

An Investigation of Extensiveness of Knowledge Management Practices of Commercial Banks in India

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Received:
02/10/2025
Revised:
10/10/2025
Accepted:
28/10/2025
Published:
29/10/2025

ABSTRACT

The aim of this study is to investigate the extensiveness of Knowledge Management practices of Commercial Banks in India. For this purpose, a multi-stage sampling technique is used, banks with a maximum number of branches each from public and private banks are selected. In the next stage, out of 12 public sectors and 21 private sectors, the top ten banks (five each from public and private sector banks) were selected on the basis maximum number of branches as per RBI Bulletin. The sample consisted of 550 employees giving proportional representation to the employees working in each bank., 440 replies were obtained which depicts a response rate of 80%. The Factor Analysis has been applied to identify the factor loading and four distinct sets of reactions among the study's participants have been found. ie Knowledge Related Factors, Work Related Factors, Communication-related factors, and Organizational Infrastructure related Factors. The study recommends that Knowledge Management practices should be widely acknowledged and there should be maximum utilization of knowledge resources and flourish their core competencies.

Keywords: Commercial Banks, India, Knowledge management Practices, Extensiveness.

INTRODUCTION:

Knowledge is the organizational asset that permits an enduring competitive edge in highly competitive circumstances. The focus on knowledge in modern companies is predicated on the idea that obstacles to knowledge transmission and replication give it a strategic significance. Many businesses are creating information systems that are intended to make it easier to exchange and combine knowledge. It is indicated that there is a lot of industry interest in knowledge management systems, a wide range of technological bases, and a focus on obtaining the right kind and quantity of accurate knowledge as well as assistance for participation to the knowledge management system. (Alavi and Leidner, 2001). Business focused on recognizing, rewarding, and customer retention is represented by client satisfaction. Competitiveness based on effective core workings is operational efficiency. They have opted to connect these three strategic organizational performance metrics to knowledge management approaches (Treacy and Wiersema, 1995). All organizational learning aspects had a substantial impact on creativity and ingenuity, according to the research. The findings indicated that organizational learning components could account for the variations in innovative behaviour (Alsabbagh and Khalil, 2017).The practise of knowledge management

has been around for centuries. Families who own businesses have passed on their business knowledge to their offspring, skilled craftsmen have patiently taught apprentices their trades, and employees have shared ideas and job-specific knowledge (Hansen, Nohria and Tierney, 1999). A paradigm change in the necessity to pay attention to the collective thinking of the individuals within the organization has been sparked by this astute analogy, which has established a logical connection between knowledge and organizations. Organizational knowledge is the name given to this type of knowledge. (Brooking, 1996). Organizational knowledge is information that has been digested and is integrated into routines and procedures to support action. Additionally, the organization's systems, procedures, products, norms, and culture record this knowledge (Myers, 1996). Concepts of knowledge management have been popular for a while; the term "knowledge management" seems to have gained popularity in the 1970s. Nicholas Henry (1974) coined the term "knowledge management" in a way that is similar to how we currently interpret it.

1.1 The Rationale in Banking

Since banks have used their manual procedures for handling data, the presence of electronic systems has empowered them to handle huge amounts of information and to handle banking procedures. So, banks are

continuously involved in changing their manual system to computerized so as to meet international standards like BASEL norms. There is a shift in manpower policy, business operation rationalization, and in use of technology (Mohan, George and Nedelea, 2006). This shift leads to data overloading due to the advancement of complex information systems. This advancement in information systems and competition amongst the banks has shifted the focus on the knowledge assets of the organisations. Banks are keener towards exploring the intangible assets that still remain untouched, ideal, and unidentified. It is rightly said: “We are trying to apply third-generation ideas on second-generation organizations which are unfortunately run by first-generation managers” (Sangwan, 2005).. Specialized manpower has been allotted by banks to watch over the procedure of knowledge creation, storage, and dissemination. Banks are also under pressure to deliver the best and with increasing responsibilities it’s hard for banks to deliver desired quality of services. Six guiding principles for knowledge management have been offered by Wheatley (2001):

- a. Humans are the creators of knowledge. People need to abandon the conventional mindset of individuals if they want to succeed.
- b. People naturally produce and disseminate knowledge.
- c. Everyone works as a knowledge worker. Everyone will be treated equally as having additional value if they are all seen as contributors to knowledge development.
- d. Individuals decide to impart their knowledge. Some people might not want to divulge what they know. If an employee feels supported by the company, it will be easier for him to share his knowledge.
- e. Technology is not what knowledge management is about. Employees hold knowledge in their heads, thus it's critical to recognize the role of humans.
- f. Knowledge is created through lengthy, chaotic processes.

How knowledge is created, verified, presented, disseminated, and utilized inside an organization is the subject of knowledge management. The development of the knowledge management framework has given an escape to work pressures as well as expanded the competition among the banks for customer satisfaction enhancing organizational achievements. Although, organizations establish a formal structure to share and create knowledge but most of it passes through informal one (Bencsik, A., Juhász, T., Mura, L., & Csanádi, Á. 2019). Thus efficient and effective recovery of information through these knowledge management frameworks is progressively turning into an imperative research issue.

LITERATURE REVIEW

KM effectiveness from the standpoint of organisational competencies was the focus of a study by Gold, Malhotra, and Segars in 2001. The two characteristics that the researchers identified as being essential for

effective KM are infrastructure capabilities and process capabilities. Information technology, organisational design, and culture make up infrastructure capabilities. Acquisition, conversion, application, and protection are all part of the process capabilities. Additionally, when a business is adaptable, it promotes efficient sharing and collaboration across organisational boundaries. In contrast, unintended consequences can result from an organisation that is overly strict. Leonard-Barton (1995), emphasised an organization's structure is made up of its policies, procedures, and incentive and reward systems. Additionally, this aids staff in identifying the path that knowledge travels through a company.

In a business, a quality programme can promote a sharing culture based on transparency and trust among the various employees, according to Judy Oliver (2008). According to the study, it is possible for employees to retain their own expertise when they collaborate and exchange experiences and ideas for best practises. As a result, the research above shows that KM techniques enhance both organisational and individual performance.

It has been discovered by Ali and Ahmad, 2006 that Banking Knowledge Management (BKMM), which improves the standard of banking operations, includes knowledge production, retention, and sharing. The BKMM supports the development of culture and promotes KM in the banking industry. For the KM study, the researcher used the Camel bank. Customers' issues are recorded and kept up to date by Camel Bank workers in e-libraries. These electronic libraries are kept up as knowledge repositories and reference tools. In 2004, Ali and Yusof conducted research with ten Malaysian commercial banks. The sharing of knowledge and the integration of information had both improved. The worker's productivity rises as a result of knowledge exchange. He focused on the value of the components of Knowledge systems, Networks, Knowledge workers, and Learning organizations. These elements can be seen in varied manifestations throughout the banking business. The following have been identified as the markers of these elements: Databases, IT infrastructure, and software applications as the banks have completely automated, they are now hugely reliant on the IT sector. In 2011, Khanbabaie, Lajevardi, and Jamshidi carried out research on crucial KM elements. According to this study's findings, the key components of KM include self-management, leadership, individual autonomy, a trusting environment, a shared language, and a variety of complimentary abilities. Knowledge is power, and when it is used wisely, profits are maximised. Internationally, the Saudi Arabian Islamic Development Bank has risen to the top of the financial sector. It examined creative capabilities and organisational information systems that have improved the bank's daily operations. Extrinsic motivators, according to the study, include organisational culture, reward systems, and information technology. The following are regarded as internal motivation: behaviour, education, and trust. Therefore, these motivating elements contribute to the banks'

knowledge exchange of resources running more smoothly.

Although the knowledge management concept is not recent but in Indian banks it is still in infancy stage. The banks ensure that they can generate and have explicit and tacit knowledge of the people working for them at managerial and non-managerial levels. This will improve bank staff efficiency and capacity for strategic decision-making. The knowledge in the banks can be managed through the human resources as they are source by which knowledge management is executed.

A lot of work has been put into understanding the notion of knowledge management in the academic world, but relatively little has been done in the subject of knowledge management in the banking industry. Instead, a lot of work has been done on employee performance, customer relationship management, HR practices, and the impact of employees on product marketing in banking. However, very few deliberations have been received on knowledge management in banks whereas; particularly in individual banks of India no attention of research has been paid. It is revealed that no attempt has been made so far in this direction and no scientific and systematic study has been conducted to analyse the extensiveness of knowledge management practices of commercial banks in India.

Research Objectives

1. To identify and examine the demographic profile of respondents.
2. To identify the extensiveness of KM Practices in commercial Banks of India.

3.1 Research Hypothesis

Ho: The opinion of respondents is equally distributed.

Ho: There is no association among the variables influencing the extensiveness of KM Practices in Commercial Banks of India

Research Design

The sample must reflect an approximation of the characteristics of the population it represents (Davis 2005; Johnson & Christensen 2012; Neuman 2006; Zikmund 2003). The goal of the research is to study the extensiveness of knowledge management practices of selected commercial banks. To find out the various factors involved in knowledge management practices in commercial banks, number of variables have been taken into consideration and tested.

Sample Selection

All the banks operating in India constitute the universe of the study. The universe included 12 Public Sector banks, 21 Private sector banks, 45 Foreign banks, 12 Scheduled small finance banks, 4 Scheduled payment banks and 43 scheduled rural regional banks. The study is limited to commercial banks of India. Before selection of the final sample following decisions had to be made:

- (1) What should be the selection criteria for banks?
- (2) How many banks should be considered?
- (3) How many branches of the selected bank should be selected for study?
- (4) What should be the parameters for the selection of the branch of each bank?

A multi-stage sampling technique is used for the solution of all of the above questions. In first stage, list of banks was created on the basis of the number of branches. The top banks with a maximum number of branches each from public and private banks are selected.

In the next stage, out of 12 public sectors and 21 private sectors, the top ten banks (five each from public and private sector banks) were selected. Data of number of branches was obtained from RBI website of year 2018. Table 1 represents the list of top 10 banks considered for study.

Table 1: Profile of Commercial Banks under Study

Type of Banks	Name of the Bank	Year of Establishment	Number of Branches	No. of Employees
Public Sector bank	State Bank of India(SBI)	1955	22961	264041
	Punjab National Bank(PNB)	1895	6581	69360
	Canara Bank	1906	6222	58853
	Bank of Baroda	1908	5474	54915
	Bank of India	1906	5078	49041
Private Sector Banks	HDFC Bank	1994	4759	88253
	ICICI Bank	1994	4867	82724
	Axis Bank	1994	3738	60224
	Kotak Mahindra bank	1985	1388	35717
	IndusInd Bank.	1994	1407	25284

Source: Compiled from RBI & websites of banks (As on 31-03-18)

After this, data of the branches operating in Chandigarh circle was assembled from the website of RBI. Further, branches of selected banks were randomly chosen from Chandigarh circle. The random selection was through the randomly generated numbers in MS Excel.

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In third step, either all the selected banks were visited or questionnaire is send through e mails to fetch response. The sample is designed on the basis of proportionate sampling after determining the number of employees in each selected bank. Total sample of 550 employees were taken by giving proportional representation to the employees working in each bank. Questionnaire responses were collected on the basis of willingness and availability to fill it. Overall, 440 replies were obtained. Therefore, 440 employees response constitutes the total sample for the study which depicts the response rate of 80%.

Analysis of Demographic Profile of Respondents

In the present study the data collection is through survey method. Employees from selected commercial banks were picked as respondents. Sample includes 440 respondents. The demographic profile of these respondents is displayed in the table which include information related respondents age, gender, education qualification, work experience.

Table 2: Distribution of Sample ‘Gender-Wise’ (N = 440)

Gender	Number of Respondents	Percentage
Males	249	56.5
Females	191	43.4

From the table it can be concluded that out of 440 respondents 56.5% were male and 43.4%were females.

Table 3: Distribution of Sample ‘Age Wise’ (N = 440)

Age	Number of Respondents	Percentage
☐ 20-30	165	37.5
☐ 31-40	184	41.8
☐ 41-50	57	12.9
☐ More than 50	34	7.7

The table revealed that out of 440, 37.5% respondents are of age group 20 -30, 41.8% are of age group 31-40, 12.9% are of age group 41-50 and 7.7% are of age more than 50.

Table 4 : Distribution of Sample ‘ Education Wise’ (N = 440)

Qualification	Number of Respondents	Percentage
☐ Graduate	193	43.8
☐ Post-graduate	241	54.7
☐ Doctorate	6	1.3

It is inferred from table that 43.8 % respondents are graduate, 54.7 % are post-graduate and 1.3 % are having doctorate educational qualification.

Table 5: Distribution of Sample ‘ Experience Wise’ (N = 440)

Work Experience	Number of Respondents	Percentage
☐ 1-3 Years	127	28.8
☐ 3-5 Years	119	27.04
☐ 5-10 Years	112	25.4
☐ More than 10 Years	82	19.3

From the table it indicates that 28.8 % are having 1-3 years of experience, 27.04% having 3-5 years, 25.4 % having 5-10 years and 19.3 % are having more than 10 years of work experience.

Analysis of the Eextensiveness of KM practices in Commercial Banks of India.

Identifying whether the input has the necessary properties is the initial phase in a factor analysis. To determine whether the data are appropriate for factor analysis, we will apply three criteria: For each variable, Bartlett, KMO, and collinearity. All relevant data are evaluated simultaneously using the KMO and Bartlett tests. There may be a significant correlation in the data if the KMO value is greater than 0.5 and the Bartlett's test's significance level is lower than 0.05. The degree to which one variable is associated with other variables is known as variable collinearity. Values greater than 0.4 are regarded as suitable. Each variable's KMO measurements can also be computed. Any value over 0.5 is okay (Nijs, 2019). A correlation matrix that has been seen is compared to the identity matrix using Bartlett's Test of Sphericity. In essence, it determines whether there is some duplication among the variables that can be summed up with a limited number of elements. The variables being orthogonal, or uncorrelated, is the test's null hypothesis. The second explanation is that the variables are not orthogonal, i.e., they are sufficiently coupled such that the identity matrix and the correlation matrix considerably differ from each other (Zach, April 22, 2019)..

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Using principal component analysis with Varimax (orthogonal) rotation, twenty six statements about the Extensiveness of KM Practices in various banks under study were factored. The four factor has come up, with eigenvalue greater than 1.0 following Kaiser criteria (Kaiser, 1958), which accounted for 64.313% of the variance for all of the variables were identified by the analysis. Nineteen items significantly loaded on Factor – I which accounted for 45.341% of the variance, three items significantly loaded on Factor – II which accounted for 7.388% of the variance, two items significantly loaded on Factor – III which accounted for 5.801% of the variance, and two items significantly loaded on Factor – IV which accounted for 5.783 % of the variance. This could mean that the factors included in this analysis merely have a tenuous relationship. But according to both the KMO and the Bartlett's Test of Sphericity, the set of statements or items is sufficiently correlated for factor analysis. Meaningfully, this indicates that we have discovered four, distinct sets of reactions among the study's participants.

The results reveal that the value of KMO has come out to be .919 which is greater than 0.5, hence it is acceptable. The p-value is 0.000, which is less than our significant level (0.01 level of significance), and the Chi-Square test statistic come up is 6167.52. As a result, factor analysis or PCA are appropriate for this data. In other words, the variables in our dataset are highly correlated, making it difficult for data compression techniques like PCA or factor analysis to combine them into linear combinations that can effectively capture the substantial variance in the data.

Table 6. KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser–Meyer–Olkin Measure of Sampling Accuracy		.919
Bartlett's test of sphericity	Approx. Chi - Square	6167.518
	df	325
	Sig.	.000

Table 7: Factors Determining Extensiveness of KM Practices : Rotated Component Matrix

Rotated Component Matrixa						
So. No.	Variables	Component				h2
		1	2	3	4	
1.	What is the extent of knowledge	.612				.522
2.	Interfere sharing of knowledge	.876				.818
3.	Empower people	-.544				.582
4.	Mechanism for converting knowledge	.770				.652
5.	Strong Evidence of hierarchical	.831				.723
6.	Communication and knowledge flow			-.554		.623
7.	Work processes	.620				.551
8.	Specially tasked	.689				.695
9.	Appropriate resources to facilitate knowledge sharing	.616				.545
10.	Rewards and recognition system	.849				.756
11.	My bank provides training	.867				.779
12.	Information and Communication technology				.700	.562
13.	Infrastructure adequately	.629				.640
14.	Opportunities	.828				.739
15.	Physical Work environment		.710			.584
16.	Contribution of knowledge	.759				.701
17.	Board/Management Committee enquires	.783				.618
18.	Managers are openly Supportive	.807				.732
19.	Managers are Committed	.759				.673
20.	Empowers their staff	.727				.581
21.	Organizational Politics distort		.614			.512
22.	Department affect knowledge sharing			.619		.659
23.	Employees motivated	.517				.555
24.	Volunteer efforts	.826				.753
25.	Role and importance of knowledge		.739			.572
26.	Annual expenditure				.741	.599
Eigen values		11.792	1.921	1.508	1.504	16.725
% of variance explained		45.341	7.388	5.801	5.783	64.313
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization.						
a. Rotation converged in 15 iterations.						

Table 7.1: Factor I - Knowledge Development Related Factors

So. No.	Factor - I	Loadings
1.	What is the extent of knowledge	.612
2.	Interfere sharing of knowledge	.876
3.	Empower people	-.544
4.	Mechanism for converting knowledge	.770
5.	Strong Evidence of hierarchical	.831
6.	Work processes	.620
7.	Specially tasked	.689
8.	Appropriate resources to facilitate knowledge sharing	.616
9.	Rewards and recognition system	.849
10.	My bank provides training	.867
11.	Infrastructure adequately	.629
12.	Opportunities	.828
13.	Contribution of knowledge	.759
14.	Board/Management Committee enquires	.783
15.	Managers are openly Supportive	.807
16.	Managers are Committed	.759
17.	Empowers their staff	.727
18.	Employees motivated	.517
19.	Volunteer efforts	.826

Table 7.2: Factor II - Work Environment Related Factors

So. No.	Factor – II	Loadings
1	Physical Work environment	.710
2	Organizational Politics distort	.614
3	Role and importance of knowledge	.739

Table 7.3: Factor III - Communication Related Factors

So. No.	Factor - III	Loadings
1.	Communication and knowledge flow	-.554
2.	Department affect knowledge sharing	.619

Table 7.4: Factor IV - Organisational Infrastructure Related Factors

Factor - IV	Loadings
1. Information and Communication technology	.700
2. Annual expenditure	.741

CONCLUSION:

Any country's economy is standing on the backbone of its financial sector. Knowledge Management is now an integral part of every organisation and same is true for banking industry too. Banks need to keep updated and maintain their information readily available from anywhere in the world. Apart from being updated, banks have to be protect their information from phishing activities too. The accessibility of significant knowledge and information to personnel operating at management and non-managerial levels must be prioritised and decided by banks. Knowledge is acclaimed as the most powerful asset in this competitive era. This knowledge asset rely on the proper management of its process: of creation, storage, protection, dissemination and using its task oriented critical knowledge.

The survey findings demonstrate that maximum number of banks has a proper Knowledge Management System. Employees are aware about the system and practices of the major barrier in successful execution of Knowledge management system are its proper implementation and usage. In most of the banks, KM practices are at its early

stages and not that effective. In order to reduce this, managerial implications have to be made. The knowledge management practices should be executed properly and the support of the top management is also required for its successful execution.

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How to cite: Nitya Sharma, et, al. An Investigation of Extensiveness of Knowledge Management Practices of Commercial Banks in India. *Advances in Consumer Research*. 2025;2(5):397–403.

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