EMERGING KNOWLEDGE MANAGEMENT AS A CRITICAL WINNING FACTOR OF COMPETITIVE ADVANTAGE IN THE BANKING INDUSTRY: A SYSTEMATIC REVIEW

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ABSTRACT

Over the past few years, the notion of Knowledge management has become a buzzword in business. Though the banking sector is one of the leading business sectors, KM has recently started receiving attention. So, finding a means to control the information flowing into and out of the financial industry is now imperative. In order to make predictions that may be applicable in the banking sector, this paper aimed to synthesize earlier studies from the business-related literature that looked at particular knowledge management tools. We searched seven databases using terms like knowledge management, organizational knowledge, and business performance. English-language articles were eliminated, whereas those published between 2013 and 2022 were included. To find out why knowledge management techniques were started, to identify prospective knowledge management methods and solutions, and to explain facilitators and impediments to knowledge management, about 93 papers were evaluated, from which data were then extracted. A few KM initiatives include process visualization, workshops, groups f practicing experts, means of communication, and communities of practice. The business literature describes typical barriers to employing these strategies as well as facilitators, but there isn't much in-depth research on their efficacy. The banking sector offers unparalleled opportunities for knowledge management system development, implementation, and evaluation. though extra research is needed to find the optimal approach for the banking industry, the already available business sector's experience can be used as an initial point of reference.

Keywords: Emerging, knowledge management, competitive advantage, critical winning factor, banking industry

INTRODUCTION

Many businesses were impacted by globalization, which made them recognize that to which made them recognize that in order to stay successful, they must find novel strategies to employ knowledge as a contributing component. Companies today are transitioning from being labor-intensive to becoming knowledge- based. The notion of knowledge management from here after indicated as (KM) has brought to many disciplines at the end of the 20th century within several fields like information systems management and information sciences library, business administration, and public policy (Abdul-Jalal, et al.,2013). KM can be considered as the base for the staffing function of management as it is assumed that the system of supplying the appropriate information to the appropriate person at the appropriate time will likely result in a competitive advantage. Nowadays, in the banking industry where there is a highly competitive

environment, especially in the emerging technological knowledge, they are highly focusing on systematic knowledge management (Abubakar, et al,. 2019).

Though the banking industry has adopted the concept of KM, they are still facing diversified challenges in implementing and evaluating KM strategies. In the meantime, information communication technologies are the main focus of KM practices in the banking sector (Abu-Shanab & Shehabat, 2018). These systems entail electronic banking (e-banking), databases that contain published research articles, automatic teller machines, or emerging technologies to support institutions in providing quality services via managing knowledge. There is a condemnation of these platforms as they are passive and failed in the provision of the righteous framework so as to design compassionate banking solutions (Abusharekh,.2019). Furthermore, they resist the generation and dissemination of information. Group of practitioners' information-sharing approaches has promoted communication among practitioners in the banking sector. These strategies can be on ICT, specifically geared towards practice development, or broadly categorized as networks encompassing various players and objectives. According to research, having a place or a social setting that facilitates and promotes knowledge exchange may be beneficial. But there is still a problem with how long such constructions can last. The robust research-based system transformation that has permeated efforts to improve quality and continue learning constitutes another facet of banking activities. Here, if there is something to focus is research-based practice and transmission of explicit knowledge (i.e., research-based literature), whereas the KM indorses the allocation of both tacit and explicit knowledge (Agbim & Idris, 2015). Explicit information is frequently considered as being more formal, written down, and perceived as being simpler to transmit. While tacit knowledge sometimes referred to as "know-how" may be well-defined as knowledge gained via rehearsal and practice but may be challenging to explain. Researchers in the banking industry have the significance of implicit knowledge, examining the part it plays and the way it should have been taken into account in further study (Agbim et al,. 2014). Currently, the focus on transparent data would have to be altered assuming that implicit knowledge was becoming seen as an invaluable asset within the banking industry. In the banking sector, there is a developing body of scholarly literature that examines the significance of gathering, sharing, and applying both explicit and tacit knowledge in day-to-day business operations. However, the bulk of research studies that have been published in the banking sector concentrates on the theoretical and conceptual aspects of knowledge management, which, while significant, lack a pragmatic component. Due to the fact that many technological improvements are not as detailed and precise as they are described in many business journals, the banking industry finds it difficult to build KM procedures (Aghamiria, et al,. (2015). Here, the objective of systematically reviewing is to recognize and review previously done research papers obtained from the business-related pieces of literature that examined different KM aspects. Hence, the objective is to derive practical business insights from a broad spectrum of in-depth research that can be applied to the banking sector. We also looked for some potential facilitators and roadblocks for putting a KM approach into practice.

METHODS

Literature Search

The researchers identified studies on knowledge and competitive advantage by searching five electronic databases (Scopus, ProQuest, Academia, ResearchGate, and Emerald Library). While searching for the studies, the researchers filtered out studies undertaken with languages other than English and only considered studies published between 2013 and 2022. The keywords and terms used for searching include information management, information technology knowledge management, KM systems, KM application, administrative strategy, organizational change, organizational culture, knowledge transmission, and explicit and tacit knowledge compiled under knowledge management and competitive advantage main terms. In addition, by combining the above terms, the researchers tried to trace the studies.

The choice to focus on search phrases in abstracts was justified by two factors. Due to space constraints, writers utilize pertinent phrases in their abstracts, and this tactic guaranteed that the discovered publications were the major subject of discussion.

Researches relating to or containing strategies, tools, and frameworks for the KM process that were used in the evaluation of previously executed KM projects which is done during the deployment of the KM initiative, implementors, and obstacles related to KM or subjects acquired from prior KM innovations were all included in the inclusion criteria. On the other hand, we did not include abstracts or unpublished research studies, nor did we consider research published in other languages with the exception of English. Again, it hadn't made an attempt to get in touch with the authors, thus we might not have included all of the articles under the process of publication.

Study Selection Procedure

In the first place, reviewers independently screened topics and abstracts. Then, they come up and agreed upon the relevance of the papers that undergoes systematic data gathering, independently employing a data gathering form to reach out to overarching themes. The reviewers found that most articles were based on concepts, or used case studies, grounded theory, or phenomenology methodology from qualitative research (Al Shraah & Abu-Rumman, 2021). It concluded that a comprehensive review-style summary of the subject and the identification of important themes were more beneficial than examining the quality of the methodologies used within each study.

Search Results

194 items were found in total as a result of the search method. 93 research were taken into consideration for this evaluation because 101 studies couldn't match the criteria of inclusion. Two more extra research recaps the studies.

Why Knowledge Management?

As a formal response to unfavorable review results to avoid poor knowledge dispersion and/or the isolation of knowledge; for ongoing learning and the excluding of knowledge, among

other reasons; the prevention of potential for gaining a stronger competitive advantage; knowledge loss (e.g., a person leaving the company, turnover, or retirement); the company's restructuring   continuous learning to avoid inadequate knowledge diffusion and/or the segregation of departments in the company, people, or partners in the community to organize with other companies, vendors, or customers to improve the standard of services provided as well as assist in meeting the demands of users (Alma, et al. 2013). There was a universal agreement that KM can support these kinds of organizational reforms and solve a variety of organizational issues, even if particular factors may differ from one company to another.

Knowledge Management Strategies

Using straightforward instruments (like practical courses and a series of seminars), utilizing technological know-how, utilizing contexts or model-based procedures (concept mapping included), and also utilizing groups of practitioners are some of the KM tactics found in the studied literature (Assensoh-Kodua,. 2019). Eight studies made use of simple methods like mentorship, seminars, sessions for training, and conversations. While some of the instructional materials were presented virtually, others conversed with each other in person as many individuals consider this to be an essential component of instructional programs. The other prominent technique for knowledge management is the execution of a conference session. As an illustration, consider a specific "Leaving Expert Debriefing" in which supervisors, as well as the staff, are examined by colleagues in maintaining the expertise of their specialists that are intending to leave their current business (Aureli, et al,. 2019). There were a number of classes within the conference sessions including coaching participatory discussion, and figuring out solutions.

Despite the fact that there are numerous conceptions of KM, the majority shares the opinion that information technology is an essential component of KM. Actually, strong computer technology and computer systems are frequently mentioned as the foundation of knowledge management (KM). For this reason, incorporating the systems of technology is an essential element that can be incorporated into KM initiatives. While each technical technology specifics differ, an overriding objective of technological platforms is to manage, document, share, and sustain knowledge assets. Hence, the primary goal in various methods of KM centers around the technological and managerial aspects of explicit or tacit kinds of information.

Many businesses that have been discussed in the available research created their expertise in knowledge management strategies in accordance with models that were built on theoretical foundations or processes (Azam, et al,. 2016). The majority of these theoretical foundations or processes included procedures for implementing or imitating KM formulation of strategies. Another such investigation involved a course of action with a core component for the KM system's foundation (the tactic, of distributing, storing, identifying, and auditing information) A second level for crucial winning factors BPR, controlling methods, managerial framework, and training initiatives and an outer layer for elements necessary for the effective execution of all systems in the company company-specific tradition, assistance, accountability, and trust (Babu,. 2020).

Another framework proposed the concept of visualizing expertise, processes, roles, and procrastination as a technique to foster KM in a company and particularly in the working unit. This depends on the fundamental principle that versatility can vary depending on the ratio of

active to implicit assets processes, and capacities. Latent resources are inactive but able to undergo improvement, and they can be activated via managerial or legislative elements. As opposed to lesser flexible companies, that might be "leaner" (or efficient) yet with a restricted supply of capacities for choosing from (i.e., a greater likelihood to keep the existing order) greater flexibility enterprises are going to be able to adapt and respond faster in steady circumstances.

Communities of Practice (CoP) are another idea that is frequently seen as a helpful KM strategy and is extensively covered in the literature. Communities can take many different forms (virtual vs. in-person), but asserted that they all share three key foundational frameworks: practice (the shared platforms, notions, and resources members use in their professional contexts), group (relationships, affinities, as well as a feeling of shared identity within its members), and domain (the topic of expertise and knowledge possessed by members in the group) (Bansal & Chandwani, 2010). The goals must be in line with the strategic goal of the hosting company. Every CoP ought to have a Leader or Moderator in charge of setting the group's goals and keeping the community's attention on them. In addition, a Core Team works with the Leader to develop seminars and activities, which help the Leader. Each of the community's active members contributes their particular skills, knowledge, and role.

Through online CoPs, communities can expand beyond institutional bounds, which is a crucial method for small groups to grow (Barrera, et al,. 2017). However, because the technology and social structure require a lot of work, it might be challenging to establish and maintain those CoPs online for the goal of knowledge generation. Additionally, organizations might have less control over online CoPs that aren't within their walls. Therefore, online CoPs might not be suitable to meet the KM demands of every firm.

A generic KM solution might not be feasible or acceptable, as shown by the literature. It may take some time for organizations to determine their goals and justifications for implementing KM methods, as well as to confirm that they happen to possess the necessary human, financial, and technical resources in order to help their intended approach. Different organizations may be able to determine whether they are capable of successfully implementing a KM solution or strategy by identifying potential KM facilitators and barriers.

Limitations and Boosters of KM

It is unfair to draw any conclusions regarding whether some KM techniques are more effective than others at this time because the majority of research under this study was made its bases on a sole instance of knowledge management. Instead, we list the frequent KM efforts hurdles, and facilitators that came up in studies.

Knowledge Management Supporters

Organizational structure, culture, management, advocate support, evaluation of performance, creation of knowledge management strategies, and training are examples of frequently mentioned KM facilitators. These topics are covered in more detail in this section. Sixteen research found that the culture of the organization with a straight or linear structure and lowest to higher stages might help to endorse KM. Again, similar studies recommend that every organization needs to focus on the worth of its employees as its primary asset, promote

cooperation, and facilitate knowledge transfer. In addition, it is further stated that a company should have knowledge-generating and transfer principles backed by trust and transparency in its foundation. When establishing KMS, companies having the same norms and beliefs are at an advantage. Implementing collaborative planning, or making use of information wherever it might be found within the company, is beneficial. Physical characteristics that affect the success of KM initiatives might have an impact on the sharing of information attitude in businesses. include the design of the workplace (for example, closeness to a desk has been linked to better information sharing). Additionally, the information transmission mechanisms should be chosen in accordance with how well it fits with the business' organizational culture.

The corporate arrangement, which is closely tied to company-specific cultural norms & systems, can promote cooperation. Currently, the stance of the personnel management unit with regard to knowledge management doesn't seem generally accepted or comprehended. In this respect, came to the conclusion of the personnel unit and the KM system should not be interdependent, although believed that HR participation in the KM structure creation process was advantageous. That is to say, the personnel department's involvement in KM implementation might be necessary or completely unnecessary depending on the arrangements, goals, and needs of the company. Like a basic structural feature, suggested that staff be given sufficient time to take part in learning, collaboration, knowledge creation, as well as dissemination initiatives. As of firms might need a completely new organizational framework that could modify traditional institutions to enable a knowledge culture. For instance, to facilitate communication within the business, it may be crucial for the company for having a shared etymology (or "organization-specific lexicon").

According to numerous studies, managerial backing that involves a solid, continuing, as well as cohesive advocacy of KM is necessary for the system of KM to be successful. To ensure the KM initiative's success, executive support, and involvement must be included. Strong KM leadership and having a title-holder (i.e., a highly prominent person inside a company that supports KM) were commonly mentioned as essential facilitators. A positive approach regarding information sharing and working together is essential for successful KM as well as developing relationships with the appropriate individuals. For instance, asserts that this feature is essential to promote an association with the passing professional and his or her replacement so as to cover the discrepancy throughout an alteration of responsibility.

The existence of a straightforward and cohesive KM framework or design was another enabler for effective KMS. Plessis stated the KMS needs to be connected to the company's overall business plan and that KM should be approached holistically with adaptable organizational structures. The effectiveness of KM projects depends heavily on human-related elements, or relationships with other people, such as face-to-face encounters as well as intimate spatial closeness. Processes that assist in establishing KM-specific standards efforts and guarantee that the project's duties and obligations had precisely specified must be included in the KMS. To promote the acceptance and execution of KM projects, several effective knowledge management systems combined incentives that are both financial and non-financial. (Like prizes and appreciation). A process of knowledge sharing should take place continuously throughout an employee's tenure, not just when they leave the company, and to enhance decision-making, knowledge databases are continually upgraded, enhanced, and cultivated and this is considered as an example of knowledge management during its entire lifespan.) A further KM facilitator mentioned was the gathering of implicit as well as explicit knowledge.

Employee participation in the development of KM strategies may be encouraged via pieces of training that offer a complete understanding of how knowledge management works. Employee training in the use of assisting technologies is extremely crucial, particularly for knowledge management projects in line with a predominately focused on information technology. Additionally, the workforces require enough time for reflection and learning after the application of a newly adopted KM effort. The idea that the KM system is crucial, as well as fostering acceptance across all levels by promoting KM as an organizational priority, awareness of the effect on interaction (structured, official, and non-official), continual encouragement regarding the Knowledge Management System (the presence of an apparent certain advantage, the importance of the knowledge that is transferred, a procedure grounded in reasonable projections, as well as the belief that Knowledge Management must be were additional facilitators.

Obstacles to Knowledge Management Implementation

The 93 studies' discussions on obstacles were explored as personal, professional, and environmental.

Changes in control, and leadership, including staff resignations might be distressing to a person along with the consequence, become detrimental to KM. Information overload may also make knowledge management less effective. When individuals in positions of responsibility lack the required KM training or knowledge of its objectives, are reluctant to change, or lack the essential technology capabilities, effective KM can be hampered. As the transfer of knowledge is a crucial part of knowledge management, some people could find it challenging to talk about problems, exchange information, or even think out loud. Therefore, these activities could create a personal challenge. Because there aren't enough incentives or rewards, there may not be enough time or motivation for people to undertake a KM effort. Additionally, losing a KM champion might completely destroy an initiative. Employees' full participation may be hindered significantly by management's or employees' lack of support.

Organizational culture and structure are two obstacles in the application as well as the success of knowledge management. More specifically, KM creativities can be hampered by top-down approaches ,different departments a lack of "ask why" thinking a lack of trust and resistance to sharing knowledge and information like "lessons learned". Employees may be deterred even from taking the initiative to establish a KM arrangement of resources it may take for the implementation of the KM database. Furthermore, it can need some period so as to grasp the results. brought as a result of the KM approach, making it challenging to demonstrate an instant or apparent advantage. As a result, the KM concept may be dismissed as ineffective or not worth the time and resources required. Successful knowledge management (KM) may be hampered for a company that has made a sizable investment in technologies by discrepancies, failures, or program compatibility, together with the challenges in getting the application over the repository of knowledge as well as an imbalance between IT and human relationships.

The complex nature of institutional training, the immaterial character of knowledge (such as handling stuff within human heads"), as well as a lack of consensus on what KM means pose serious challenges for the achievement of KM initiatives. Insufficient knowledge of how to measure KM practices may also hinder initiatives. For instance, a significant obstacle to effective KM can be the lack of a defined plan or instructions on how to gather and retain significant

explicit knowledge, how to convert tacit knowledge into explicit knowledge, or how to evaluate the initiative.

Conflict or disagreement can be difficult for knowledge management. Middle management and front-line employees may get resentful of one another as a result of greater effort as a result of KM implementation, for instance, as the workers may have competing objectives or objectives that are inconsistent together with the general purpose of knowledge management. Concerns about the implementation of KM efforts were one of the less common additional hurdles found in the review of the literature. One such concern is making sure there is enough time (roughly a year) before arranging KM undertakings as well as starting the search for a descendant, starting the KM process early (such as with a debriefing of the departing expert), and hiring a successor before launching the KM strategy so that he or she can pick up tips from the departing expert. Additionally, financial incentives may lead to hostile team dynamics, resentment, rivalry, and a lack of focus on the broader goal of knowledge management. Before adopting a KM endeavor, one should also be mindful of over-management and political intervention that tries to compel KM to happen.

In conclusion, some obstacles at the personal level might be addressed, like receiving training or setting aside enough time for KM activity. KM tactics perform better in workplace contexts that ignore administrative levels for the sake of transparency or a common mindset. Though managerial support can be essential for a successful outcome, the necessity of HR departments' involvement is up for discussion. A well-defined KM strategy or a framework that takes into account interpersonal components (like incentives and in-person connection) is another critical consideration. The necessity to adapt to rapidly evolving technology or the challenge of using the IT system in a manner that can be suitable for the company's objectives are only some of the challenges that come with IT that must be dealt with.

Results and Discussion

Outside of business, there has been a surge in interest in knowledge management (KM), particularly in the field of the banking sector, where practitioners are starting to see the benefits of incorporating KM ideas into their own organizations and practice. The business sector is turning to KM practices for a variety of reasons, including streamlining company operations, improving cooperation with various working units and other those who matter, and mitigating losing data as a result of employee layoffs. So, rather than focusing primarily on employee progress or professional development, the impetus has been identified as a need for organizational reforms. Over the past ten years, there has been a noticeable increase in scholarly papers regarding knowledge management (KM), but because direct comparisons have not been well researched, there are still questions about the most effective KM practices. The studied literature discusses asynchronous interactions among employees as well as passive "push" tactics for information transfer, such as seminars. Communities of practice were frequently mentioned as social learning strategies. Finally, the literature review indicated the utilization of frameworks (such as capabilities maps) from a systems perspective. Despite the typical corporate alternatives covered here, there are probably a number of additional instruments that exist either not published or not readily available. This assessment also addressed the enablers and impediments to KM solution implementation in a business environment. These enablers and impediments operated on multiple levels (individual, unit, organizational), and they were interconnected (for

instance, institutional incentives, hierarchies, as well as the learning of organizational culture all influence a person's drive). The organizational context is a crucial factor to take into account when applying KM techniques, as organizational structures and procedures influence a person's capacity to engage in sustainable knowledge-sharing initiatives.

It's crucial to recognize the manner in which the organizational setting of the banking industry varies from the other kinds of business sectors before examining how the literature's teachings might be implemented in the field of the banking sector. As other privately owned businesses tend to be responsive to their own aims, the banking sector is insufficiently funded and is required to follow local, state, and nationwide regulations. Relatedly, banking sector organizations are more prone than autonomous businesses to suffer political influence (or assistance) from elected officials. Knowledge and procedures are shared to create an ongoing system of providing better service to mutual customers via the relationship between organizations. Banking sector organizations are frequently the lynchpin tying together cooperation with other banking sector agencies and civil society organizations. In contrast, crucial information is concealed in the business sector to gain a competitive edge in the market. While business is concerned with making a profit, the banking sector tries to create a somewhat elusive public benefit. A banking sector organization is likely to house a variety of professional groups that are members of various unions, paid through different avenues for financing (like a national bank or bank's own saving reimbursement), paid via various funding mechanisms (such as salaries or payment for services rendered), as well as building solid relationships among their expert circle at large. Each of these groups represents a specific professional culture within the company. Despite these distinctions, both industries are affected by globalization, advances in technology, functional improvement, or a desire for change via changes and transformations.

So, it is understood there are differences between organizations and that attention to contextual factors is essential when talking about how banking sector organizations could advance with a knowledge management goal. Understanding these characteristics is necessary in order to understand "the manner in which situation and intention might influence methods of learning, procedures, and results". However, KM experiences from the corporate world can help improve the existing state of KM in the banking sector industry. The setting for providing banking sector, as outlined in the introduction to this work, can be summed up as follows: 1) ICTs are static and do not facilitate knowledge exchange as current KM initiatives in the banking sector, 2) the groups or connections who exercises, other well-liked KM initiative within the banking sector, need consideration for long-term sustainability, 3) the emphasis on research information in the dominant evidence-based culture means that tacit knowledge is given less attention, and 4) KM strategies in the banking sector frequently take the form of individual actions, that could restrict both their efficiency and longevity. We explained it in detail on each of these four topics below.

Business experiences include wikis and blogs as examples of ICTs that can be used for knowledge sharing. By making it easy for users to swiftly and comfortably access the content of interest, these technologies can assist knowledge management and online learning. Furthermore, interactions between people can help to jointly produce new, useful information. The quality of banking business decision-making may be strongly and favorably impacted by KM and IT advancements, according to certain writers. To successfully apply this learning to the field of banking, it might be crucial to locate non-hierarchical organizations, such as a field of expertise, that would readily share efficient procedures with each other. As an alternative, these techniques

could be perfect for teams of professionals to design a system jointly and share the same mindset. Innovation, which acts as an interconnected element across experts, may aid in the development and encouragement of online networks so as to improve the sharing of learning and knowledge. The joint service-using population should not be overlooked; through shared decision-making, technology-related services are encouraged to engage in their own care, and ICTs can be crucial in easing access to, discussions about, and understanding complicated banking information systems.

Communities of practice and networks in the field of the banking sector have garnered attention; these organizations are viewed as novel ways to arrange for government services, though there are concerns about their long-term viability. Business sector experience indicates, "one size fits all" and outside-enforced initiatives can result in knowledge stagnation and possibly inadequate resilience. Communities of practice, according to one study, in particular, are essential for KM initiatives to succeed. As per the conclusions of the authors of this study, the practicing groups of experts support subject-specific platforms by promoting knowledge retention and the exchange of beneficial information. Sustainability may be attained by making sure that internet forums have an in-person aspect for building the community's goals in addition to a shared area of interest. By investing resources in capturing tacit knowledge, business leaders are exhibiting how much they respect their employees' experiences with and interpretations of the firm and those linked with the company. The corporate sector has changed from simple stores of such data to more proactive methods as a result of the realization that long-term viability needs a participatory approach to managing knowledge. Employers can support a long-term organizational setting by including their staff in CoPs or networks to enhance knowledge assets and collective knowledge base (also known as "knowledge capital").

In the banking sector, the implementation of KM practices may be hindered by the uncontrolled shift of employees across different sectors and the focus given to the subject. The use of business research literature is encouraged by specialized journals, practice recommendations, frameworks for the application of research, and supporting organizations, leaving limited space given to the exchange of implicit knowledge, which is a key component of KM initiatives. Other facets of the banking sector now improve the provision of Internet-based services. The broader area currently referred to as knowledge transfer was born out of an effort to clarify and advocate the application of research findings in banking, administration, and policy-making processes related to the banking industry. The movements for knowledge translation and knowledge-based systems urged banking sector practitioners and their companies to find pertinent study findings and pursue them for use in making decisions internally with the ultimate goal of enhancing business outcomes. This paradigm, however, may be viewed as a chance to adopt KM practices rather than a hindrance. The idea (and similar strategies) of utilizing outside-acquired information in a systematic way has already been explored by banking sector practitioners. Knowledge management (KM) techniques would be viewed from the logical broadening of knowledge sharing when used to encourage the usage of organizationally-based, internally created information. We propose that knowledge management and the process of knowledge translation can converge when local expertise (such as implicit knowledge or information, such as regional need approval) is combined with scientific proof.

Since this is a somewhat recent topic for bank executives and managers, KM projects are frequently designed as one-sided interventions. According to the review, KM is a process that is both personal and institutional, hence, both might have an impact on how well a KM program is

implemented. Multifaceted involvements might assist with the execution by resolving organizational issues and personal constraints discussed in this particular study, demonstrating senior support from management for KM, and offering the organization a properly thought-out though adaptable strategy. According to the evaluated business literature on knowledge management, banking sector organizations may benefit from a comprehensive or tiered KM strategy to increase embeddedness. Numerous, coordinated projects are required in order to achieve an integrated application of information and communication technologies with novel techniques to connect individuals to information, research with data, and enabling the transformation of data and information into useable learning.

Particularly in the field of the banking sector, there is still a good amount of research to be done in this area. In order to create momentum in this quickly developing profession, banking sector practitioners will be better able to exchange knowledge and effective KM methods in the future thanks to a shared set of definitions and dimensions. Banking sector researchers should, at the very least, include a control group in their KM studies. KM and cultural change longitudinal study is also encouraged. There are a number of areas that need attention, including attempting to comprehend and present the KM exhibits (such as figuring out what is currently taking place in the banking sector with regard to knowledge gathering and transmitting), testing potential successful knowledge management tactics for the banking sector setting, and putting these techniques into practice at the right level of investigation (such as across a department or the entire organization). We tackled methodological rigor in our integrative review in a variety of different ways. Both times, the two researchers carried out their job independently before getting together to go through any differences. Due to the prevalence of case study methodologies, we abandoned our original plan to critically evaluate each study's research methodology. Due to the vocabulary's diversity and evolution, searching the literature was a particularly challenging undertaking. Therefore, it's likely that we overlooked some important articles throughout our path (particularly ones in languages other than English).

CONCLUSION

The area of management of knowledge (KM), which aims to make use of a company's internal information, is booming specifically in business publications. Knowledge management (KM) techniques include process modeling, workshops, information and communication technology, and networks of practitioners. Though the literature in the business area talks about prevalent factors that contribute to the implementation of these techniques, thorough studies addressing the effectiveness of such attempts are scarce. It is the ideal time to thoroughly evaluate systems for knowledge capture, sharing, and storing since the banking sector is just now beginning to adopt the idea of knowledge management. For optimum banking systems and practices, and consequently perpetuated competitive results, the concepts of knowledge transmission as well as knowledge management need to be reconciled.

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