationship management (CRM). Knowledge Management along with sufficient information technology support can be used as a powerful enabler of CRM. The application of the customer relationship management concept on the organisations as well as the customer touch-points gives rise to enterprise CRM. This cyclical closed loop business process seeks to identify, maintain and enlarge the 'best' customers of an organisation.

Further, it seeks, to drive its business growth and profitability through creation of life-time value and long standing relationships with such customers. Enterprise CRM systems in banks, what is expected out of knowledge management is proper maintenance of relevant and up-to-date customer database through use of latest Information Technology application packages which in turn generate meaningful reports and statements. Thus, decision making on aspects such as

launching new and innovative products, modifying the existing ones, customer segmentation based on different parameters, selection of right customer groups/segments for specific products and the like becomes very scientific and meaningful. Further, this ensures customer optimisation and better operational efficiency. Today, very advanced software is available for data mining that can be used for increasing value of customers and also for retaining good customers. Data mining also helps in marketing of bank products as it helps to target the right customers more accurately.

Fifthly, an analysis of the various Knowledge Management variables across the banks selected for the present study shows that less importance is given to almost all variables like knowledge accumulation, knowledge creation, knowledge sharing and knowledge utilisation. In fact, knowledge management is a systematic and holistic approach to capture the collective experience, wisdom including the tacit knowledge which is the intellectual property of the individuals and makes it available and useful to everyone in the organisation.

Knowledge management is not simply a onetime activity but a continuous and ongoing process. It is the transformation process and a process of creating, capturing, storing, sharing and applying such knowledge for achieving business goals. To achieve this bank's management needs new information to improve its website and to improve communication contacts with its customers and other organizations within its business environment. Thus, an updated technology is needed for an effective knowledge management system. The study suggests that, practices of knowledge are still at the beginning stage and are still not effective in their operations. Knowledge sharing individually or collectively by the banking management adds value when new knowledge management is practised in a knowledge-intensive organisation. It is advisable to introduce a typical knowledge management based human resource management system with a view to creating a conducive work culture that encourages innovation, knowledge creation and sharing and above all continuous learning. Such a system would also provide enhanced competitiveness through avoidance of intellectual loss from staff turnover. Similarly, banks should not resort to reckless downsizing, since it may lead to knowledge walk outs. It is noted that the cost of knowledge acquisition or sophistication is much more than that of harnessing knowledge gains of the employees.

Sixthly, to encourage the employees to have access to various sources of knowledge, the management should stimulate employees motivation so that, they may develop knowledge management skills and experience. For instance, retrieving knowledge for a situation so as to make a decision. Again information technology is a vital factor to support the process of storing and distribution knowledge for sharing. For this purpose skills in information technology and time management skill have to be inculcated in the minds of the employees. Information technology would give the bank management a new dimension in managing its knowledge and help in carrying out and maximising the management's initiatives in harmonising the appropriate strategies in the short and long term.

Seventhly, employees should be motivated to share new ideas and inventions. In fact the organisation's policy should be in such a way as to discuss with its employees and absorb new ideas and innovations. Knowledge Management contributes substantially to bring about both product and process innovation. There is no doubt regarding the fact that any business innovation is not caused by chance; rather, it is the result of a deliberate and systematic effort by the organisation towards achieving the same after a careful analysis of the opportunities in the environment vis-à-vis its own strengths and weaknesses. Knowledge Management can act as important enabler for the innovation efforts of a bank, since it can provide the latest and relevant information and other decision inputs. The basic point behind product or process innovation, being factors such as changing customer preferences, tastes, aspirations, profitability considerations etc., a typical knowledge management system can provide the entire relevant information and can prove itself to be a vital prerequisite for effective business innovation. Knowledge management systems can make development of new products and processes very systematic, fast and cost effective.

Eighthly, it is very vital that, the employees must be exposed to the latest developments in the field of banking with reference to products and services. It is also vital to broaden the vision of the employees by providing them suitable opportunities for an inter change of experience within and outside the industry. It requires proper training. If there is a climate of training, then employees become more efficient, their motivation is increased and their standard of work improves. In fact a learning climate aids the management pin-point areas of service needs and helps to give a better response to pressure. Though there are many on the job and off the job methods, it is advisable to adopt modern methods of training.

Banking companies should go for automated training of employees and the most sensible method is to employ a knowledge management system. A knowledge management system provides a suite of diverse catalog courses, content management, reliable reporting, online authoring, ease of use, and scalability that can be adjusted as the company grows and changes. Companies of various sizes have the ability to give their employees the latest and greatest training available by using a knowledge management system. A knowledge management system is very flexible and can be adjusted for the size of the company that is using the knowledge management system. Another great benefit of utilising a knowledge management system is that one can control the scheduling of the training sessions much easier. Instead of taking many employees away from work at one time to do training in a classroom setting, Internet and intranet can be utilised and allow each individual employee to participate in the knowledge management system at the most efficient time possible. Businesses can even offer the knowledge management system training to their employees from their home itself, if the need arises.

CONCLUSION

The 21st century will offer major challenges to our human resource capacities as one enters a period of rapid social, technological and economic fluctuations. To meet these challenges employees must be knowledgeable, trained, competitive and inventive. The Knowledge Management is not only a process of creating and transferring knowledge right across the organisation but also adds value to the existing treasure of knowledge. It is an asset which can be leveraged for customer delight, operational excellence, product innovation and for enhancing profits and organizational effectiveness.

The objectives of Knowledge Management System may encompass the optimum use of knowledge besides other assets. It also aims to leverage internal and external expertise and intellectual abilities to the competitive business advantage, to provide right knowledge at the right time to the right person and to inculcate a habit of continuous learning among the work force to drive the organisation towards a 'learning organisation'. Therefore, if the above implications of the present study are duly considered by the authorities concerned, it would go a long way in improving the knowledge-centric human resource management practices of banks, besides enhancing their productivity and efficiency in all directions.

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