# The Relationship Between Knowledge Management And Malaysian Digital Banking Reputation

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**Abstract**
**Purpose - Digital banking service is considered as the new revolution of banks in nowadays. The skills of digital banking service still green mature in Malaysia yet. Hence, there need some tools to pretend any issues happened. This purpose of this study is The relationship between Knowledge Management and Malaysian Digital Banking Reputation.  Design/methodology/approach - Cross-sectional design was used in the study, and developed questionnaires were administered to 100 employees the executive management team level and above in banks dyads working in Malaysia. IBM-SPSS software is used to analyse the collected data from respondents. PLS-SEM is used to examine the relationship between latent variables to test the proposed relationships.  Findings - The findings indicated that Knowledge Management Processes helped in Enhancing Malaysian Digital Banking Reputation, which combat financial crimes through strengthening its anti-money laundering and terror financing capabilities, so as to maintain their global competitive edge in this domain. Research limitation/recommendation – the majority of respondents are from executive management and fewer from top management. Usually, top management are the one who plan and control the whole company worked. Therefore, there might be some different to the perspective of bank employees from executive and top management. This survey also based on the perception of employees which could exist some bias on their answer.  Practical implications – This Findings of the research can be utilized by banks to Enhance digital banking reputation, which has been identified as a key to growth and development. Taking a knowledge-based view (KBV) of the bank provides a deeper understanding of why some banks are more successful at deploying knowledge management than others.**

Originality/value – this kind of study is considered as one of the investigating study in the regards of the digital banking. Malaysia still in proof digital banking. Hence, reputation can influence decision and confidence of customer

Keywords: Knowledge Management, Bank Reputation, Digital Banking

# La Relación Entre La Gestión Del Conocimiento Y La Reputación De La Banca Digital En Malasia

Resumen

Propósito: el servicio de banca digital se considera como la nueva revolución de los bancos en la actualidad. Las habilidades del servicio de banca digital todavía están verdes en Malasia todavía. Por lo tanto, se necesitan algunas herramientas para fingir que sucedió algún problema. Este propósito de este estudio es la relación entre la gestión del conocimiento y la reputación de la banca digital en Malasia

Diseño / metodología / enfoque: se utilizó un diseño transversal en el estudio, y se administraron cuestionarios desarrollados a 100 empleados a nivel de equipo de gestión ejecutiva y superior en díadas bancarias que trabajan en Malasia. El software IBM-SPSS se utiliza para analizar los datos recopilados de los encuestados. PLS-SEM se utiliza para examinar la relación entre variables latentes para probar las relaciones propuestas.

Hallazgos: los hallazgos indicaron que los procesos de gestión del conocimiento ayudaron a mejorar la reputación de la banca digital en Malasia, que combate los delitos financieros a través del fortalecimiento de sus capacidades contra el lavado de dinero y el financiamiento del terrorismo, a fin de mantener su ventaja competitiva global en este dominio.

Limitación / recomendación de investigación: la mayoría de los encuestados son de la gerencia ejecutiva y menos de la alta gerencia. Por lo general, la alta gerencia es quien planifica y controla toda la empresa. Por lo tanto, puede haber algo diferente en la perspectiva de los empleados bancarios de los ejecutivos y la alta dirección. Esta encuesta también se basó en la percepción de los empleados que podría existir algún sesgo en su respuesta.

Implicaciones prácticas: los hallazgos de la investigación pueden ser utilizados por los bancos para mejorar la reputación de la banca digital, que se ha identificado como una clave para el crecimiento y el desarrollo. Ten-

er una visión del banco basada en el conocimiento (KBV) proporciona una comprensión más profunda de por qué algunos bancos tienen más éxito en la implementación de la gestión del conocimiento que otros.

Originalidad / valor: este tipo de estudio se considera uno de los estudios de investigación en lo que respecta a la banca digital. Malasia sigue en la prueba de la banca digital. Por lo tanto, la reputación puede influir en la decisión y la confianza del cliente.

Palabras clave: gestión del conocimiento, reputación bancaria, banca digital

## 1- Introduction

For many banks, the time of rapid technological change is also the time of incessant struggle for maintaining competitive advantage. Banks also need to keep improving, updating and changing their service with the fluctuating market and needs of customers. Majority of banks have providing a new service, named as "Digital Banking" to enhance customer experience(Prasad, 2017). There might have confusing between Online banking and Digital Banking. Online banking is part of digital banking. Online banking is also known as internet banking or electronic payment system. The simple explanation is checking balance, transferring money and paying bills through online either desktop or smartphone. All the conventional banking activities only provide services to customers when they are physically in the branch of bank while digital banking is moving toward digitalization which ease the process of banking activities and convenience to customers(Baptiste et al., 2008). A comprehensive consolidation of projects by bank at front-office, middle-office, back-office to enable entire journey of digital banking. In other words, digital banking has the same features as headquarters, branch office, online service, bank cards, ATMs and sales point computers.

in 2018, Citi has again been named the World's Best Digital Bank by Global Finance magazine. As the World's Best Digital Bank, Citi was chosen from 300 banks comprehensively, that were surveyed against a wide scope of criteria concentrated on system, highlights and usefulness in the on the web and portable channels(A New Watchlist, 2018). In Malaysia, CIMB bank is started moving forwards to digital banking services due to the trends of market and needs of customer. CIMB Bank Bhd CEO said more

than 95% of customers' transactions are performed via digital or self-service platforms(Dhesi, 2018). Apart from CIMB bank, digital banking also performed in Hong Leong bank, Maybank, Public bank, RHB bank, and UOB bank (Vincent, 2018).Malaysia still in earlier stage of adopting digital banking. There might have some challenges occurred during this adopting stage. Customer always seek for flawlessly and highly efficiency services. High reputation bank will be the main choices of customer. Once there any rumours such as bank going bankrupt, peoples will rush to withdraws their money(Prasad, 2017). Hence, reputation can influence decision and confidence of customer. Therefore, there need to have a precautionary measures or guidelines on digital banking. There is no suggestion that every knowledge management definition penned in the past three decades has been considered (Girard & College, 2015). In finance field, in order to improve and organize business processes and procedures, knowledge management can be described as the process of generating, institutionalizing and distributing knowledge among individuals. ("knowledge management- Investment & Finance Definition," 2010) The Ultimate Financial Resource, Finance, defined KM as use of organization's knowledge for competitive advantage.

KM has been reconstituted around the understanding of the conversion processes among data, information, knowledge, and wisdom (Baptiste et al., 2008) KM have a positive relationship to organizational effectiveness through inspection on knowledge infrastructure capability (influenced by technology, structure and culture) and knowledge process capability (affected by acquisition, conversion, application and protection) ( Andrew et al., 2001). KM has made a significant competitive advantage and as a key tool for the management of the new century. KM comprises of knowledge creation, coding, sharing and application, leading to the efficient use of organisational resources (Meihami and Meihami, 2014).

Financial crime is considered as one of the biggest challenges in banking. The financial crime is a concern of entire society due to its case number has gradually increased in world. The financial crime brings various negative impact in different level and result in hot topic throughout the world. In general, financial crime is covering wide range of offences. For instance, electronic crime, money laundering, terrorist financing, fraud, bribery and corruption, market abuse and insider dealing, and information security(Goldrick, 2018).

Money laundering is a procedure of changing over money or property got from crimes to give it a legal appearance. It is a procedure to clean dirty

cash so as to camouflage its criminal cause. The cases below are real examples in Malaysia of how money-laundering operations were carried out and subsequently charged: (a) A medical practitioner was found guilty of falsifying financial documents and promissory notes which resulted in a sum of RM42 million being transferred into her account. She was charged under Section 4 of AMLATFA (and a smattering of other charges of abetting) and sentenced to 8 years' imprisonment and a fine of RM6.39 million(Donovan & Ho, 2017). (b) the accused received proceeds from an illegal football betting ring amounting to RM1.4 million ringgits in his bank account. He forged up to 75 invoices from his company so the proceeds appear to be from the company's business. He was convicted under Section 4 of AMLATFA and sentenced to 2 years' imprisonment and to pay a fine of RM1 million (Donovan & Ho, 2017). (c) The 1Malaysia Development Berhad outrage or 1MDB scandal is a progressing political embarrassment happening in Malaysia. In 2015, Malaysia's then-Prime Minister Najib Razak was blamed for diverting over RM 2.67 billion (about USD 700 million) from 1Malaysia Development Berhad (1MDB), an administration run vital improvement organization, to his own financial balances. is confronting three tallies of criminal rupture of trust, one check of manhandling his position and three checks of illegal tax avoidance including SRC International Sdn Bhd assets adding up to RM42 million (wikipedia, 2019).All these criminal issues happened will influence the notoriety of bank which additionally will diminish certainty of client towards to bank (Tim, 2016).

This issue happened might be due to the careless of employees in banking or employees do not have such knowledge to handling or checking. As staff of bank, they have the responsibility to aware and prevent these crimes to be occurred. In this case, bank need to have the system as protection to prevent any mishap happened. All related staffs of bank should also be trained and educated to face these problems. On the other hand, good reputation can be continuing to get the trust and confident from customer. Moreover, it is not only can sustain even to attract new customer. As a result, in this research to develop KM to overcome the financial crime in digital banking in order to shield the bank reputation and investigate imperially in this study.


2- Knowledge management
Knowledge management is an idea that covers a set of approaches and

practices in order to generate, save and spread knowledge and practice within the business (Obeidat et al. 2018); (Abualoush et al .2018)( Abualoush et al .2018).There are no clear and exact ways to clarify how business should work with knowledge management. Consequently, every business is unique by the resources that it exists in a definite context, having its workers, its set of clients, its own market and its own.(Khalayleh et al. 2017).(Masa'deh, 2016). At the point, when the leader of a general public need to mirror the possibility of information the executives, they should create exact approaches as per that thought and give the staff sufficient required capitals. Be that as it may, the pioneers can neither control the course of the learning nor control to what degree they are following these policies (Obeidat et al. 2018). The main thing they can do is to move the laborers to pursue the chose techniques or urge them to self-sort out and how they should function with information the executives (Danish et al. 2014). Contriving methodologies to appropriately oversee learning is basic for some associations because of its essentialness for accomplishing authoritative outcomes (M. Birasnav, 2014). Information the board talks about a deliberate and integrative strategy that causes associations to discover, sort out, assign and move significant proof, learning, and mastery which is basic for activities, for example, issue settling, self-persuaded learning, key arranging, and basic leadership to achieve the objectives of the organization (Obeidat et al. 2018); (Danish et al. 2014).The after Knowledge Management Uses are viewed as the most significant uses (learning obtaining, information stockpiling, information move and information application (Hajir et al. 2015). according (Hussain et al., 2019). numerous firms and businesses deem that knowledge is mainly imperative affluence of their firms but practically they do not depend on it. Most central rational is that firms typically do not recognize that in what way they exploit knowledge.

2-1-1 Knowledge Acquisition

Knowledge acquisition or capturing is the premier and fundamental procedure of KM and has been contended to be one of the most unpredictable and costly procedures (Obeidat et al. 2016). Information procurement alludes to the procedure or movement for age or creation and improvement of new thoughts, learning, and abilities that expansion existing load of hierarchical learning (Iqbal et al. 2019). As indicated by (Chiu and Chen, 2016), information procurement is the aftereffect of representatives' co-operation and connection of individuals, assets, and innovation Ractham (2012) defined knowledge acquisition as the process of the development

and creation of insight, skill and relationships(Chigada and Africa, 2018). For knowledge to be acquired there should be willingness and ability of a recipient to acquire and use knowledge which is crucial elements(Obeidat et al. 2018); (Ahmed et al., 2017). During the procedure of knowledge acquisition, it is significant that both source and beneficiary ought to be shared. There are five inspirational drivers that ought to be thought about: disposition towards learning sharing, cost and advantage, emotional standards and authoritative atmosphere and saw estimation of information ((Al-dalahmeh et al., 2018) ;(Herlina and Kartika, 2019). Information securing imagines gaining from others through cooperation among beneficiary and source. Concurring (Obeidat et al. 2018) that Nonaka and Takeuchi (2015) demonstrate that the SECI (socialization, externalization, blend, and disguise) and models assume significant jobs in learning obtaining through communication and cooperation with other individual frameworks.

2-1-2 Knowledge sharing

Learning move is the information any place the information beneficiary procures indistinguishable information on the grounds that the information provided and disguises the information to make his/her new information (Krogh &Roos, 1995).The essential system expected to investigate data move among a company includes three regions of premium: the data qualities, the exercises of data move, and furthermore the real move performance(Zhao, Zuo and Nancy, 2014).Information exchange is that the reasonable disadvantage of moving data from one a piece of the association to an alternate. Like data the executives, data move looks to orchestrate, make, catch or disperse data and assurance its accessibility for future clients (Fotopoulos and Psomas, 2010). On the other side , information sharing, as an authoritative conviction, conduct, culture or system, alludes to trade or dispersion of learning, information, abilities and experience among individuals or branches of the association (Gharakhani and Mousakhani, 2012). Information sharing can likewise be characterized as a component that encourages scattering of learning inside the organization (Hsiao and Chen, 2011). The procedure of learning sharing is of more prominent significance in banks to advance coordinated effort among workers.

2-1-3 Knowledge Application

Information application is portrayed by learning stockpiling, recovery, application and gift (Cyprian Ifeanyi Ugwu, 2018) and characterized as an action to apply and misuse information to the activities of business, items and administrations to accomplish prevalent OP (Lee et al., 2013)..

Knowledge application incorporates operational, mechanical and social aspects (Iqbal et al. 2019).)and alludes to the utilization of information to authoritative capacities, procedures and strategies to make business esteem for clients as prevalent items and administrations (Alaarj et al., 2016). Information application or reuse to basic leadership forms, identified with business procedure, task executions, administration conveyance, and hierarchical execution and effectiveness (Obeidat et al. 2018). Information application procedures are those procedures arranged toward the genuine utilization of learning (Iqbal et al. 2019).Wiig (2007) noticed that the estimation of information resources is acknowledged when the advantages are utilized to make items or convey administrations, or when they are sold or exchanged for worth. Knowledge application is the ability of employees to use knowledge for the purpose of creating frameworks for solving problems and dealing with challenges in the organization. It is also the actual use of knowledge that has been captured or created and put into the KM cycle and also for the practical usage in the banking forms according to financial real application used in the real banking and business situations. (Obeidat et al. 2018). Hence, the past phases of information creation, obtaining, capacity/recovery, spreads, and move won't really prompt upgraded authoritative execution without the powerful utilization of learning made, put away, and moved (Bayan M. Al-Abdullat, 2018) .Accordingly, hierarchical execution frequently depends more on a capacity to transform learning into compelling activity and less on information itself.

## 2.2 Bank Reputation

According (Fombrun, 1996), who conceptualizes reputation as the perceptual representation of an organization's past actions and future prospects that describes the firm's overall appeal to all of its key constituents when compared with other leading rivals. Other definition of reputation is a relatively stable, issue specific aggregate perceptual representation of an organization's past actions and future prospects compared against some standard (Walker, 2010). Bank, as a services sector with a higher selection risk on the effect of reputation on customer attitudes. When customer select a service provider, they usually are relying more heavily on reputation. Negative reputation has higher potential to lead customer do a mistake result ( Walsh et al., 2014). Corporate reputation is hard to build and easy to lose. (Keh and Xie, 2009) noted that corporate reputation is not just only good or bad in overall judgement. Management of corporate reputation is an important factor that can affect the opinion of external stakeholder ( Walsh et al., 2014) That means in service industry, reputation of organi-

zation can affect the decision of customers. Consequently, reputation build on the perception and understandings of various stakeholders to the organization (Fombrun, 2000).

According to (Fombrun et al., 2000) , the items of reputation collected from previous researches are ability to attract, develop and retain top talent, ability to cope with changing economic environment, being honest and ethical, best practices for markets, business leadership, contribution to local economy, financial soundness globalization of business, innovativeness, strong and consistent profit performance, innovativeness in responding to customers, long-erm financial vision, maximizing customer satisfaction and loyalty, overall admiration, long-term investment value or potential for future profit, overall awareness of company, overall leadership, potential for growth, quality of management, quality of marketing, quality of products and services, companies that other try to emulate, ranked attributes in order of importance, robust and human corporate culture, social responsibility (society, environment, community), strong and well thought out strategy, and use of corporate assets. However, Fombrun choose six of them as the reputation dimensionality, there are emotional appeal, products and services, vision and leadership, workplace environment, social and environment responsibility, and financial performance.

(Walsh and Beatty, 2007)noted that the factors of customer-based corporate reputation are customer orientation, good employer, reliable and financially strong company, product and service, and social and environment responsibility. These factors are based on the Frombrun research. Next, (Walsh et al.,  2009a)  investigated the UK and Germany corporate reputation through use the customer-based relationship mentioned before and proposed the reputation outcome variables are customer loyalty, word of mouth, and repatronage intentions. Walsh also continue the research in examining the antecedents and consequences of corporate reputation. In the research, ( Walsh et al.,  2009b) create a model through applied independent variables, customer satisfaction and trust, through the mediator customer-based reputation to the dependent variables, customer loyalty and word of mouth. This model had been adapted by  Belen et al.,  2016) and come out with a new model to compare the bank reputation between UK and Spain.

Bank reputation play as an important role in the customer behaviors on determine purchasing and repurchasing. Reputation is significant to retail bank industry where quality cannot be evaluated accurately before purchase. Apart from that, reputation can be used as for predicting ser-

vice-production process outcome and be the most dependable indicator of the ability of bank to satisfy the needs of customer (Nguyen and LeBlanc, 2001). According to Belen et al., (2016), bank reputation can be influence by two categories, cognitive and emotional. Cognitive aspects are including products or services, employer branding, reliability or financial strength, and corporate social responsibility ( Raithel et al.,  2010). While for the emotional are customer satisfaction and trust or word of mouth that have been discussed in a few literatures (Walsh and Beatty, 2007; Walsh et al., 2009b). The emotional aspects of reputation can be considered as the most important conditioners for the company growth and success (Lewis and Soureli, 2006). Reputation plays a particularly significant strategic role in the services sector because the pre-purchase assessment of service quality is indistinct and incomplete, particularly in the banking sector.

2.3 The relationship between KM and Bank Reputation

The connection between KM procedures and execution is settled in the writing. For instance, (Qasrawi et al. 2017). discovered a positive connection between KM forms (procurement, sharing, and application) and hierarchical execution (money related, and operational). Further, they suggested that there is a full interceding impact of learning between KM procedures and execution. additionally, in advanced education segment (Iqbal et al 2019) found that KM procedures impact hierarchical execution (OP) straightforwardly and in a roundabout way through development and IC, this could be accomplished by actualizing the powerful KM and strengthen its significance as an incorporated business tool. (Adam and Mahadi, 2016). (Theriou, 2010) featured the job of authority and culture in KM adequacy and found a solid positive connection between KM forms and hierarchical execution (benefit and piece of the overall industry). They contended that KM is a fundamental instrument for associations to catch and move data so as to increase upper hand.

In the medicinal services area, (Kim etal, 2012) analyzed the connection between learning sharing and hierarchical execution. They found that emergency clinic structure significantly affects learning sharing practices, which together improve authoritative execution as far as patient wellbeing. Along these lines, (Wang and Wang, 2012).  uncovered the connection among implicit and express information sharing and authoritative execution (operational and budgetary). Their outcomes demonstrated that the two sorts of information sharing practices have a huge direct impact on operational and money related execution. What's more, the two practices in-

directly affect operational and budgetary execution through development. (Gharakhani and Mousakhani, 2015) uncovered that KM capacities as far as learning procurement, trade, and application positively affect authoritative execution. In administration associations. (M Birasnav, 2014) delved into the connection between authority, KM, and execution. His outcomes uncovered that transformational initiative altogether influences KM forms and hierarchical execution when value-based authority is kept on hold. Besides, he anticipated that KM can assume a fractional interceding job in the connection between transformational administration and hierarchical execution. At long last, he proposed that KM procedures positively affect that organizational performance.

Given that organizations are frequently   going up against quick changes in business condition, learning is being considered as a vital resource for continuing upper hand and hierarchical success (Masa'deh et al. 2016) (Shahzad, Bajwa and Siddiqi, 2016). KM is similarly significant in banks such because of its potential commitment to their exhibition (Masa'deh et al., 2017). Nonetheless, compelling administration of learning based assets and fruitful execution of KM procedures is important to achieve predominant OP ( Mazdeh and Hesamamiri, 2014). For example, information securing, sharing and usage not just improve authoritative aggregate learning and basic leadership yet additionally upgrade efficiency and benefit through imaginative thoughts and curiosity in items and administrations (Chiu and Chen, 2016); (Masa'deh et al. 2016). Especially, information procurement improves banks execution. (Torabi and El-Den, 2017). likewise, plus, information sharing (Nnabuife et al. 2015). Countless late investigations have uncovered a critical, positive and direct relationship between KM procedures and OP (Iqbal et al 2019) (Lasrado and Hafeez, 2017) (Qasrawi et al. 2017) (Ngah et al., 2016) (Chiu and Chen, 2016) (Masa'deh et al. 2016). Furthermore, (Oztekin et al. 2015) confirmed positive and direct relationship between KM procedures and execution of banks.

The findings of all these studies tend to support a positive relationship between KM and OP despite the variation in the nature of the study. Even though KM was operationalized with a very limited subset of processes. There is no such research studied about KM processes and bank reputation. However, there have research proved the knowledge management is needed in banking industry ( Ugurlu and Kizildag, 2013). Hence, the authors believe that KM is also needed in digital banking service as digital technology is required a standard knowledge level to process and handle it in order to shield bank reputation.

## 2.4 Hypotheses

H1. Knowledge management lead to improved bank reputation.
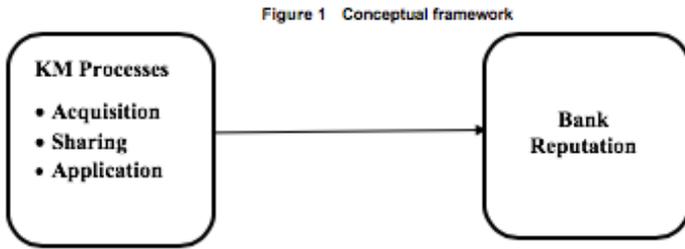
## 2.5 Theoretical Framework

Figure 1 exhibits the theoretical framework of the research study which suggests find out the structural relationship between Bank Reputation through the presence of knowledge management. The applicable hypothesis that aides altogether towards understanding the significant job of learning the board are the information based hypothesis created by (Grant, 1996). He contends that the wellspring of upper hand in powerful business condition isn't the learning that is vault to the association, in light of the fact that the estimation of such information dissolves rapidly due to obsolesce and impersonation. Or maybe, continued upper hand is controlled by non-exclusive information as unsaid individual learning. Implicit information can frame the premise of upper hand since it is both remarkable and generally stationary. However, in light of the fact that that learning is controlled by people and not the association, an urgent component of upper hand is the capacity to incorporate the particular and inferred information of people. The fundamental thought of the learning based hypothesis of the firm is that associations exist in the manner that they do on account of their capacity to oversee information more proficiently than is conceivable under different sorts of authoritative structures. As it were, associations are social substances that utilization and store interior information, skills and capacities that are crucial for the company's endurance, development and achievement (Håkanson, 2010). The hypothesis expect that associations are for the most part heterogeneous information bearing entities that apply knowledge to the production of their goods and services (Foss, 1996). Firms are able to organize the way they do because they are depositories of productive knowledge.

## 3 Methodological approach

### 3.1 Sample and procedure

The samples that are involved in this research paper consists of staffs in banks of Malaysian in all the positions and departments of the bank(Kellogg et al., 2017) which has to request an interdependent step of transferring sharing information sharing between all the employees. In addition to that, the employees who are assigned the great roles to offer services can adapt easily to many new techniques and share new knowledge and new

information. they also can easily suggest various solutions of the problems
of the knowledge management. Based on the above review of the litera-
ture, a conceptual framework has been developed (Figure 1) to portray the
relationship between knowledge management (KM) and Bank Reputation.

Figure 1   Conceptual framework



**KM Processes**

• Acquisition
• Sharing
• Application

**Bank
Reputation**

A total of 112 employees in banks of Malaysian in all stage. Including
managers were basically involved to answer a survey questionnaire. Out
of that, a total of 100 surveys resulting a valid response rate of 89 per cent
to total respondents were returned and found to be valid for the purpose of
data analysis.

The survey composed of 20 closed questions on the scale of 7 in Likert,
and the staffs gave their answers to them in order to show their personal
opinions, the questionnaire of this study is divided into two parts. The
first part of questionnaire is related to the demographic of respondent such
as gender, management level within organization, and educational level.
The second part is to determine knowledge management in operation of
bank especially in the service of digital banking. For consistency and ease
of completion, seven-point Likert scales is used in this research, ranging
from "1- strongly disagree" to "7- strongly agree". According to (Likert,
1932),

Likert scale is a unique rating scale format that requests respondents to
show the level to which they agree or disagree based on their mental belief
or behavioral belief statement towards an object. The target respondents
of the study are all bank management employees such as executives, sec-
tion managers, section heads, supervisors, accountants, and departmental
managers, who had sufficient learning in the zone of value the board with
great comprehension in KM within their organizations. The data gathering
method is in the form of questionnaires and the target society is a selected
of employees of the Malaysian Banks. as CIMB bank, Hong Leong Bank,
Maybank Public Bank.RHB Bank and UOB Bank. Since a basic total qual-
ity management and knowledge possession is required to realise concept

and to answer the questions, 100 educated employees of the Malaysian Banks with a minimum of SPM were available and invited to answer the questions. 100 employees were clearly answered the questions of the survey and they are being chosen from different background.

Table I: Demographic summary of respondents (N = 100)

| Variables | Descriptive | Frequency | Percentage (%) |
|---|---|---|---|
| Gender | Male | 33 | 33.0% |
| | Female | 67 | 67.0% |
| Education Level | SPM | 5 | 5.0% |
| | STPM/ A-Level | 9 | 9.0% |
| | Diploma | 23 | 23.0% |
| | Bachelor's Degree | 46 | 46.0% |
| | Master's Degree | 11 | 11.0% |
| | PhD | 6 | 6.0% |
| Position Management Level | Executive Management | 49 | 49.0% |
| | Middle Management | 24 | 24.0% |
| | Top Management | 27 | 27.0% |
| Bank name | CIMB bank | 6 | 6.0% |
| | Hong Leong Bank | 11 | 11.0% |
| | Maybank | 16 | 16.0% |
| | Public Bank | 41 | 41.0% |
| | RHB Bank | 14 | 14.0% |
| | UOB Bank | 4 | 4.0% |
| | (Not to said) | 8 | 8.0% |

Also There was a test done and its result is illustrated in the following table:

Table 2: Cronbach's alpha for each category of questions related to variables of the study

| Studied variable | Count of questions | Cronbach's alpha (%) |
|---|---|---|
| Bank Reputation | 5 | 0.932 |
| Knowledge Acquisition | 5 | 0.972 |
| Knowledge Application | 5 | 0.973 |
| Knowledge Sharing | 5 | 0.962 |

## 5. Data analysis

The new research study implements the method or process of partial least square – structural equation modeling (PLS-SEM) for justification and analysis of the data by offering the software Smart-PLS

for the calculations (outer) model and the structural (inner) model estimation. This software basically helps in giving a good  supports a various of research variances and suggested to be utilized  when the information is really smooth  to the normally distributed estimation (Hair et al., 2011). Each construct in this research contains five basic things or items. Hence, total have 20 items to be justified. After having some conductions regarding the model of the measurements, the calculation of PLS algorithm and bootstrapping is operating. After having the test process, many items got overloaded and there is one and only item obtained a very low load and its value considered as less than 0.7 that means BR1 is being selected to remove from the real model.

After the deletion, the loading value of items in bank reputation have been changed. BR2 decrease from 0.910 to 0.895. As exhibited in Table III But the remaining items had increased the factor loading value. BR3 increase from 0.936 to 0.938, BR4 from 0.896 to 0.922 and BR5 from 0.879 to 0.892. For the overall Cronbach's Alpha for bank reputation, CR and AVE had also increase after deletion, which are 0.932, 0.953 and 0.831 respectively. This result showed after delete the lower factor loading, most of the techniques are being fulfilled and totally conformed. The consequences and output of measurement is being also developed and gets appropriate validity. As stated in Table III, the loadings of all the items of all latent constructs is greater than 0.70 but the estimation  of AVE for all As illustrated  in Table III (Hair et al., 2006)

**Table IV Reliability and convergent validity**

| Construct | Items | Loading | AVE | CR |
|---|---|---|---|---|
| Bank Reputation | BR1 | Deleted | 0.932 | 0.952 |
| | BR2 | 0.895 | | |
| | BR3 | 0.938 | | |
| | BR4 | 0.922 | | |
| | BR5 | 0.892 | | |
| Knowledge Acquisition | KAc1 | 0.955 | 0.972 | 0.978 |
| | KAc2 | 0.948 | | |
| | KAc3 | 0.955 | | |
| | KAc4 | 0.940 | | |
| | KAc5 | 0.941 | | |
| Knowledge Sharing | KS1 | 0.923 | 0.962 | 0.971 |
| | KS2 | 0.961 | | |
| | KS3 | 0.964 | | |
| | KS4 | 0.876 | | |
| | KS5 | 0.935 | | |
| Knowledge Application | KAp1 | 0.953 | 0.973 | 0.979 |
| | KAp2 | 0.959 | | |
| | KAp3 | 0.967 | | |
| | KAp4 | 0.907 | | |
| | KAp5 | 0.959 | | |

## 6. Discriminant Validity

Discriminant validity can be referring to the independent assessment methods that indicate divergent measurement of different traits (Alarcón & Sánchez, 2015). The structure in the model is discriminating if AVE's square roots are greater than build correlations (Ramayah T., 2011). To examine the discriminant validity, the diagonal line value need to compared with other off diagonal values. Based on the result on Table 5 the diagonal line value is higher than others in their respective columns and rows. Therefore, confirmed the discriminant validity of the model based on (Fombrun, 1996) and Larker's criterion (1981).

**Table V Discriminant validity – correlation matrix – correlation matrix**

|     | BR    | KAc   | KAp   | KS    |
|-----|-------|-------|-------|-------|
| BR  | 0.912 |       |       |       |
| KAc | 0.233 | 0.948 |       |       |
| KAp | 0.549 | 0.345 | 0.949 |       |
| KS  | 0.419 | 0.36  | 0.533 | 0.932 |

Notes: The diagonal italic values are the square root of AVE values shared between the latent variables and all other variables; KAc= knowledge acquisition; KS= knowledge sharing;

KAp= knowledge application and RB=Bank Reputation

Confirmatory factor analysis (CFA) is done as reliability and validity is achieved through content validity, convergent validity and discriminant validity. The structural equation modelling is continuing in next step as a new refined model was developed.

## 6-1 Analysis of Structural Model

The structural model is capable of estimating the latent variables connection and testing the general model. The underlying structural model hypotheses are tested to achieve the research questions and goals. Structural Equation Modelling (SEM) is used for testing the proposed research framework and hypothesis.

## 6-2 Hypothesis Testing

After testing the reliability and validity of the construct, the inner model through hypotheses testing by running Algorithm and Bootstrapping in PLS. Table 6 illustrated the results. Table summary the hypothes test for structural model based on SEM analysis and show

the path coefficients (β-value) and significance (p-value) between the research structures.

**Table 6: Hypothesis Testing Result**

| No | Hypothesized Path | Path Coefficient | Standard Error | T Value | P Values | Decision |
|----|-------------------|------------------|----------------|---------|----------|----------|
| H1 | KM → BR | 0.385* | 0.108 | 3.577 | 0.000 | Supported |

*: Significant at 0.05 level

In determining the relationship between KM and bank reputation which was tested in the hypothesis (H1), the results showed that the coefficients are confirmed at the confidence intervals of 95%. For every one percent increase in KM, bank reputation increase 38.5%. Hence, hypothesis (H) showed KM has a positive and significant effect on bank reputation ($\beta = 0.385$, $t = 3.577$, $p < 0.05$) and hypothesis was supported. The research objective determines the relationship between KM and bank reputation. The same situation as before, there have no research describe the relationship between KM and bank reputation. However, there have findings showed that KM is needed in bank industry (Ugurlu and Kizildag, 2013). The authors proposed that KM is also needed in digital banking services. The result showed that KM has a positive and significant effect bank reputation with 38.5% reputation ($\beta = 0.385$, $t = 3.577$, $p < 0.05$). Based on this result, the research objective (RO) have been achieved and prove that there has a relationship between KM and bank reputation. The hypothesis (H1) is accepted, the KM have positive and significant effect on bank reputation.

In past, there have a few studies in bank industry operation but fewer studies research focus on digital banking operation yet. With the fast changing of technology, digital banking era coming and may be replaced the brick-and-mortar style of current bank operation in future. Malaysia still in the earlier adapting stage of digital banking, hence only some of the Malaysia's banks provide the digital banking services. Therefore, this study is carried out to improving the bank reputation through KM model in digital banking service. There have general objective of in this research are: 1) to determine the relationship between KM and bank reputation, KM included knowledge acquisition, knowledge sharing and knowledge application. The hy-

pothec in this research have been tested through theoretical model in order to answer the research question: RQ1: What is the relationship between KM and Bank Reputation? As a result, the hypothec were supported through the analysis. KM have positive and significant effect on bank reputation. In other words, the research question in this research have been answered.

7.Practical implications

this research is in focus on digital banking services that considered as new technology service launch in Malaysia. Digital banking is also new and hot topic in current research world. Through the findings result, it showed that KM can be used as a tool to control the process in digital banking services and role of KM is play as crucial in digital banking services as this service need a certain level of knowledge and skills to control it. Through KM process in digital banking service, the bank reputation is able to shield. Bank reputation will be affected if the digital banking services occurred some fraud or issues that might loss the confidence and trust from customers. Therefore, banker can consider to use this model in their operation of digital banking service as prevention or protection before mishap happened. The finding of research is useful to researcher for future research and banker to enhance their management.

8.Limitations and future research directions

Although there has some limitation in this research, but those limitations can be considered as the opportunity topic for the further studies. the study is only focusing on the digital banking service in Malaysia. There have digital bank where are different with digital banking and also digital banking service in Malaysia might have some different compared to other countries. Hence, there have not standardization of digital banking to be measured.

In this research, there also have some limitation need to be consideration. The majority of respondents are from executive management and fewer from top management. Usually, top management are the one who plan and control the whole company worked. Therefore, there might be some different to the perspective of bank employees from executive and top management. This survey also based on the perception of employees which could exist some bias on their

answer. Finally, there have a variety type of model framework that can help to improve the bank reputation. knowledge management (KM) is the only suggested from this research. There still have others framework that may impact on bank reputation as innovation and TQM. Hence, the model in this research could not be generalized to all bank reputation in world.

The further research can be focus on the digital banking in other countries, comparing the digital banking between Asia and Europe, or improving the model with other potential moderators. In this research only used quantitative method to survey. For the further research, qualitative method or mixed method is suggested to use in order to make the result more reliability and validity. Beside used the primary data, the secondary data also can be used for testing the efficiency of digital banking compared to traditional bank employees service

9- Conclusion

Banks are often faced with the challenge of remaining competitive in a dynamic business environment, and also sustaining its comparative advantage which they hold over their competitors. Knowledge is the key resource needed if a banks intends to operate at a level that is equal to no other. However, an effective knowledge management system cannot be practiced if banks do not what knowledge that exists within their bank and where the knowledge resides.

Digital banking services has been widely in western countries but Malaysia still in the adopting stages. The research related to KM is quite common linked with organisational performance in previous research, but fewer relate them with bank reputation in digital banking. The result showed that through KM, the bank reputation can be improved. To conclude, the research objective and hypotheses are achieved. The results finding can help Malaysia's banks make a precaution to prevent any financial crime issues occurred that could affect the bank reputation in future. Therefore, this model could treat as a valuable model to venture into future research regarding bank reputation in digital banking service.

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