

Exploring Strategies, Benefits & Tools of Knowledge Management: (A Case Study in the Meezan Bank)

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Abstract

Being in the age of fourth industrial revolution, where the knowledge-based economy is not a jargon, but a cluster of systems acknowledged in the developing world and rigorously implemented in the developed world. It is imperative for the banking sector to develop knowledge management capabilities for its survival in such a dynamic and competitive environment where various business challenges are ahead. The present banking system needs to recognize the promising value maximization capabilities of knowledge management, which is a grey area and demands extensive studies.

The research objective for the nascent problem area was to explore the benefits, tools, strategies, and issues of knowledge management from theoretical and empirical perspectives rigorously. For this purpose, this research reviewed past case studies relevant to the banking sector. Further, this research also conducted an exploratory case study in one of the banks of Pakistan. The case study findings reflect that the top management realized the importance of knowledge management practices in the organization. They are consciously using some tools to capture, share, and disseminate information in the organization. The knowledge management practices helped the top management to achieve efficiency and effectiveness in the organization.

Introduction

The financial melt in the previous decades has shifted the long-term stagnancy of the banking system around the world that had been based on only a single philosophy of doing business. This prompt has convinced the policymakers and practitioners to look for other alternatives for the banking system that eventually evolved into awareness, acceptance, and adaptation of the Islamic banking system (Khan, 2010; Abbasi, Hollman, & Murrey, 1989). This movement has initiated many operational and strategic challenges, out of which one of the major, having multi-facets, is knowledge management (KM) (Curado, 2008; Bourini, Khawaldeh, & Al-Qudah, 2013; Demarest, 1997). Intangibles have been long neglected in

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the business market and by the academicians as well, due to which, the notion of intangibles being readily converted into value or wealth had been not so popular, even at the start of the present century (Mertins et al., 2001). Knowledge has proved to be pivotal in creating value for corporations (Carlisle, 2002). The continuous change in customer demands and market dynamics has been providing the breeding ground for knowledge management (KM) as a competitive weapon. KM is a formal management of knowledge for facilitating creation, access, and reuse of knowledge, typically using advanced technology (O'Leary, 1998). The authority holders at the organizations have observed the promising benefits of knowledge management. Therefore, knowledge management is one of the top listed assets in the intangibles of any organization today as economies, overall, are shifting to knowledge-based economies.

Lyons (2000) described the process of knowledge management as a continuous improvement cycle where the organizations collect, categorize, analyze and share knowledge assets "in terms of resources, documents, and people skills. Past research advocated the need to explore strategies and tools of knowledge management in the organization. "How organizations develop different strategies to collect, analyze share and disseminate information in the organization is a challenging task and further needs to be explored in different context (Khaled & Bani-Ahmad, 2019; De-Miguel-Molina, Hervás-Oliver, & Boix, 2019). Moreover, creating a system-backed mind-set and culture of knowledge creation and sharing is a challenging task (McDermott & O'dell, 2001; Cong & Pandya, 2003) and further needs to be explored.

In any knowledge-based organization, organizational success may depend upon the proper implementation of KM practices. An increase in organizational productivity is one of the business objectives that organizations always intend to achieve. The past research referred to it as the capability of employees, groups, and individuals to steadily progress, expand and thoroughly innovate operating services, procedures, and products (Demarest, 1997; Van Buren, 1999). Moreover, organizations need to implement knowledge management systems to achieve productivity in the organization (Malhotra, 2005).

The bank of Malaysia and the commercial bank of Iran still have not implemented knowledge management practices as they rely more on IT tools and infrastructure (Alhassan & Asare, 2016). So, for such organizations, productivity can be achieved by using technology rather than capturing, creating, and sharing knowledge among the employees (Leng & Nasaruddin, 2008; Rasoulinezhad, 2011). Such an outcome may lead to a question of whether organizations really need KM practices to increase organizational productivity? What

knowledge management strategy adopted and implemented in the organization? What sort of knowledge management applications and tools being used in the organization? To address such questions, first a literature review was conducted to explore the strategies, tools, and benefits of knowledge management in the banking sector and later on an exploratory case study carried out in one of the banks of Pakistan. The next section will discuss the literature review regarding these essential aspects.

Literature Review

In order to understand the role of knowledge management practices in the banking sector, this research identified and reviewed case studies (Chaudhary, 2012; Mohsen, Ali, & Jalal 2011; Rao & Kumar, 2011; Tanaji, 2012; Curado, 2008; Bourini et al., 2013; Leng & Nasaruddin, 2008; Rasoulinezhad, 2011) published in different journals. The case studies selected were conducted in the banks of different countries like Nepal, India, Bahrain, Portugal, Jordan, Malaysia, and Iran.

Key Benefits of Knowledge Management in the Banks

The key benefits identified through a rigorous review of these case studies are reflected in Table 1. Knowledge sharing is becoming common in overall practices of the banks which helps in development of the products according to the customer's demands (Tanaji, 2012; Khaled & Bani-Ahmad, 2019; Taherparvar, Esmaeilpour, & Dostar, 2014; Demarest, 1997; Madhavan & Grover, 1998; Nonaka, 2008). Organizations achieve efficiency and effectiveness through knowledge management by providing right information to the right person at the right time at the right place and in the right format (Van Buren, 1999; Malhotra, 2005; Tanaji, 2012).

Table 1: Key benefits of knowledge management in the Banks

Country	P	D	I	NPD	G	PS
Nepal	✓	✓	✓	✓	✓	✓
India			✓	✓	✓	✓
Bahrain	✓		✓	✓		
Malaysia	✓	✓	✓	✓		
Iran	✓	✓	✓			
Portugal	✓		✓			
Jordan	✓	✓	✓	✓	✓	✓

*P: Productivity, D: Differentiation, I: Innovation, NPD: New Product Development, G: Growth, PS: Problem Solving

(Chaudhary (2012, August), Goswami (2008), Mohsen, Ali, & Jalal (2011), Rao & Kumar R. (2011), Tanaji (2012), Curado (2008), Bourini, Khawaldeh, & Al-Qudah (2013), Leng & Nasaruddin (2008), and Rasoulinezhad (2011))

Productivity (P)

The growing importance of knowledge management practices is the key to gain a competitive edge over competitors. The KM practices support the organization to sustain the competitive advantage and be the differentiator from its rivals. As far as differentiation is concerned, the banks of Nepalese have a profound impact on their targeted customers through the continuous introduction of new and innovative product lines (Chaudhary, 2012). Bank of Jordan as being known for technological improvements considered knowledge sharing as one of the integral parts of the overall organization's strategy. They are also focusing on gaining the competitive edge through KM practices in their organization. Such practices may enable them to achieve a competitive advantage over their competitors (Bourini et al., 2013).

Innovation (I)

The organizations can only survive in the current competitive era by developing effective strategies for innovation and developing a suitable culture for this purpose. The researchers in the past, as well as in the present, stressed the need to encourage innovative culture by sharing ideas in the organization (Alrowwad, & Obeidat, 2019; Tanaji, 2012; Van Buren, 1999).

No doubt innovation is too important for organization to flourish and survive in future. The organizations need to develop effective strategies to manage tacit as well as explicit knowledge in the organization. Employees should be facilitated to be familiar and have access towards the upcoming technology. Moreover, they should be given tutorials for reading and training of knowledge management tools to work in an efficient and effective way (Tanaji, 2012; Van Buren, 1999).

Promoting culture that prefers creating and sharing knowledge is considered profitable for the organizations and contributes significantly towards firm's performance and productivity. De-Miguel-Molina et al. (2019) have identified effective role of knowledge management in achieving efficiency and effectiveness in the organization. Nepalese bank, Jordan bank, Indian bank and Bahrain bank are considered to be the knowledge-creating and sharing organizations. (Chaudhary, 2012) Their employee prefers to share knowledge through different ways so that they can think beyond their limits and can generate new ideas for the profitability of the organization. Whereas, other banks like Portugal bank, Malaysian bank, and commercial bank of Iran do not focus on bringing innovation in organizations. (Bourini et al., 2013; Mohsen et al., 2011).

Growth (G)

The past literature reflects the importance of knowledge management as different banks such as the Nepalese bank, Indian bank, and Jordan bank took knowledge management as the biggest asset for any organization (Chaudhary, 2012, Goswami, 2008; Bourini et al., 2013). They are not just considering knowledge as an essential factor but implementing KM practices in their organizations.

Problem Solving (PS)

Sharing knowledge among employees, co-workers and peer groups can be the best approach to solve problems in an organization. Knowledge management allows the organization to diversify and expand their skills and ideas. When every employee in an organization is appreciated for generating new ideas and share among peers, thinking beyond their limits, the problems are solved inevitably. The review of these cases reflects that bank of Nepal, India and Jordan are doing such practices, whereas, other banks did not focus towards KM practices, so they are facing many problems (Tanaji, 2012; Chaudhary ,2012, Bourini et al., 2013).

New Product Development (NPD)

Product development is mostly defined as knowledge-intensive work, which enhances product development. Past product development KM specific research studies explained how the type of knowledge required, KM processes and tools relevant, Critical success factors, and difficulties due to lack of KM are concerned with new product development (see Lin et al., 2013). As product development is concerned, knowledge management always encourages innovation (Nonaka and Takeuchi, 1995). Some argue organizational knowledge as a central facilitator to improve efficiency in achieving the success in product development (Kang & Kim, 2010).

Knowledge Management Tools

Knowledge management tools play an essential role in creating and sharing knowledge within and outside the organization. KM tools are available for knowledge capturing and creation, content creation, content management, knowledge sharing, dissemination, collaboration, acquisition and application, and intelligent filtering (see Dalkir, 2011). New avenues for the applications are being explored and observed, which include job satisfaction and other intangible oriented variables as well (Masa'deh, Almajali, Alrowwad, & Obeidat, 2019; Alavi & Leidner, 1999). Only the organizations that are effective in implementing and practicing KM are moving towards growth, development, and productivity (Asmi, Rasli & Madjid, 2004).

Organizations need to know proper KM tools that may be helpful in managing knowledge. At present, the banking sector has realized the importance of knowledge management practices and tools to be more productive. Common practices and tools in use commonly are brainstorming, video conferencing, KM software, storytelling, formal and informal training, user interface, internal and external structures, after-action reviews, virtual discussion rooms, emails, interviews, conferences, and workshops (Tiwana, 2002). Such tools and practices are useful in providing information to the employees in the organization for proper sharing of knowledge (Tanaji, 2012; Alavi & Leidner, 1999; Asmi et al., 2004; Tiwana, 2002).

The banking sector is now focusing on these tools because they have realized that transforming tacit-knowledge into the explicit-knowledge. Further, its use is crucial for organizational effectiveness. The flow of information among the employees, knowledge sharing, and employees' feedback require the implementation of Knowledge-Based Information Systems which support coordination, communication, and collaboration among the employees (Rao & Kumar, 2011; Imran, 2014).

Strategies of Knowledge Management

In terms of strategy formation top management is responsible for developing the mission and vision of the organization. Strategy should be adopted that reflects organizations focus on KM practices. For adopting strategy for organization, it is important to first focus on internal strengths. Organization strategies should be knowledge-based strategy. The major focus should be on knowledge creation, knowledge sharing and knowledge dissemination (Rao & Kumar, 2011; Tanaji, 2012).

Codification

In codification the product of organization is based on the concept of reuse. This strategy focuses on technology and explicit information. The banking organizations are using the KM practices and also implementing them in their organization to increase their efficiency and productivity. Study shows that, the banking Industry of Nepal, Indian bank, Malaysian bank and Jordan are using codification Strategy (Chaudhary, 2012, Goswami, 2008; Bourini et al., 2013; Leng & Nasaruddin , 2008).

Personalization

In case of personalization the focus is on capturing tacit knowledge. Products are made according to the requirement of customers. Those organizations that are used personalization strategy they are preferred to higher business graduates for innovative ideas and creativity. For example, Shaukat Khanam hospital is using personalization strategy because every

patient is critical different their needs and demands are different in terms of treatment. Banking industry of Nepal, Jordan bank, and Bahrain bank are using personalization strategy (Chaudhary, 2012, Mohsen et al., 2011; Bourini et al., 2013).

Customer focus strategy refers to the process of improving the relationship between an organization and its customers. Organizations are basically interacting to the public to create the products according to the requirement of customers. Banking industry of Nepal and Indian bank used customer focus strategy. In customer focus strategy organizations deal with the different problems of different customers. Organizations are making profit for making customized products because the price of customized products is high (Chaudhary, 2012; Mohsen et al., 2011; Goswami, 2008).

Methodology

After conducting rigorous literature review a case study was conducted in one of the banks of Pakistan. Several sessions had been planned with the managers and officer level staff of the bank. All the interviews were recorded and transcribed. The classification and codification of the responses was revisited until the end of the interview sessions in order to form a pattern throughout the interviews. The respondents had been selected purposefully based on their related experience, awareness, willingness and interest. The managerial and officer staff level respondents were targeted as the problem area cannot be grasped by lower staff

Case Study Findings

Meezan Bank limited is a publicly listed company. It is the first largest and fastest growing bank in the history of banking industry in the country Meezan bank has implemented the Knowledge management practices from the initial stage of their launch. They feel knowledge sharing an important need for the growth of any business. Knowledge sharing had helped them a lot in the growing phase of their organization. Meezan bank has developed knowledge portal based on the codification strategy and they have process oriented knowledge management strategies. All the processes followed by Meezan bank, employees' profiles and solutions to structured and unstructured problems are placed in that portal. Whereas, for product development Meezan bank is focused towards using the personalization strategy.

Knowledge Sharing

The results of case study projected that Meezan bank believes that is power to attract and retain customers that would lead them towards the growth in banking industry of Pakistan. Besides they also believe that employees could perform more efficiently and effectively, and it helped them to attain competitive edge in the banking industry.

One of the key respondents reflected on the issue as *knowledge is information about your offerings, products that every employee within organization should have so that if any customer approaches to any employee he/she can easily resolve their queries.*

Similarly another manager was of the view:

Knowledge is important for internal customers (i.e. employees) as well as external customers because you need to give information about the product you are offering to them and if you don't have information related to your product, that simply means you are going to lose your customers....

As far as internal customers are concerned knowledge is important for them as well in order to handle every type of query they face and to move along the organization

Knowledge Management Centre

It was established by Meezan Bank to help customers to know about their offerings and the minor details regarding their interests for which sometimes they need to travel a lot. One of the respondents added that

....most important and critical activity of any organization is product development according to customer's need and they should be able to share whatever they want

Knowledge management Centre is used only for external customers but if our employees need to get any help from it they can also access it”.

Knowledge Management Tools

Knowledge is managed in Meezan bank through different tools and strategies that includes knowledge portal (through which they can convey all the information regarding the organization within all the departments), Service coordinating department (deals with problems and issues of external and internal customers), Database (that holds all the information in one place and is accessible to employees) and Product development department (deals with the issues of personalization strategy regarding product innovation). Having these different departments for knowledge management helped Meezan Bank to increase their customer retention ratio and productivity as well.

Discussing about the **tools**, it had been depicted that the software suit used in Meezan bank is based on latest technologies, moreover, the internal database is used to resolve the structured problems that are on daily basis or normal queries. Other softwares are also updated with the passage of time so that they won't give any problem in the operations of organization. One of the managers specified tool used by Meezan Bank:

Tools used by Meezan bank involve 324 IT software that is up to date and latest technological software. Meezan bank updates its software according to shift in market therefore there is no

issue that customers need to face regarding communication with bank or getting benefits from the banks offerings....

Another representative said that

"learning is a benefit for organization's behavior. Meezan bank follows video conferencing, meetings and presentation to create, gain, share and retain knowledge within the organization. Knowledge management practices help to retain our customers by satisfying them with their issues and it provides a platform to get to know about overall progress of organization if anyone is interested through different tools and activities promoted within our bank".

Top management supports knowledge sharing in Meezan Bank. Knowledge is shared in head offices regarding product development and new product launching. Currently they have upgraded their software to the latest innovation that helps to keep the banking operations running 24 hours. According to competencies framework they are currently on level 5. They invested heavily in software applications such as Temenos T-24 and Oracle.

Knowledge Management Strategies

Meezan bank is divided into 3 categories residential, commercial and semi-commercial. For the corporate strategy support for KM practices, Corporate department is separate, and it is linked with the knowledge portal. Besides personalization is used for the bank's strategy of promotion and as well as to meet customer's demand. One of the managers gave his detailed answer to this question in following manner:

Meezan bank is using Personalization as one of its strategies because it is important for any organization to give importance to customer's feedback. 50% of product innovation and product development is based upon the bank-oriented growth whereas rest part is dependent on demand of customers. Besides all this, if product is not according to customer's demand then we shift towards other products and offerings such as currently Meezan bank are providing Laptop financing and Generator financing

Meezan Bank follows certain strategies that help to deal with structured and unstructured problems regarding knowledge sharing. Service coordinating department and Meezan knowledge portal are used to solve structured and unstructured problems.

Managers identified some common key strategies in the following way:

"We have a specific department regarding knowledge management issues i.e. service coordinating department. Issues and problems faced by internal customers as well as external customers are normally solved by that department. Meezan knowledge portal is intranet-based software that helps all the employees to get connected and resolve

unstructured problems. Besides different trainings, conferences and sectionals are arranged for employees to motivate them towards knowledge sharing”.

Talking about the possible need to have a **separate department for knowledge management**, Meezan banks give a specific importance to knowledge sharing in their organization and it is proved when we came to know that they have a separate department that would help them to deal with knowledge sharing practices more efficiently and effectively. As one of the managers said:

In order to deal with unstructured and structured problems it is necessary to have a separate department of knowledge management, which should focus solely on knowledge sharing within the organization

Besides the importance of knowledge sharing in an organization it is not necessary that everyone is willing to accept it. There is a variety of diversification among employees in an organization regarding, behaviors, personalities and psychologies. Some employees do not share the knowledge due to their diverse behavior or personality and even due to lack of trust. Meezan bank is also facing the problem of diverse culture regarding employee's resistance towards knowledge sharing. But Meezan bank is dealing effectively with this issue by giving their employees trainings, and arranging seminars, providing incentives and bonuses for the ones who share knowledge so that the rest of people also get motivated towards knowledge sharing.

Top Management Support

Knowledge management is the key to innovation, efficiency and creativity. Besides new ideas knowledge management also allows networking where a connection between employees, customers and suppliers are created. Therefore, Meezan bank is valuing its intellectual asset of the organization. In order to promote and keep on investing in intellectual asset, top management's support is very important for knowledge sharing within an organization, because, knowledge is the ultimate power until and unless it is shared among colleagues, peers, subordinates or managers. One of the managers was of the view:

Our top management always encourage us to share information regarding products, services and customer feedback...

Similar comments of another staff member:

Our senior management always welcome new ideas, we can freely discuss problems and issues if any in the organization...

The top management of Meezan bank has successfully developed knowledge sharing culture in the organization. The top management consistent support and interest in knowledge

sharing and knowledge management activities helped this organization to become one of the knowledge based organizations in Pakistan.

Conclusion

The objective of this research was to identify the knowledge management practices in the banking sector. The strategies and tools used to share information in the organization were identified through literature review of different case studies conducted in the bank. Moreover, a case study in one of the banks of Pakistan helped to understand the knowledge management Strategies, tools and approaches for knowledge sharing in the context of Pakistan.

The top management of Meezan bank was able to successfully develop knowledge sharing culture in the organization. They are using specific tools for knowledge sharing in the organization. The management of this bank developed proper knowledge management strategy and encourage innovation in the organization. Meezan Bank provides tools needed for people to develop world-class analytical, leadership management and relationship-building skills.

Making the organization knowledge-based organization; they are developing knowledge portal that will help all the employees to resolve unstructured problems. Meezan bank has also proper knowledge management offices in order to gain the largest market share. In the Bank, knowledge is shared only on the basis of customer issues and feedbacks and they only use personalization strategy at the time when they have to meet customer's demand and promotion of bank. For this purpose tools such as the training sessions, surveys, e-discussions, video conferencing for employees to motivate them towards knowledge sharing. In Meezan Bank Internal and external customers problems are solved by service coordinating department and a proper knowledge management Centre is available for external customers.

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