

Customer Service Efficacy through Knowledge Management Practice: A Case Study of Local Financial Industry in Bangkok

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Abstract

This research is carried out to study the major six dimensions of knowledge management practice that may affect the quality of customer service on frontline employee's performances used qualitative method, in-depth interview to analyze information from management level (department level above) and questionnaire reviews methods to confirm the quantitative results. Six dimensions of knowledge management consist of knowledge acquisition, knowledge creation, knowledge storage, knowledge analysis, knowledge transferring, and knowledge utilization. The research results show that the frontline employees have applied the six dimensions of KM to their customers and they do recognize the important of services in respectively. The research results also point that six dimensions of KM and gender of service providers have affected organization in improving the quality of customer service. As the results of this research, it may conclude that KM practice can retain loyalty customer and expand new customer sustainability.

Keywords: Knowledge acquisition; Knowledge creation; Knowledge storage; Knowledge analysis; Knowledge transferring; Knowledge utilization

Introduction

Global business today is highly competitive especially, service industry in the digital economic. This paper is focused on financial industry. Financial industry growth is one of the crucial indicators to bolster confidence for investment in this digital economic. Thus, investor needs to develop long lasting relationships with their customers. Employees' knowledge issues also influence the degree to which businesses are able to build good relationship with customers and stakeholders. An important features of the organization both financial and non-financial organizations must adjust their own business for surviving and prosperity in the severely dynamics environmental business.

Many small medium enterprises have created more opportunities and favorable conditions for exploiting the internal and external development factors, supporting human resources learning, developing high technology, sharing vision, and team playing. It is also focusing on assessing the learning organization's performances with the best practices to sustainable means of achieving competitive advantage.

Currently, rapidly changing business environment, the ability of the organization to adapt is considered to be the main factor in its survival and competitive success. Yet, adaptation to current problems and change is unlikely to prove sufficient, it is now suggested that company's need to develop proactive strategies, attempt to search the external outsourcing, generate training courses, or manage knowledge to develop their employees.

This study attempts to explore the influence of management level, and operational level with their views and their performances as the critical factors to shape the organization's ability to learn and adapt in the turbulent culture climate on the extent of practical knowledge management. This will be the analysis in the knowledge acquisition, knowledge creation, knowledge storage, knowledge analysis, knowledge transferring, and knowledge utilization within an organization with their management level and operational employees' level through various fruitful concepts as well. The core basic is the development, creation,

sharing and utilization of intangible asset, of which knowledge is the most significance. Only knowledge-based organization can dominate the market (Drucker, 2003). It also has been recognized that economic prosperity rests upon knowledge and its useful application (Teece, 2001) as well as the viewing of Davenport and Beck, (2002) that “*the increase in the stock of useful knowledge and the extension of its application are the essence of modern economic growth*”.

Review of literature and hypotheses development

In the second section the concept of six knowledge management processes, the roles, and importance of knowledge acquisition, knowledge creation, knowledge storage, knowledge analysis, knowledge transferring, and knowledge utilization are explored within financial industry with the best knowledge management practices in customer service perspective.

Knowledge is categorized data, sorted based on clear or implied relationships, or something more than information, as meaningful and authenticated information. Davenport and Prusak (2007) and Mcinerney (2002) agreed that knowledge is closer to action, or actionable information, and increased through interaction with information from people.

Nonaka and Takeuchi (2005) described knowledge management is the process of identifying, growing, and effectively applying an organization’s existing knowledge in order to achieve the organization’s goals, while creating an organization culture that permits further knowledge creation. Moreover, knowledge management is the insights, understanding, and practical know-how that we all possess-is the fundamental resource that allows us to function intelligently. Knowledge management has been defined as the process by which an organization’s creates, captures, acquires, and uses knowledge to support and improve the performance of the organization.



Figure 1: Subset of Knowledge Management (Marquardt, 2006, pp: 115)

Nevis et al. (1995) defined **knowledge acquisition** as the development or creation of skills, insights, and relationship. Huber (1991) suggested that knowledge acquisition carried out through many process; by learning tends to be a path-dependent activity in the new knowledge acquisition is largely determined by the existing knowledge base, both in individual and the organization level.

Marakas (2007) viewed **knowledge creation** in the meaning of the origination of novel and useful ideas and solutions. While as Lynn, et al. (2006) outlined the knowledge creation is not a systematic process that can be planned and controlled, it rather continuously evolving and emergent. Lisa, et al. (2004) suggested that the creation of knowledge gain via the interaction of tacit knowledge and explicit knowledge. There are four patterns to create knowledge in an organization.

1. Tacit knowledge to tacit knowledge
2. Tacit knowledge to explicit knowledge
3. Explicit to explicit knowledge
4. Explicit knowledge to tacit knowledge

Steward (1998) mentioned that knowledge storage can divided into five categories are

1. Corporate yellow page as the expertise locator and document management system.
2. Lesson learned recorded the past experiences either success or failure events, or specific situations, contingency or unplanned surrounding in business.
3. Competitor and supplier intelligence referred to the information about competitors, minutes of meeting, customers visiting, or suppliers' roles in business.
4. Company experiences and policies extended in an organizational planning, directions, department function, monitoring, quality controlling, services, or marketing plans.
5. Company products and processes scope in innovation, technology, cultural organization, or any operational routine jobs to effective performances.

Marquardt (2001) defined **knowledge analysis** is aimed at studying knowledge-intensive tasks at a conceptual level. The analysis results in a description of the information and knowledge structures and functions involved in the task, and the output of knowledge analysis is the knowledge model that contains a specification of the information and knowledge structures involved in a knowledge-intensive task.

Argote (2000) defined **knowledge transferring** seeks to create, organize, capture, or distribute knowledge and ensure its availability for future users. Knowledge transferring is the fields of organizational development and organizational learning is the practical problem of transferring knowledge from one part of the organization to another part(s) of the organization.

Backer (2001) reviewed **knowledge utilization** was an umbrella term that included the components activities of dissemination and utilize action such as information clearinghouse, special publication, telephone hotlines, and related methods of disseminating information to large audiences, while utilization referred to assistance provided in the

actual adoption effort after information is available.

Furthermore, one of the most challenging in digital economic will be figuring out what the organization ought to know for the future because the future of business is very hard to predict. There are two major sectors in the U.S. economy as identified by the U.S. Standard Industry Classification System: the goods-producing sector and the service-producing sector. (Reference for business, 2015)

The goods-producing sector includes agriculture, forestry, and fishing; mining; construction; and manufacturing. Whereas, the service-producing sector as the following:

- 1) Transportation, communications, and utilities
- 2) Wholesale trade
- 3) Retail trade
- 4) Finance, insurance, and real estate
- 5) Public administration
- 6) Services division

Financial institution is one type of the service-producing sector, however the most effective service-organization will be those which recognize and best harness the crucial role that quality of customer service plays both inside and outside organization.

Customer service is the process of ensuring customer satisfaction with a product or service, customer service takes place while performing a transaction for the customer, such as making a sale or returning an item. Customer service can take the form of an in-person interaction, a phone call, self-service systems, or by other means. (Invertopedia, 2015)

This research argues a potential links between six dimensions of knowledge management practice and quality of customer service. *H1* is proposed:

H1 six dimensions of knowledge management practice do relate with the quality of customer service.

Be assuming that the potential links between gender of service providers and the quality of customer service. *H2* is proposed:

H2 gender of service providers do relate with the quality of customer service.

Methodology

The sample used in the study was the employees from local financial industry in Bangkok. Probability sampling was utilized by Taro Yamane and the size of the sample was assigned in 338 people were selected as samples from 1,887 population. Tools in research was questionnaire (quantitative method) and cross check with executive for qualitative method. MANOVA gives one overall test of the quality of mean vectors for several groups, there are several correlated dependent variables, and researcher designs a single, overall statistical test on this set of variables instead of performing multiple individual tests, or test hypotheses about how the independent variables differentially predict dependent variables (Carey, 1998). The multi questionnaire examined the relationship between the quality of customer service and the extent of knowledge acquisition, knowledge creation, knowledge storage, knowledge analysis, knowledge transferring, knowledge utilization and also in-depth interviews with management for confirmation.

Instrumentation/ Respondents

The study was a cross-sectional survey and the data were taken from questionnaires (quantitative). The study took place in local financial industry in Bangkok. There were study operational level with questionnaires about knowledge management and double-checked in management level with in-depth interview for reconfirmation (qualitative).

Questionnaires consisted of 3 parts were background information, knowledge management practice information, and relation of quality of customer service with six dimensions of knowledge management practice.

Demographic data were collected from 338 respondents as part of data collection (see table 1). For all respondents, approximately 57.4 percent of the respondents were females, and 42.6 percent of the

respondents were males. The data collected revealed a lack of diversity in racial for people because usually people are Thai nationality, thus it does not matter for consideration in race.

Table 1: Employee Respondents by Sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	144	42.6	42.6	42.6
	Female	194	57.4	57.4	100.0
	Total	338	100.0	100.0	

As shown in Table 2, a large group of respondents were strong representation from the 20-39 years age group (i.e. 78.7%). Only 10 respondents were aged 50-59 years. The age profile of this survey respondents sample was a good match with the profile of the population of target employees in an organization.

Table 2: Employee Respondents by Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29 yrs	133	39.3	39.3	39.3
	30-39 yrs	133	39.3	39.3	78.7
	40-49 yrs	62	18.3	18.3	97.0
	50-59 yrs	10	3.0	3.0	100.0
	Total	338	100.0	100.0	

Findings

The purpose of this research is twofold. The first is to examine six dimensions of knowledge management practice; knowledge acquisition, creation, storage, analysis, transferring, and utilization do relate with the quality of customer service. Next is to examine gender of employees through some knowledge management practices do relate with the quality of customer service. Descriptive statistics and MANOVA were run to examine for this study.

There are six items in this part (See Table 3). Beginning part is related to overview of knowledge management. Next part is studied the relation of knowledge acquisition to the quality of customer service, knowledge creation to the quality of customer service, and knowledge storage to the quality of customer service, knowledge analysis to the quality of customer service, knowledge transferring to the quality of customer service, and knowledge utilization to the quality of customer service as well.

Table 3: Descriptive statistics and MANOVA: Quality of customer service with six dimensions of knowledge management

Independent Variable	Dependent Variable	Mean Square	SD
Knowledge Management is the tool for develop the quality of customer service	Knowledge Acquisition is the tool for develop the quality of customer service	3.15	0.71
	Knowledge Creation is the tool for develop the quality of customer service	3.15	0.77
	Knowledge Storage is the tool for develop the quality of customer service	2.96	0.74
	Knowledge Analysis is the tool for develop the quality of customer service	3.74	0.72

Independent Variable	Dependent Variable	Mean Square	SD
	Knowledge Transferring is the tool for develop the quality of customer service	2.45	0.75
	Knowledge Utilization is the tool for develop the quality of customer service	3.51	0.69

Mean results indicated in developmental effect in the quality of customer service through knowledge analysis practice (mean=3.74, sd = 0.72), through knowledge utilization practice (mean = 3.51, sd = 0.69), through knowledge analysis and knowledge creation practice (mean= 3.15, sd = 0.71, and 0.77 respectively), through knowledge storage practice (mean=2.96, sd 0.75), and through knowledge transferring practice (mean = 2.45, sd = 0.75)

In addition, the research result, knowledge management practice also affect directly to employees for the quality of service improvement. Knowledge analysis practice has the strongest effect to the quality of customer service, knowledge utilization practice, knowledge acquisition practice and knowledge creation practice, knowledge storage practice, and knowledge transferring practice also effect to the quality of customer service respectively. Likewise, overall knowledge management practice do relate directly to the quality of service provide to customers, but it is various in weight each process of knowledge management.

Table 4: Descriptive statistics: Quality of customer service with six dimensions of knowledge management practice through male and female

Knowledge management practice	Male (n = 144)	Female (n = 194)
Knowledge acquisition	3.11	3.19
Knowledge creation	3.37	2.99
Knowledge storage	3.75	3.74
Knowledge analysis	2.85	3.05
Knowledge transferring	2.50	2.42
Knowledge utilization	3.42	3.58

From table 4 these descriptive statistics compares quality of customer service from employees between male and female through six dimensions of KM practice indicates that knowledge management practice do relate with the quality of customer service, but it is various in weights as the following respectively; knowledge storage process is practiced with male and female do not quite differently in the effects of the quality of practices equal to 3.75 and 3.74, knowledge utilization process is practiced with female equal to 3.58, knowledge creation is practiced with male equal to 3.37, knowledge acquisition is practiced with female equal to 3.19, knowledge analysis is practiced with female equal to 3.05 , and knowledge transferring process practiced with male equal to 2.50 respectively.

Table 5: Multivariate analysis: Quality of customer service with six dimensions of knowledge management practice between male and female

Knowledge Management		F	p-value
Gender	Pillai's Trace	5.464	0.000
	Wilks' Lambda	5.464	0.000
	Hotelling's Trace	5.464	0.000
	Roy's Largest Root	5.464	0.000

Note: *significant at the $p < 0.05$ level

From table V finding from multivariate analysis with hotelling's trace also described that knowledge management practices through six dimensions with employees both male and female influence in the quality of customer service in various level is shown in the table 6.

Table 6: Multivariate analysis: Quality of customer service with six dimensions of knowledge management practice between male and female

Knowledge Management						p-value
Source	Management	SS	df	MS	F	
Gender	KAquisition	0.458	1	0.458	0.908	0.341
	K Creation	11.832	1	11.832	20.983	0.000
	K Storage	0.014	1	0.014	0.026	0.872
	K Analysis	3.279	1	3.279	6.013	0.015
	Ktransferring	0.562	1	0.562	0.998	0.318
	K Utilization	2.272	1	2.272	4.888	0.028

Note: *significant at the $p < 0.05$ level

Multivariate analysis assesses quality of customer service through six dimensions of knowledge management with their employees both male and female have the effect of the quality of customer services at p value <0.05 as the following knowledge creation process ($F = 20.983$,

and p-value= 0.000), knowledge analysis, ($F = 6.013$, and p-value= 0.015), and knowledge utilization ($F = 4.888$, and p-value= 0.028) respectively. Further, this study assess with Bonferroni at p-value < 005 implied that gender also influences with each job characteristic in different level as the following: knowledge creation process is an individual thought process, male can create the innovated knowledge, or response to change better than female can do, while as, female can evaluate, analyze information, data assorting, data grouping, data conclusion, variable factor forming and securitizing, relation model setting, (knowledge analysis), including female can quick response to the environmental dynamism, shortly, knowledge utilization is the process of carrying out activities to make sure that the knowledge present in the organization better than male can do. Likewise, overall knowledge management practice do relate directly to the quality of service provider to customers, but it is various in weight each process of knowledge management. This research found out that gender of employees has impact to the quality of customer service through knowledge management practice (See table 6). Thus, it can conclude that job analysis or job descriptions are very important to fit the right man in the right job for the effectiveness. Finally, the resulted was double checked with executives for confirmation in validation and reliability.

Discussion

The findings from this study are limited some extents in term of diversified demographic and cultural factor including location in head office only therefore should be generalized nothing these limitations. Gender of service provider is one important issue to determine the quality of customer service, this research study gender factor in order to understand the nature of job characteristics and put the right person to the right job for customer service efficacy.

Initially, based on table 3, examining mean results revealed the important of knowledge analysis influences the quality of customer service as demonstrated through the analysis results in a description of the information and knowledge structures and functions involved in the problem,

and the output of knowledge analysis is the knowledge model that contains a specification of the information and knowledge structures involved in knowledge management center.

Second, findings from the study indicate a clear and relationship between collective customer service efficacy and the extent of knowledge utilization. Knowledge utilization indicates how effectively it can exploit acquired knowledge in the form of new and improve service. So, the organization with the advanced knowledge utilization capacities can quickly respond to the environmental dynamism. Briefly, knowledge utilization is the process of carrying out activities to make sure that any comments present in the organization. Knowledge utilization includes a variety of intervention aimed at increasing the use of knowledge to solve customer complaints; the field embraced a number of subtopics, each of which has its own body of work (Backer, 2001). The effectiveness of knowledge utilization through awareness of the possession of knowledge, making sense of any feedback, included the freedom of applying these feedback for right resolution.

Third, findings from the study indicate a clear and relationship between collective customer service efficacy and the extent of knowledge acquisition. Knowledge acquisition is the first process, or practice to making its useful to an organization also named as creating, capturing, searching, seeking, innovating, and collecting either internal or external information both implicit (resides in head) and explicit (codified, documented) knowledge such as publications, activity reports, lessons learned, interview, presentations, and referring to what forms of expertise of the organization acquire from outside through acquire from outside through the relationships with customers. Indeed, author believes that customers as the great source of information for research and development, including the new product/ service such source of creative innovation.

Fourth, findings from the study indicate a clear and weak relationship between collective customer service efficacy and the extent of knowledge creation. Knowledge creation was driven by curiosity or in

response to a problem refers to the deliberate and purposeful collation of observation, data, or facts to generate new or novel ways of understanding a particular phenomenon both in individual and organization level. New created knowledge can be within and outside organization as minor problem(s) from customers. Therefore, where knowledge creation was concerned, strategy and structure should reinforce both tacit and explicit knowledge interaction across many different branch offices throughout organization. Comparatively, knowledge transferring practice, and knowledge storage practice do not have the strong consequence with the quality of customer service, necessarily, to fill in or solve these situations.

Fifth, revealing the important of knowledge storage influences the quality of customer service as demonstrated through customer complaint, customer feedback, comments, or any voices of customers, etc, whiles an organization ought to produce high technology of tools for data warehouse is develop increasingly in the effective cost, so the connection between the internal and external or formal and informal information (intellectual capital) is able to flexible manage, retrieve, or decision making as well. Although the employee leaved immediately, an organization could keep their business and work performances stability and sustainability.

Lastly, findings from the study indicate a clear and relationship between collective customer service efficacy and the extent of knowledge transferring. Werr and Stjernberg (2003) described as the experiences of colleagues as the crucial source of knowledge transferring: exchange of colleagues also took place in informal situation such as spontaneous hallway meeting, lunch, dinner, conversation over a cup of coffee as the stories about concrete cases. This knowledge was a large extent tacit, but transformed into articulate knowledge through a process of sharing from different departments such as sales department, marketing department, production department, or eventually executive for decision making.

Implications for Executives

As executives, or top management level recognize in the

importance of knowledge management practice, and currently, it is an arduous competitive especially in the financial industry, therefore they seek to enable to their subordinates to response customers over customers' expectation, this study provides suggestion for developing customer service both personal and corporate customer. As awareness, the results should be applied based on the following; (see table 7)

Table 7: Implication for customer service improvement of an organization

Knowledge Management-Practice	Activities in financial industry	Gender
1. Knowledge analysis	Encouraged in data cleaning, data integration, data selection, data mining, or pattern evaluation, etc	Sig (Female > male)
2. Knowledge utilization	Focused on best practice with innovation (4Ps): product, process, paradigm, position.	Sig (Female > male)
3. Knowledge acquisition	Embolden implicit (resides in head) and explicit (codified, documented) knowledge such as publications, activity reports, interview, presentations, and referring to what forms of expertise of the organization acquire from outside through acquire relationships with customers, suppliers, competitors, or partners.	Not concerned

<p>4. Knowledge creation (S-E-C-I)</p>	<p>Tacit to tacit knowledge (Socialization)</p> <p>Tacit to explicit knowledge (Externalization)</p> <p>Explicit to explicit knowledge (Combination)</p> <p>Explicit to tacit knowledge (Internalization)</p>	<p>Sig (Male > female)</p>
<p>5. Knowledge storage</p>	<p>Supported for collect information through network, corporate yellow pages, lesson learned annual report, customer experiences, intelligent electronics source, any publication, etc</p>	<p>Not concerned</p>
<p>6. Knowledge transferring</p>	<p>Embraced formal and informal communication, two ways or cross conversations, emphasized on informal communication.</p>	<p>Not concerned</p>

Consideration, the connection between customer service efficacy and knowledge management practice in the financial industry is a powerful one. A knowledge analysis practice stated is expanded into six steps (Phusawan, 2006). Besides having direct and indirect effects also analyzes their customer's data for effective management as the following:

1. Data cleaning is the beginning step to erase such uncompleted, or discontinuities data from the system.
2. Data integration is the collecting data from internal and external environmental business or outsourcing.
3. Data selection is the selective specific data for analysis.
4. Transformation is the grouping data into category in term of demographic, psychographic, socio-culture, marketing, or general

information in a workplace.

5. Data mining is the applied information for coping with the real solution or situations by taking the results from data selection process to set the hypothesis by analyzing and working with an organizations' strategy for improvement. Data mining consist of many tasks such as customer assorting, customer grouping, customer conclusion, variable factor forming and model setting, etc.

6. Pattern evaluation is the last process to insist in justified solution for better.

Overall, these job characteristics is found out that female can perform better than male can do it.

Next, the relationship between collective customer service efficacy and the extent of knowledge utilization indicate in high medium level, knowledge utilization practice of organization carried out through the approach to implement required "the best practices" employee(s) have to develop new knowledge about the way to improve to the best practice then reports to the employer(s) for evaluated and utilized of organization's current best models for an organization. Furthermore, knowledge utilization also need a collaborative process, full collaborative process required the working together in trust and no any level of the performances or innovations can success by individual efforts with a high level of motivation and systematical disciplines for utilized knowledge's current best knowledge and best practice models.

Strategies for effective knowledge utilization as the following:

1. Best contact: to interact between the customer and employee with knowledge on innovation.

2. Conceptual foresight: how innovation will be adopted in new situation.

3. Outside consultation: to design the change and useful objective for management.

4. Transformation of information: to translate in meaning or abbreviation for simple understands in innovative context or issues.

5. Consumer and championship: to seek in the opportunity to success in the adoption process or innovative changing.

6. Potential involvement: to prepare in suggestion of new programs or practices.

Generally, these job characteristics is found out that gender of employees has influenced toward the quality of customer service, especially female can perform better than male can do it.

Next, the relationship between collective customer service efficacy and the extent of knowledge acquisition indicate in medium level, knowledge acquisition practice of an organization carried out through many process; by learning tends to be a path-dependent activity in the new knowledge acquisition is largely determined by the existing experiences base, both in personal and corporate level. In generally, knowledge acquisition consisted of the mechanisms for collecting implicit and explicit knowledge and creating this knowledge from internal such as employees, policy, product, service and external source such as loyalty or new customers, competitors, or stakeholders. Organization may set compensation or benefit policy to motivate these stakeholders for intelligence sources.

In addition, the relationship between collective customer service efficacy and the extent of knowledge creation indicate in medium level, knowledge creation practice of organization should view knowledge creation in the meaning of the origination of novel and useful ideas and solutions from the root of customer complaint, and comment, and also demonstrated knowledge creation can be learned and taught. It is one aspect of knowledge generation.

Creation of new knowledge should couple with the existing knowledge, or deeply embedded in the process of the system itself. The usual approach adopted by the organization in brainstorming, workshop in team oriented. Knowledge creation is driven by curiosity or in response to a problem refers to the deliberate and purposeful collation of observation, data, or facts to generate new or novel ways of understanding a particular phenomenon. Contractually, these job characteristics is found out that male

can perform it well.

Organization have measure of control over these variables, knowledge storage practice is the step which have the potential to improve the quality of customer service in term of information technology system to collect these information from lesson learned, customer visiting, customer buying, customer decision making, customer experiences, stored experiences, etc. Organization should encourage their employees to observe and collect customer insights for analysis, especially implicit knowledge that is quite difficult to communicate to others, thus knowledge storage is also the challenging process and knowledge storage works with the technology, and complex human process in thinking system and memory. Branch expansion is increasing, but information is overlapping, or overloaded in corporate memory and lag of internal system that which is the root of slow decision making, unclear problem solving, or leads to the ineffective response in the future.

Furthermore, contributing the best practices is a way to foster the knowledge transferring, and also build mindset in learning within an organization. Finally, the relationship between collective customer service efficacy and the extent of knowledge transferring indicate in low level, knowledge transferring practice of organization should increases these activities through build relationship, two way communication among departments by creating common ground, and establishing time including frequency of informal meeting or unconsciously exchange by people through informal interaction, sharing basis with brainstorming, building non-hierarchical surrounding in workplace, and setting evaluate performance based on sharing.

Especially, knowledge storage practice, and knowledge transferring practice do not have the strong consequence with the quality of customer service; executive ought to concern on these crisis issues how to improve your valued employees through useful activities with your investment.

Continued investigated into the link between these variables can further applied six different knowledge management practice, a critical

improvement on the efficacy of customer service. Finally, executive should stimulus their employee's performance work best for effective customer service providing them through rewards, success promotion, career growth supporting, etc.

Imperatively, based on the hypothesis 2 assumes that gender does not have the strong relationship with the quality of customer service through knowledge transferring practice, knowledge acquisition practice, and knowledge storage practice necessarily, to fill in or solve these situations for performance improvement, all frontline employees can perform these processes without gender concerning.

Lastly, the research result also double checked with in-depth interview with top management level from various functions in the organization about how each dimensions of knowledge management affect to service that your subordinates provide to customers, and almost all answers were matched to these questionnaires. It would be rely on the study of many scholars such as Greene et al. (1989) explained about mixed method research blended quantitative and qualitative method for reliability and validity, and Greene and Caracelli (1997) evaluated with qualitative method for follow-up the results as well as Johnson et al. (2007) emphasized in the objectives of quantitative and qualitative research study for confirmation while as Creswell and Plano Clark (2011) design research questions for quantitative and qualitative method connection and information completion.

Conclusion

Most of the responding was recognized how importance of knowledge management practice is and also have participate in customer service improvement through six dimensions of knowledge management practice as the following are knowledge acquisition, knowledge creation, knowledge storage, knowledge analysis, knowledge transferring, and knowledge utilization. The aim of this research is mentioned that the efficacy customer service do relate to the knowledge management practice. Consideration and initiating with employees in

operational level with questionnaires in six contexts covered checklist, and in depth interview with management level for confirmation about KM practice do relate to the quality of customer service.

The findings suggest that in developing in customer service, emphasis should be put on each dimension of KM as the following: knowledge analysis has the strongest effect to the efficacy of customer service, knowledge utilization, knowledge acquisition, knowledge creation, knowledge storage, and knowledge transferring affect to the six dimensions of knowledge management practice respectively. Thus, organization ought to put effort or invest appropriately with various activities; especially knowledge utilization practice should be blended creative innovation for implementation either speeds of service, real time online banking, or e-banking service. On the other hand, this study aims at discussing about role of gender between male and female how influence toward the quality of customer service through knowledge management practice, it can be concise that gender of service provider has effect to the knowledge creation practice, male can this take action(s) better than female can do it, whiles knowledge analysis practice, and knowledge utilization practice, female can perform these action(s) well, however, knowledge storage practice, knowledge acquisition practice, and knowledge transferring practice can be performed without gender concerning for effectiveness.

Best practices for knowledge management can be observed in behavior, or processes such as an expression of system experimentation with itself, or an expression of the company culture with information technology (Bukowitz and Williams, 1999). Even though no every branch offices can be concluded in the study, the strong correlation relationship of the efficacy of customer service and KM practice as well as the interviewing from executives in organization. They provide some interesting implications for further study. Understanding feedback, comment, or any complaint, seems to be an important and promising area for pursuit of development for effectiveness and best practices for customer.

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