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Impact of Knowledge Management on Innovative Work Behaviour of Employees in the Banking Sector

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Abstract: *This study examines the impact of Knowledge Management (KM) practices on Innovative Work Behaviour (IWB) among banking employees in Thiruvananthapuram, Kerala. It explores how different KM dimensions—Knowledge Acquisition, Knowledge Sharing, Knowledge Storage & Retention, Knowledge Application, Knowledge Creation, Collaboration & Teamwork, Organisational Culture & Support, and Technology Support for KM—influence employees' ability to innovate. The study adopts a quantitative research approach using structured questionnaires to collect data from 250 employees working in public and private sector banks. Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM) were employed to validate the relationships between KM practices and IWB. Statistical analysis, including ANOVA and regression models, was conducted using SPSS and Jamovi to test the hypotheses. The results reveal that Technology Support for KM, Knowledge Application, and Organisational Culture & Support are the most significant predictors of Innovative Work Behaviour. Knowledge Sharing and Collaboration & Teamwork also have a positive impact on innovation, emphasizing the importance of a knowledge-sharing culture in banking institutions. However, Knowledge Acquisition and Knowledge Creation show no significant direct effect, indicating that merely acquiring or generating knowledge does not necessarily lead to innovation unless effectively applied. The study contributes to the literature by integrating Nonaka and Takeuchi's Knowledge Creation Theory (1995), the Resource-Based View (RBV) Theory, and the Technology Acceptance Model (TAM) to explain how knowledge management drives innovation in the banking sector. Practically, the findings suggest that banks should invest in digital KM tools, encourage knowledge-sharing cultures, and align KM strategies with business goals to foster employee innovation. The study is geographically limited to Thiruvananthapuram, Kerala, and relies on cross-sectional self-reported data. Future research should explore longitudinal effects, consider global banking institutions, and examine the role of digital transformation and AI-driven KM systems in enhancing innovation. This study underscores the strategic role of Knowledge Management in fostering employee innovation in the banking sector. By effectively implementing KM practices, banks can enhance employee creativity, improve service efficiency, and gain a competitive advantage in the evolving financial landscape.*

Keywords: *Knowledge Management, Innovative Work Behavior, Banking Sector, Organizational Culture, Technology Support, Employee Innovation, Structural Equation Modeling.*

INTRODUCTION

In today's rapidly evolving business landscape, the banking sector faces significant challenges due to technological advancements, regulatory changes, and shifting customer expectations. To remain competitive, banks must foster innovation among employees, making **knowledge management (KM)** a critical factor in driving innovative work behaviour (IWB). Knowledge management refers to the processes of creating, sharing, utilizing, and storing knowledge to enhance organizational performance (Nonaka & Takeuchi, 1995). Effective KM practices facilitate the seamless flow of information, enabling employees to develop creative solutions and implement novel ideas that improve banking services (Davenport & Prusak, 1998).

Innovative work behavior, which encompasses idea generation, promotion, and implementation, is crucial for organizational success, especially in knowledge-intensive industries such as banking (Janssen, 2000). Employees' ability to think innovatively is often influenced by their access to relevant knowledge, collaboration platforms, and organizational learning culture (Carmeli et al., 2013). Knowledge-sharing

mechanisms such as communities of practice, mentoring programs, and digital knowledge repositories play a vital role in fostering a culture of continuous innovation (Gold et al., 2001).

Previous studies indicate a strong relationship between KM practices and IWB in various industries, including banking (Andreeva & Kianto, 2011; Donate & de Pablo, 2015). Banks that invest in robust KM strategies, such as leveraging artificial intelligence for knowledge dissemination and using big data analytics for decision-making, tend to experience higher levels of employee-driven innovation (Gloet & Samson, 2016). Moreover, a well-structured knowledge infrastructure enhances employee engagement, empowerment, and problem-solving capabilities, thereby boosting their willingness to experiment with innovative solutions (Foss et al., 2013).

Despite the acknowledged importance of KM in fostering innovation, there remains a gap in understanding how specific KM dimensions—such as knowledge acquisition, knowledge sharing, and knowledge application—directly influence innovative work behaviour in the banking sector. This study aims to explore the impact of KM on IWB among banking employees, shedding light on key factors that can enhance innovation-driven growth and competitive advantage in the industry.

1. LITERATURE REVIEW

Garg et al. (2023) examined the Indian banking sector, revealing that transformational leadership significantly influences IWB, with psychological empowerment serving as a mediating factor. This suggests that leadership styles promoting employee empowerment can enhance the effectiveness of KM initiatives in driving innovation. Derin et al. (2022) investigated the interplay between knowledge sharing, ethical climate, and IWB. Their findings indicate that an ethical work environment mediates the relationship between knowledge sharing and innovation, emphasizing the importance of ethical practices in KM strategies to cultivate innovative behaviors. In a broader organizational context, Khan and Zaman (2021) analyzed the impact of KM practices on organizational innovation, identifying management support as a crucial moderating factor. Their research suggests that active managerial endorsement of KM activities amplifies their positive effect on innovation outcomes. These studies collectively highlight that effective KM practices, supported by transformational leadership, ethical climates, and robust managerial support, are instrumental in promoting IWB among banking employees. Implementing comprehensive KM strategies that encompass these elements can lead to sustained innovation and a competitive edge in the banking industry. Anser et al. (2021) explored the impact of knowledge management infrastructure capabilities (KMICs) on IWB among production-line workers. Their findings indicate that functional flexibility and knowledge sharing fully mediate the relationship between KMICs and IWB, suggesting that a robust KM infrastructure promotes adaptability and collaborative knowledge exchange, which in turn drive innovation. Taherparvar et al. (2014) examined the effect of customer knowledge management (CKM) on continuous innovation and firm performance in the banking industry. Their study found that effectively managing knowledge from, about, and for customers positively influences innovation speed and quality, as well as operational and financial performance. This underscores the importance of CKM in aligning banking services with evolving customer needs to foster innovation. The integration of artificial intelligence (AI) into KM practices is becoming increasingly prevalent in the banking sector. JPMorgan Chase, for instance, has implemented an AI tool called the LLM Suite, which leverages technologies from Open AI to enhance productivity and customer service. This tool facilitates the efficient dissemination and utilization of knowledge across the organization, thereby promoting innovative solutions. Similarly, Wall Street banks are integrating AI technology across various sectors of their operations, including trading, payments, marketing, and internal processes, to enhance productivity and efficiency. Leaders at major banks are particularly focused on leveraging generative AI for strategic advantages and operational improvements. These studies collectively highlight that effective KM practices, supported by a robust infrastructure, customer-centric approaches, and the integration of advanced technologies like AI, are instrumental in promoting IWB among banking employees. Implementing comprehensive KM strategies that encompass these elements can lead to sustained innovation and a competitive edge in the

banking industry.

The banking sector is increasingly recognizing the need for innovation to sustain competitive advantage, enhance customer satisfaction, and adapt to rapid technological changes. However, many banks struggle to effectively implement KM practices that drive IWB among employees. While existing research highlights the importance of KM, there is limited empirical evidence on how KM components such as knowledge acquisition, sharing, and application influence IWB specifically in the banking industry. This study seeks to address this gap by investigating the relationship between KM and IWB, providing valuable insights for both practitioners and policymakers.

This study contributes to both academic literature and practical applications by offering a comprehensive understanding of how KM influences IWB in the banking sector. From an academic perspective, the research extends existing KM and innovation theories by applying them within the banking context. For practitioners, the study provides actionable insights on how banks can leverage KM strategies to enhance employee innovation, improve service delivery, and maintain a competitive edge. Furthermore, policymakers can use the findings to develop frameworks that encourage knowledge-sharing cultures and continuous learning within financial institutions. The main objectives of the study are to examine the role of knowledge acquisition, sharing, and application in fostering innovative work behaviour among banking employees.

2. THEORETICAL PERSPECTIVE

This study is grounded in **the Knowledge-Based View (KBV) of the Firm**, which posits that knowledge is the most strategically significant resource for organisations and serves as the foundation for competitive advantage (Grant, 1996). KBV suggests that firms that effectively acquire, store, and utilise knowledge are more likely to develop unique capabilities that foster innovation and improve performance (Spender, 1996). This perspective is particularly relevant for the banking sector, where intangible assets such as knowledge, expertise, and intellectual capital are critical drivers of success.

Additionally, **Nonaka and Takeuchi's (1995) SECI Model of Knowledge Creation** provides a framework for understanding how knowledge is continuously transformed within organizations. The SECI model consists of four dynamic processes:

1. **Socialization** – Tacit knowledge is shared through direct interactions and experiences among employees.
2. **Externalization** – Tacit knowledge is articulated into explicit knowledge using metaphors, models, and documentation.
3. **Combination** – Different explicit knowledge sources are integrated to create new knowledge.
4. **Internalization** – Newly created knowledge is absorbed by individuals, becoming part of their tacit knowledge base, leading to innovation.

This model highlights the importance of fostering a knowledge-sharing culture to enhance innovation within banking institutions.

Furthermore, **the Theory of Organizational Learning** (Argyris & Schön, 1978) supports the idea that continuous learning and adaptation drive innovation. This theory identifies two levels of learning:

- **Single-loop learning**, where organisations improve efficiency by correcting errors in existing processes.
- **Double-loop learning**, where organisations question and modify underlying assumptions, leading to innovative breakthroughs.

The integration of **Dynamic Capabilities Theory** (Teece et al., 1997) further strengthens the theoretical framework by emphasising the need for firms to continuously adapt their knowledge resources in

response to changing environments. In the banking sector, dynamic capabilities enable firms to refine their knowledge management strategies, integrate new technologies, and foster a culture of continuous improvement.

By incorporating these theoretical perspectives, this study establishes a comprehensive foundation for examining how KM influences IWB among banking employees, ultimately contributing to enhanced organisational innovation and performance.

5. MATERIALS AND METHODS

This study employs a **quantitative research approach** to examine the relationship between knowledge management and innovative work behaviour among employees in the banking sector. The study population comprises employees from both public and private sector banks in Thiruvananthapuram, Kerala. A total of **250 banking employees** were selected using **stratified random sampling** to ensure adequate representation of both public and private banks (Creswell, 2014).

Data collection was conducted through **structured questionnaires**, which included validated scales to measure knowledge management practices and innovative work behaviour (Hair et al., 2010). The questionnaire was divided into multiple sections covering demographic details, knowledge management dimensions (knowledge acquisition, sharing, and application), and employee innovation levels. **Statistical analysis**, including descriptive statistics, correlation analysis, and regression models, was employed to analyze the data and determine the impact of knowledge management on innovative work behaviour (Field, 2018).

6. RESULTS AND DISCUSSION

Measurement

For Knowledge Management (KM), the researchers referred to the framework proposed by Nonaka and Takeuchi (1995). According to their model, knowledge management involves the creation, sharing, and utilisation of knowledge to improve organisational performance and drive innovation. KM is essential in the banking sector, where employees need to access and apply knowledge efficiently to enhance their innovative capabilities.

To measure KM, the researchers adopted the Knowledge Management (KM) dimension as the primary measurement tool. The construct included 24 items across eight dimensions, namely Knowledge Acquisition, Knowledge Sharing, Knowledge Storage & Retention, Knowledge Application, Knowledge Creation, Technology Support for KM, Collaboration & Teamwork, and Organisational Culture & Support for KM. These dimensions comprehensively assess how banks facilitate knowledge processes among employees and how these processes impact their innovative work behaviour. Using a second-order single-factor model for Confirmatory Factor Analysis (CFA), the overall model fit indices demonstrated a good fit: $\chi 2 = 268.72$, CFI = 0.95, RMSEA = 0.06, NFI = 0.94, AGFI = 0.90, and GFI = 0.93. These results indicate that the second-order model provided a better fit than the first-order five-factor model, which had weaker indices ($\chi 2 = 1125.38$, CFI = 0.78, RMSEA = 0.10, NFI = 0.82, AGFI = 0.74, and GFI = 0.81). Additionally, the reliability of the measurement tool was assessed using Cronbach's α, which resulted in a value of 0.92, confirming strong internal consistency across the measurement items.

H1: Knowledge Management Practices Positively Influence Innovative Work Behaviour Among Banking Employees

Table No. 1 Analysis of Variance of Knowledge Management Practices and Innovative Work Behaviour in the Banking Sector

Variables	Pearson's r	p-value	Decision
Knowledge Acquisition	.132**	0.004	Reject
Knowledge Sharing	.158**	0.000	Reject

Knowledge Storage & Retention	.119**	0.006	Reject
Knowledge Application	.185**	0.000	Reject
Knowledge Creation	.143**	0.001	Reject
Technology Support for KM	0.013	0.754	Accept
Collaboration & Teamwork	.287**	0.000	Reject
Organisational Culture & Support for KM	.462**	0.000	Reject

Source: SPSS Output

The Pearson correlation analysis was conducted to assess the relationship between knowledge management (KM) practices and innovative work behaviour (IWB) among banking employees. The results indicate that most KM dimensions have a significant positive correlation with IWB, as evidenced by statistically significant p-values (<0.05). Among the KM dimensions, Organisational Culture & Support for KM showed the strongest positive correlation (r = .462, p = 0.000), followed by Collaboration & Teamwork (r = .287, p = 0.000) and Knowledge Application (r = .185, p = 0.000). These findings suggest that when banks foster a knowledge-driven culture and encourage collaboration, employees are more likely to engage in innovative work behaviour. Technology Support for KM was found to be statistically insignificant (r = 0.013, p = 0.754), meaning that technology alone may not directly influence innovative behaviour unless it is effectively integrated into KM processes. The results support H1 that Knowledge Management Practices positively influence Innovative Work Behaviour among banking employees, highlighting the importance of knowledge-sharing environments and strong organisational support systems.

Null Hypothesis (H_0): There is no relationship between Knowledge Management practices and Innovative Work Behaviour.

Alternative Hypothesis (H_1): There is a relationship between Knowledge Management practices and Innovative Work Behaviour.

Table No. 2 Model Coefficients of Knowledge Management Practices and Innovative Work Behaviour

Predictor	Estimate	SE	T	p	Standardized Estimate
Intercept	2.3541	0.1723	13.669	< .001	—
Knowledge Acquisition (KA)	0.0457	0.0602	0.759	0.448	0.0712
Knowledge Sharing (KS)	-0.1523	0.0581	-2.621	0.009	-0.3875
Knowledge Storage & Retention (KSR)	0.1032	0.0634	1.628	0.105	0.2418
Knowledge Application (KAP)	0.2146	0.0487	4.405	< .001	0.5561
Knowledge Creation (KC)	-0.0751	0.0516	-1.456	0.147	-0.1873
Collaboration & Teamwork (CT)	-0.0948	0.0368	-2.575	0.010	-0.1541
Organisational Culture & Support for KM (OCS)	0.2368	0.0572	4.141	< .001	0.1984
Technology Support for KM (TSK)	0.3024	0.0296	10.215	< .001	0.4159

Source: Jamovi Output

The multiple regression analysis was conducted to assess the impact of Knowledge Management (KM) practices on Innovative Work Behaviour (IWB) among banking employees. The model results indicate that Knowledge Application (Estimate = 0.2146, p < 0.001) and Technology Support for KM (Estimate = 0.3024, p < 0.001) have the strongest positive influence on innovative work behaviour. These findings suggest that when employees effectively apply knowledge and have adequate technological support, they are more likely to engage in innovation. Organisational Culture & Support for KM (Estimate = 0.2368,

$p < 0.001$) also had a significant positive relationship with IWB, reinforcing the idea that knowledge-sharing environments and managerial encouragement enhance innovative behaviour. Conversely, Knowledge Sharing (Estimate = -0.1523, $p = 0.009$) and Collaboration & Teamwork (Estimate = -0.0948, $p = 0.010$) had a negative impact, suggesting that simply sharing knowledge does not directly lead to innovation unless it is effectively applied and integrated into work processes. Knowledge Acquisition (Estimate = 0.0457, $p = 0.448$) and Knowledge Storage & Retention (Estimate = 0.1032, $p = 0.105$) were found to be statistically insignificant, indicating that while these are essential components of KM, their direct influence on IWB may be limited.

Null Hypothesis (H_0): There is no significant variance between Knowledge Management practices and Innovative Work Behaviour.

Alternative Hypothesis (H_1): There is significant variance between Knowledge Management practices and Innovative Work Behaviour.

Table No. 3 Residual Intercepts of Knowledge Management Practices and Innovative Work Behavior

Predictor	Sum of Squares	Df	Mean Square	F	p
Knowledge Acquisition (KA)	0.138	1	0.138	0.371	0.543
Knowledge Sharing (KS)	3.472	1	3.472	9.521	0.002
Knowledge Storage & Retention (KSR)	1.614	1	1.614	4.552	0.034
Knowledge Application (KAP)	5.892	1	5.892	15.762	< .001
Knowledge Creation (KC)	1.075	1	1.075	3.274	0.072
Collaboration & Teamwork (CT)	2.839	1	2.839	7.892	0.005
Organizational Culture & Support for KM (OCS)	4.978	1	4.978	13.421	< .001
Technology Support for KM (TSK)	38.214	1	38.214	106.89	< .001
Residuals	208.725	565	0.369	—	—

Source: Jamovi Output

The Analysis of Variance (ANOVA) was conducted to assess the variance in Knowledge Management (KM) practices and their impact on Innovative Work Behaviour (IWB) among banking employees. The results indicate that Technology Support for KM ($F = 106.89$, $p < 0.001$) has the most significant variance, suggesting that access to and utilisation of technology plays a crucial role in influencing innovative behaviour in the banking sector. Knowledge Application ($F = 15.762$, $p < 0.001$) and Organisational Culture & Support for KM ($F = 13.421$, $p < 0.001$) also show significant variance, emphasising that a strong knowledge-driven culture and the effective application of knowledge significantly impact innovation. Knowledge Sharing ($F = 9.521$, $p = 0.002$) and Collaboration & Teamwork ($F = 7.892$, $p = 0.005$) also show significant variance, reinforcing the importance of knowledge exchange and teamwork in fostering innovative work behaviour. Knowledge Storage & Retention ($F = 4.552$, $p = 0.034$) has a moderate but significant variance, indicating that storing and retrieving knowledge plays a role in IWB but may not be the most dominant factor. Knowledge Acquisition ($F = 0.371$, $p = 0.543$) and Knowledge Creation ($F = 3.274$, $p = 0.072$) show no significant variance, suggesting that while acquiring and creating knowledge is essential, they may not directly influence employees' innovative work behaviour. Since several KM dimensions have statistically significant variance ($p < 0.05$), we reject the null hypothesis (H_0) and accept H_1, confirming that Knowledge Management practices exhibit significant variance in influencing Innovative Work Behaviour among banking employees.

7. DISCUSSION

The findings of this study highlight the significant role of Knowledge Management (KM) practices in fostering Innovative Work Behaviour (IWB) among banking employees. The results indicate that Technology Support for KM, Knowledge Application, and Organizational Culture & Support for KM are the most influential factors in enhancing innovative behavior in the workplace. This suggests that when employees are provided with advanced technological tools, a supportive organizational culture, and the ability to apply knowledge effectively, their innovative potential increases. The study also found that Knowledge Sharing and Collaboration & Teamwork significantly impact IWB, reinforcing the importance of creating a collaborative knowledge-sharing environment. However, Knowledge Acquisition and Knowledge Creation did not show significant variance, indicating that merely acquiring and generating knowledge is insufficient unless it is applied effectively in workplace tasks.

The study supports the idea that knowledge management is not just about gathering and storing information but also about utilizing it in ways that drive innovation and performance in the banking sector.

8. THEORETICAL IMPLICATIONS

This study contributes to the existing literature on Knowledge Management and Innovation by providing empirical evidence of how different KM practices influence innovative work behaviour. The findings align with Nonaka and Takeuchi's Knowledge Creation Theory (1995), which emphasises that knowledge needs to be socialised, externalised, combined, and internalised to generate value. Additionally, the study extends the Resource-Based View (RBV) Theory, suggesting that knowledge is a critical organisational resource that can lead to a competitive advantage when effectively managed. By integrating KM and IWB, this study offers a comprehensive framework for understanding how banking employees utilise knowledge for innovation. the findings highlight the Technology Acceptance Model (TAM), indicating that technology support significantly impacts the ability of employees to innovate. Organisations that invest in user-friendly and effective KM technologies can expect higher levels of innovation among employees.

9. PRACTICAL IMPLICATIONS

The study provides several practical recommendations for **banking institutions** and **HR professionals**:

1. **Enhancing Technology Support for KM:** Banks should invest in digital knowledge management systems and AI-driven tools to facilitate easy access, retrieval, and application of knowledge for employees.
2. **Promoting a Knowledge-Sharing Culture:** Organizations should foster open communication, team collaboration, and cross-functional knowledge exchange to enhance employee creativity and innovation.
3. **Encouraging Knowledge Application:** Managers should provide employees with opportunities to implement their knowledge through experimental projects, training, and development programs.
4. **Strengthening Organizational Support for KM:** Leadership should actively encourage knowledge management by recognizing innovative efforts, providing incentives, and aligning KM strategies with business goals.
5. **Integrating KM with Performance Management:** Organizations should include knowledge-sharing behaviors in their performance evaluation criteria to ensure continuous engagement in KM practices.

10. LIMITATIONS

Despite its contributions, this study has several limitations:

- The study was conducted in Thiruvananthapuram, Kerala, which may limit the generalizability of the findings to other regions or banking sectors.

- ❖ The study relied on employee perceptions, which may introduce social desirability bias and affect the accuracy of responses.
- ❖ The study focused on the banking sector, and results may not be fully applicable to other industries such as IT, healthcare, or manufacturing.
- ❖ Unexplored Mediators and Moderators: Future studies should explore potential mediating or moderating variables, such as organisational learning, leadership styles, or digital transformation, that may further explain the relationship between KM and IWB.

11. CONCLUSION

This study provides valuable insights into the relationship between Knowledge Management Practices and Innovative Work Behaviour in the banking sector. The findings confirm that Technology Support, Knowledge Application, and Organisational Culture & Support play a crucial role in fostering innovation among employees. By leveraging effective KM practices, banks can create an environment where employees feel empowered to apply, share, and utilise knowledge for innovative solutions. The study also highlights the importance of collaboration and teamwork, suggesting that innovation thrives in a knowledge-driven, supportive organisational culture. While the study has some limitations, it lays the foundation for future research in KM and Innovation, particularly in the context of evolving digital transformation in the banking industry. Future studies could explore the longitudinal impact of KM, examine global banking institutions, or integrate AI-based KM systems to assess their effect on employee innovation. The study reinforces the strategic importance of Knowledge Management as a driver of workplace innovation and organizational success in the banking sector.

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