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Harnessing Knowledge for Performance: An Empirical Study of Knowledge Management Practices in Nepal's Public Banks

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Abstract
This study aims to investigate the impact of key knowledge management (KM) components—knowledge acquisition, conversion, transfer, and application—on the performance of Nepalese public banks. The research utilized a survey-based methodology, collecting data from 120 employees across 3 government-owned banks in Nepal. The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS) to examine the relationships between KM components and bank performance. The results indicate significant positive relationships between knowledge acquisition, conversion transfer, and bank performance. Knowledge application reveals a remarkable negative impact, though knowledge conversion exhibits a comparatively lower effect. The findings highlight the strategic role of KM practices in enhancing operational efficiency and sustaining competitive advantage. This research emphasizes the importance of strategically managing knowledge dimensions—particularly knowledge transfer and acquisition—to improve organizational learning, service quality, and innovation in Nepalese public banks. While offering valuable insights for policymakers and bank management, the study advocates for targeted investments in KM practices to adapt to dynamic market conditions.
Keywords: Knowledge Management, Acquisition, Conversion, Transfer, Application, Operational Efficiency, Bank Performance

Introduction

Knowledge locates as the most valuable strategic resource for knowledge-intensive organizations operating within a knowledge-based economy. The useful knowledge management presents these organizations a considerable competitive advantage. Their victory and sustained competitive edge are strongly tied to employee performance, particularly in fast-

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paced and competitive business environments (Islam, Sultana, & Rahman, 2023), where performance reflects the achievement of organizational goals (Febrian et al., 2023).

Knowledge management submits to the organized process of creating, sharing, utilizing, and storing knowledge and information within an organization. It co-operates a significant role in enhancing organizational performance by civilizing efficiency, productivity, quality, and fostering innovation. Effective knowledge management maintains informed decision-making, shrinks redundancy, and encourages collaboration across different organizational levels (Oludare et al., 2023). In order to stay competitive in dynamic and evolving markets, organizations must accept adaptive strategies, including the execution of strong knowledge management practices and frameworks (Davenport & Prusak, 1998).

Knowledge management is the judicious process of acquiring, forming, bolstering, disseminating, exchanging, and updating explicit and tacit knowledge in order to improve organizational performance and compliance, elevate the quality of existing services and products, and develop new knowledge-specific processes, products, and services (Migdadi, 2020). Knowledge that is exchanged among experts and individuals in a certain topic or domain is considered to be highly significant, particularly within the business sector and other organizations (Mills & Smith, 2011). The shared and embedded knowledge institution serves as the primary repository of information for all organizations, including those in the banking industry. In a similar vein, the implementation and transition of knowledge management approaches, which have a substantial influence on organizational activities, innovation, and performance, constitute the second facet of the significance of knowledge management (Sepúlveda-Rivillas et al., 2021). Knowledge management facilitates the identification of the most significant and consequential challenges faced by businesses, as well as those that offer guidance on how to attain the desired standing in a competitive setting.

Knowledge management comprises a variety of features, as suggested by various scholars on occasion; nonetheless, knowledge acquisition, knowledge transfer, knowledge documentation, knowledge development, and knowledge application comprise the most widely ascribed model (Turner et al., 2019). These characteristics are crucial for elucidating knowledge management in a broader sense and for assisting management and employees in methodically comprehending events. Organizational performance and the capabilities of the knowledge management concept, encompassing knowledge infrastructure and procedures, have been shown by several studies conducted in diverse situations (Pombo & Gomes, 2019). Nevertheless, the extent and orientation of the impact of organizational performance were not consistently assessed across many research investigations, and performance metrics were operationalized in diverse manners (Lee & Sukoco, 2010).

The institutional progress is significantly influenced by management and leadership, institutional policies and processes, and the fairness exhibited by institutional leadership. Organizational performance is determined by the interdependent collective performance of the workforce (Hussein et al., 2014). Knowledge management plays a pivotal role in determining the success of banking sector organizations in emerging nations such as Nepal (Gautam, 2013).

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The institutional performance of financial institutions in Nepal has emerged as a significant area of concern over the past few decades. The implementation of equitable and transparent institutional policies inspires personnel to strive for optimal performance in the direction of achieving institutional goals in a streamlined and efficient manner. This facilitates the attainment of the desired status and rating by the administration of the relevant institutions (Khanal, 2007). Hence, Knowledge management emerges as a critical element in conjunction with other determinants to attain the intended goals of these financial establishments, thereby bolstering their academic reputations and facilitating the attainment of performance management benchmarks.

Ha & Lo (2018) study on an empirical examination of knowledge management and organizational performance among Malaysian manufacturing SMEs.The findings of the study show that knowledge management has a significant positive impact on organizational performance.

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

Literature Review

Knowledge Acquisition and Organizational Performance:

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

Knowledge Conversion and Organizational Performance

Knowledge conversion as a process that is social in nature and an environment where individuals with diverse knowledge network amongst each other and thereby generate new knowledge that expands in value and quantity for both explicit and tacit knowledge (Sanchez & Palacios, 2008). Knowledge management procedures identified with conversion of knowledge are those that facilitate useful learning from existing knowledge. Procedures related to conversion of knowledge incorporate an organization's ability to solidify, assimilate (Grant,

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1996), join, structure, coordinate (Sanchez and Mahoney, 1996) and convey learning (Zander & Kogut, 1995). Knowledge accomplished from diverse assets inside and outside the organization is ineffective in the event that it is not converted into a gainful practicable structure. This means that the application of new and existing knowledge for decision-making, improves performance and achievement of organizational goals.

Knowledge Transfer and Organizational Performance

A review of extant literature reveals that it is not easy to transfer knowledge, as it is equated to power, and as such an individual would be reluctant to transfer his knowledge (Kimaiyo, & Sang, 2015) especially the tacit knowledge, when they perceive that there are few rewards or when sharing is not recognized by the organization (Wah, et al., 2005). Organizations should therefore provide a conducive environment to encourage knowledge sharing where knowledge sharing represents a key enabler of improved business performance. Knowledge management runs in the organization as a practice and embedded as an organizational culture it facilitates effective application of intangible capital which can be utilized for the success and competitiveness of the organization (Forghani,& Tavasoli, A. 2017).

Knowledge Application and Organizational Performance

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

Theoretical Foundation and Underpinning

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

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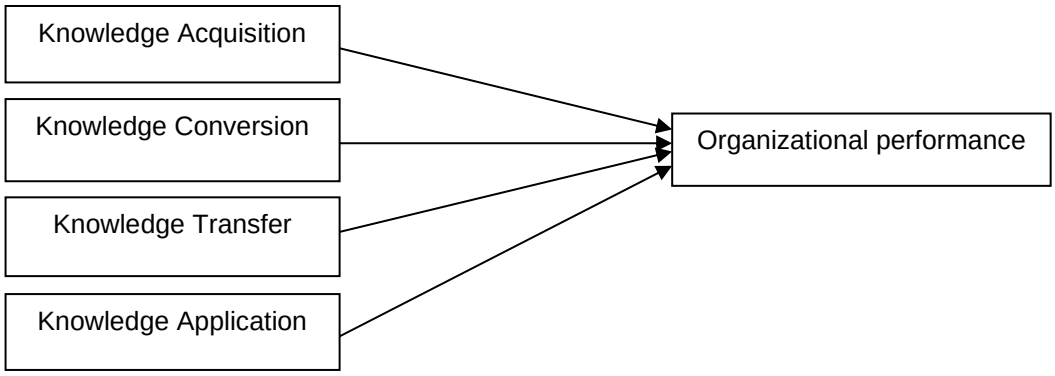
Figure 1 Research Framework



Source: (Author, 2024)

H1: Knowledge Acquisition has significant influence on the performance of Public Banks.
H2: Knowledge conversion has significant influence on the performance of Public Banks.
H2: Knowledge transfer has significant influence on the performance of Public Banks.
H2: Knowledge Application has significant influence on the performance of Public Banks.

Research Methods

The study includes 3 public banks during the survey period spanning from September 2022 to January 2023. In the course of the research, questionnaires were distributed and officers and personnel of various ranks were individually visited at banks. 120 of 150 questionnaires that were given were received and considered useable, which corresponds to a response rate of 80 percent for the entire population. In stratified sampling, the value of the sample sizes in the respective strata is chosen by the researcher (Ardilly & Tillé, 2006). To attain the objective of the study 40 respondents were selected from each bank. A pilot study involving a sample of twenty-five employees from banks in neighboring districts (Rupandehi, District) was conducted. Primary data were used for the study and they were obtained mainly from the structured questionnaires. Questionnaires were used by researchers to gather information on study participants' thoughts, feelings, attitudes, beliefs, values, perceptions, personality, and behavioral intentions (Marrais & Lapan, 2004). A five-point scale of semantic differential agreement/disagreement was utilized for this purpose, with 1 indicating significant disagreement and 5 indicating strong agreement.

Sample Descriptive Statistics

The descriptive statistics provide a detailed profile of the study's respondents. Out of the 120 individuals, 64.17% (n = 77) were male, while 35.83% (n = 43) were female, indicating a gender imbalance supporting male participants. In terms of educational achievement, a significant greater part, 76.67% (n = 92), held a Master's degree, whereas 23.33% (n = 28) have completed a Bachelor's degree, suggesting a primarily highly educated cohort. Regarding

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professional roles, 25.83% (n = 31) were categorized as managers, 24.17% (n = 29) as officers, and 50% (n = 60) as others, reflecting variety in professional designations. Work experience distribution is relatively balanced, with 35.83% (n = 43) reporting less than 5 years of experience, 37.50% (n = 45) having 6 to 10 years, and 26.67% (n = 32) having 11 years or more. This demographic and professional composition of the sample offers a different and fine distinction basis for analyzing the variables under the study.

Table 1

Assessments of Reliability and Validity

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

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

Table 2

Discriminant Validity (HTMT Ratio Matrix

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

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

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Results and Discussion

Knowledge Acquisition and bank Performance of the Public Banks of Nepal

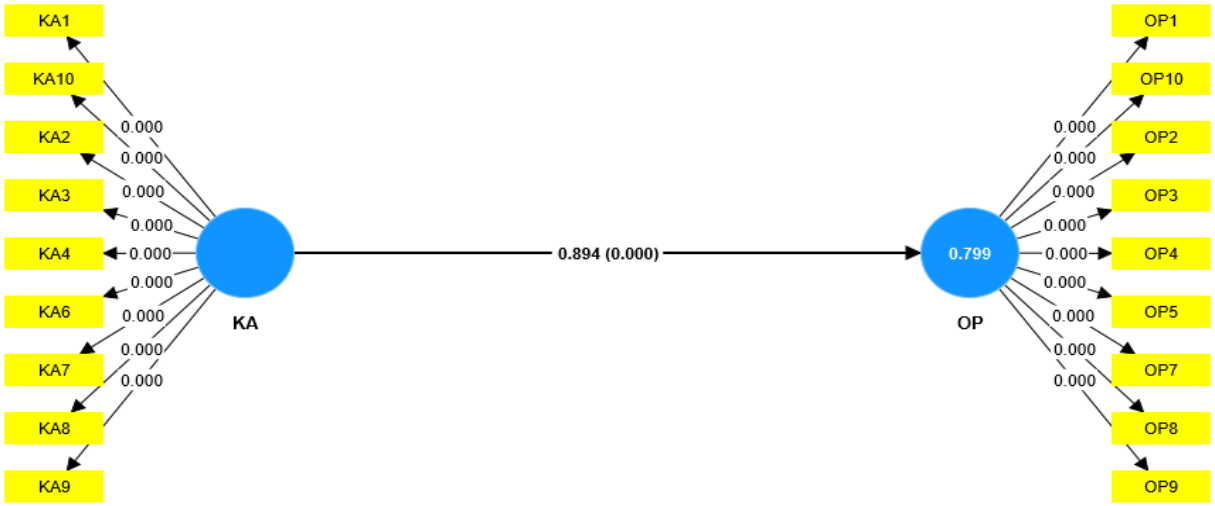

Figure 2: Effect of Knowledge Acquisition on Bank Performance of the Public Banks of Nepal

Table 3

Effect of Knowledge Acquisition on bank Performance of the Public Banks of Nepal

Hypotheses	β	Mean	SD	T Stat.	P Values	Decision
H_1 Knowledge Acquisition -> Public Bank Performance	0.894	0.895	0.021	41.67	0.000	Reject Null

According to the statistical findings from Figure 2 and Table 3, the impact of knowledge acquisition on public bank performance is positive. The co-efficient of β = 0.894denotes a strong, positive association, showing that there is a significant positive influence on the performance of public banks. The low standard deviation (SD) of 0.021 suggests that knowledge acquisition and, consequently, public bank performance are not very variable. The null hypothesis is rejected because of the very high T-statistic of 41.67 and the low p-value of 0.000. These findings highlight the critical role that knowledge acquisition plays in enhancing the performance of public banks.

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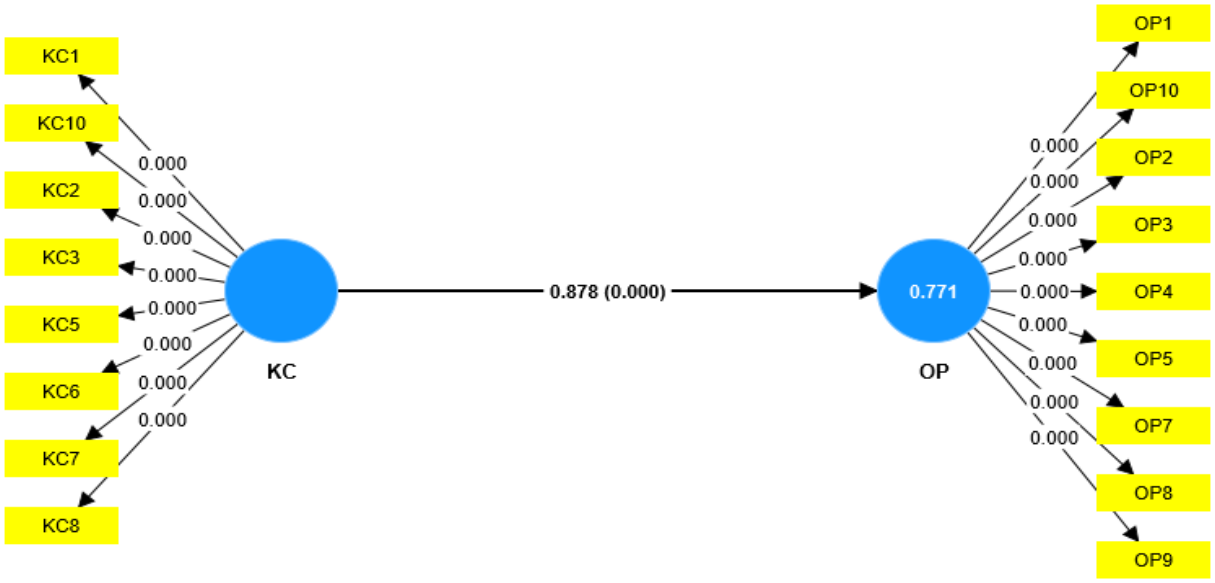

Figure 1: Effect of Knowledge Conversion on bank Performance of the public Banks of Nepal

Table 4

Effect of Knowledge Conversion on bank Performance of the public Banks of Nepal

Hypotheses		β	Mean	SD	T Stat.	P Values	Decision
H_1	Knowledge Conversion-> Public Bank Performance	0.878	0.879	0.023	38.08	0.000	Reject Null

Figure 3 and Table 4 provides the results for the examination of Hypothesis 2, which observed the impact of knowledge conversion on public bank performance in Nepal. The results clearly showed a positive correlation. Increased knowledge conversion is considerably related to improved performance in public banks, as shown by the coefficient of β = 0.878. The data are densely clustered around the mean, with a low standard deviation (SD) indicating little fluctuation. The statistical evidence from the table confirms the rejection of the null hypothesis with a T-statistic of 38.08 and a 0.000 p-value, underscoring the critical importance of knowledge conversion in fostering the better performance of public banks in Nepal. The value of knowledge conversion techniques for public banks is highlighted by these findings, which provide insightful information for management and policy choices.

Knowledge Transfer and bank Performance of the Public Banks of Nepal

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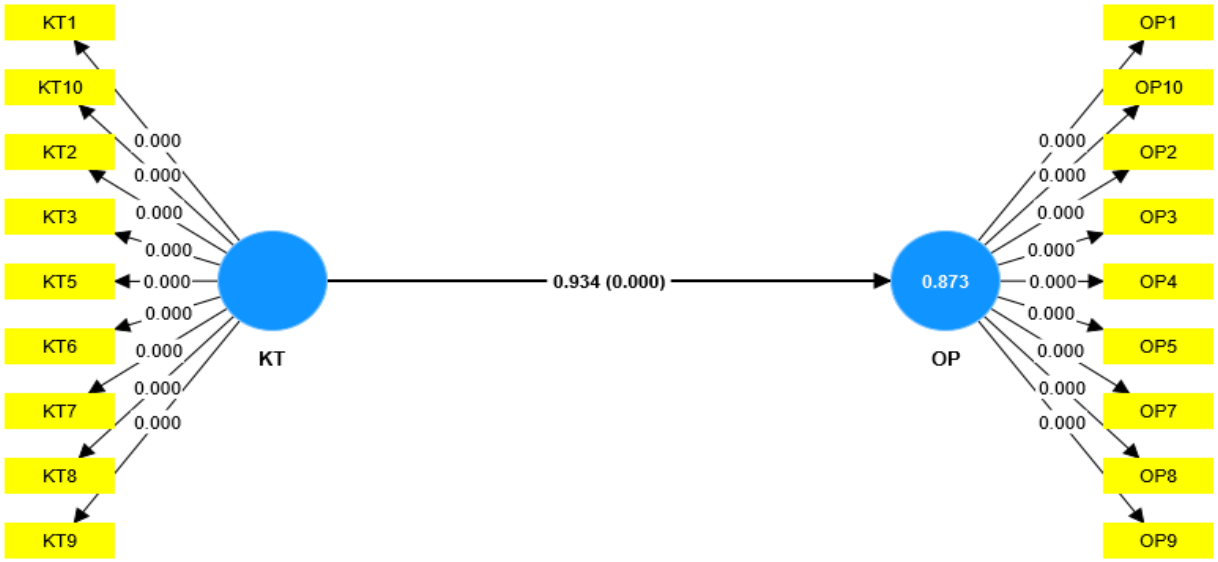

Figure 4: Effect of Knowledge Transfer on bank Performance of the Public Banks of Nepal

Table 5

Effect of Knowledge Transfer on bank Performance of the Public Banks of Nepal

Hypotheses		β	Mean	SD	T Stat.	P Values	Decision
H_1	Knowledge Transfer-> Public Bank Performance	0.934	0.935	0.012	78.37	0.000	Reject Null

According to the statistical results from figures 4 and 5, which investigate the connection between knowledge transfer and public bank performance, there is a positive correlation. Increased knowledge transfer appears to have a substantially and statistically significant positive effect on the performance of public banks, with a coefficient (β) of 0.934. This implies that public banks' performance increases as their knowledge transfer systems are improved.

The low standard deviation (SD) highlights the constancy of the data. The rejection of the null hypothesis is evidenced by the high T-statistic of 78.37 and the low p-value of 0.000, which highlight the crucial role that information transfer plays in fostering the superior performance of public banks. These findings have significant implications for the management of public banks and the development of policies, highlighting the critical function of knowledge transfer techniques in enhancing overall performance.

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Knowledge Application and bank Performance of the Public Banks of Nepal

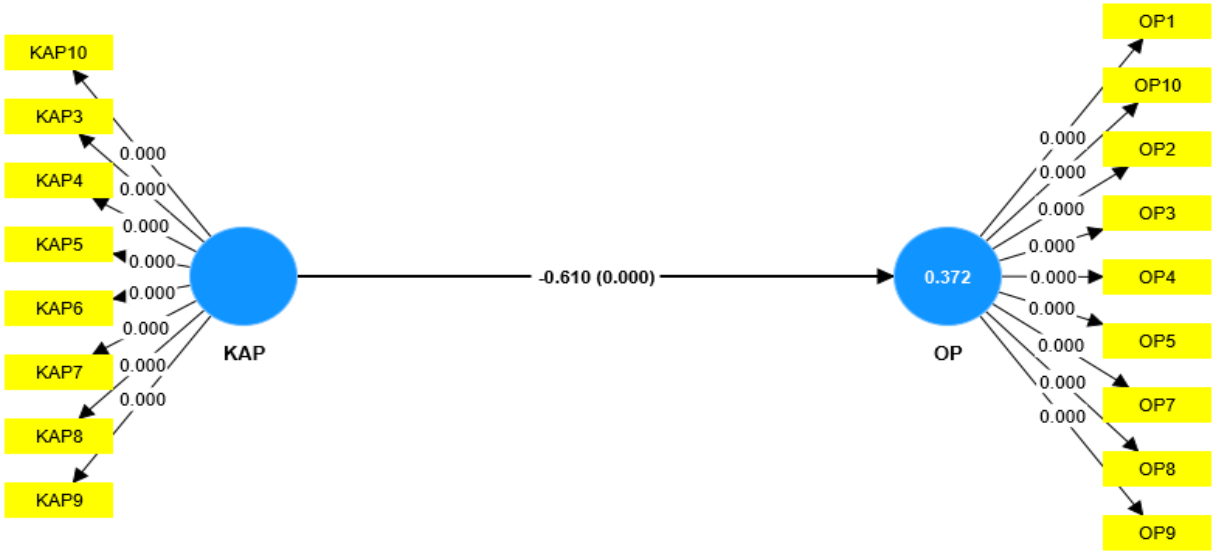

Figure 5: Effect of Knowledge Application on bank Performance of the Public Banks of Nepal

Table 6

Effect of Knowledge Application on bank Performance of the public Banks of Nepal

	Hypotheses	β	Mean	SD	T Stat.	P Values	Decision
H1	Knowledge Application-> Public Bank Performance	-0.610	0.617	0.085	7.201	0.000	Reject Null

When evaluating the results from figures 5 and 6, it was found that knowledge application doesn't significantly explain the public bank performance in Nepal. This finding is contrary to the findings of Salim and Khalil (2007), who claimed that knowledge application is the only factor that influences organizational performance among the knowledge management processes.

Public Banks often exhibit a modest level of knowledge application, as indicated by the mean value of 0.617, which is moderately related to enhanced performance results. The very large standard deviation (SD) of 0.085 suggests, however, that both knowledge application and public bank performance are subject to significant variation. The results do not strongly suggest the existence of a meaningful impact, since statistical evidence is not sufficient to reject the null hypothesis, with a t-statistic 7.201 and a p-value of 0.00. This implies that while the use of knowledge may have a possible impact, the data is not convincing enough to show a clear and significant impact on the performance of public banks.

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Knowledge Management and bank Performance of the Public Banks of Nepal

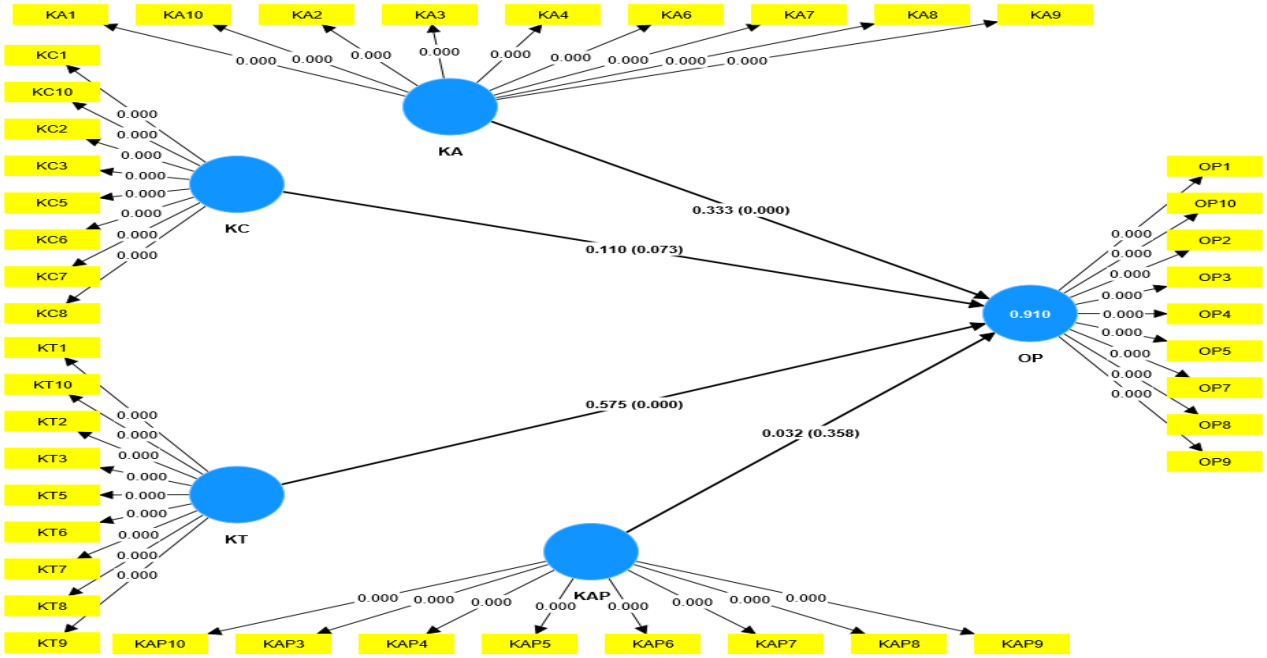

Figure 6: Effect of Knowledge Management on Bank Performance of Public Banks of Nepal

Table7

Effect of Knowledge Management on Bank Performance of public Banks of Nepal

Hypotheses	β	Mean	SD	T Stat.	P Values	Decision
H_1 Knowledge Acquisition-> Public Bank Performance	0.333	0.333	0.064	5.192	0.000	Reject Null
H_2 Knowledge Conversion -> Public Bank Performance	0.110	0.108	0.061	1.794	0.073	Reject Null
H_3 Knowledge Transfer -> Public Bank Performance	0.575	0.572	0.067	8.550	0.000	Reject Null
H_4 Knowledge Application -> Public Bank Performance	0.032	0.028	0.034	0.918	0.358	Don't reject null

Figure 6 and Table 7 examines the impact of knowledge management variables on public bank performance. The statistical evidence is enough to support hypotheses first, second and third which state that knowledge acquisition and knowledge conversion knowledge transfer have a positive and significant impact on the performance of public banks. The study is consistent with the findings of Tseng (2010) and Zaied et al., (2012) to the effect that knowledge acquisition, conversion and transfer have a positive influence on the performance. Moreover the findings of this study agree with Resource based Value theoretical propositions that emphasize the strategic importance of social and behavioral interactions in the conceivability of choice and execution of the organization's strategies.

There is a positive association in Hypothesis third, which looks at "knowledge transfer," it approaches statistical significance because of the relatively high p-value (0.00). Contrarily,

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Hypothesis fourth analyzes the impact of knowledge application on public bank performance. The calculated statistical evidence is not enough to reject the null hypothesis. The empirical literature reviewed indicates that there is no conclusive evidence relating to the influence of knowledge application on organizational performance. Even though some extant researchers have concluded that knowledge application affects organizational performance (Mohrman et al., 2003; Fattahiyan et al., 2013), others such as Zaied et al., (2012) have found no significant relationship between knowledge application. These findings draw attention to the crucial role of knowledge acquisition conversion and transfer, but the impact of knowledge application may require more research. In this dataset, knowledge application doesn't appear to have a specific impact on the performance of public banks it indicates that to apply the knowledge by the employees.

Conclusion and Implication

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

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

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

The pragmatic positive relationship between knowledge management and performance in this study is consistent with the principles of Human Capital Theory. As per this theory, investment in human capital—such as employee training and professional development—contribute to

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enhanced organizational results. The theoretical implication of this finding proposes that banks should prioritize reserves in human capital by aiding continuous learning and development opportunities. Such initiatives are likely to enhance employees' knowledge and capability and ultimately contribute to improve organizational performance.

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