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KEYWORDS	ABSTRACT
<p>Marketing Knowledge Management, Customer Satisfaction, Financial Technology Startups</p>	<p>Purpose of this research is to determine link between marketing knowledge management (MKM) and the conventional banks performance. This study employs quantitative research approach, and it draws its participants from a sample of firms and organizations that have already put MKM and DFI into practice. A total of 304 commercial bank managers and staff were given the questionnaire using a random selection process. The researchers did, however, collect 304 completed surveys, which they put through the reliability test, an EFA, and a simple linear regression analysis. Surveys are used to gather data, which is then examined with the statistical techniques such as correlation and regression analysis. It seems that MKM has favorable and substantial effect on company outcomes. By providing empirical proof of importance of marketing knowledge management (MKM) in enhancing corporate performance, this study adds to the current body of knowledge. It also draws attention to necessity for businesses to effectively manage and utilize their marketing knowledge and to adopt digital financial innovation in order to improve their performance.</p> <p> 2022 Journal of Social Sciences Development</p>
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INTRODUCTION

There is a substantial connection between competitive advantage and knowledge management (KM). The majority of commercial entities stand to benefit significantly from this connection (Yusr, Mokhtar, Perumal & Salimon, 2022). It has been stated that significance of this connection stems from the fact that workers in organizations get the ability to improve their performance in terms of completing the activities and duties assigned to them as a result of having access to organizational knowledge (Ritala, Huotari, Bocken, Albareda & Puumalainen, 2018). Thus, the solution that may alleviate the stresses on sustainable development might be indicated by competence and gradual

innovation (Chatterjee, Chaudhuri & Vrontis, 2022). In addition to this, it helps to build new skills, eliminate any undesirable business processes, and properly capture the values of the company's offerings (Massa & Tucci, 2013; Foumani & Chirani, 2012). In the management literature, the topic of the connection between successful KM and performance of an organization has been discussed. As a consequence of this, companies, regardless of the industry or line of work that they are engaged in, need to see strategic knowledge as the valuable resource and gives it the respects it deserves (Foumani & Chirani, 2012).

In addition to the advantages that are generally acknowledged, the research on marketing have come to the conclusion that marketing knowledge reflects both explicit and tacit knowledge. It incorporates strategies with competitors, techniques including cooperation and connection building with customers (Chatterjee, Chaudhuri & Vrontis, 2022). In addition to this, it emphasizes the use of the lessons learnt from past marketing experiences, whether they be applied to the creation of new goods or to the maintenance of connections with current consumers (Foumani & Chirani, 2012). So, it is necessary to efficiently handle this information (Kermally, 2019). On the other hand, the importance of innovation has led to the development of a wide range of viewpoints and the emergence of a number of different typologies. This is an additional facet of the topic (Chesbrough, 2010; Foumani & Chirani, 2012). Since it is no longer viable to compete just on the basis of financial capital or by emulating the vital strategies of other businesses, wealth creation and organizational competitiveness are increasingly placing greater stress on importance of creativity and innovation (Efrat et al., 2017).

A review of literature suggests that researchers have paid less attention to the impact of knowledge management upon the digital financial innovation than they have to its influence on the corporate performance, best practices in knowledge management, and process re-engineering (McIver & Lepisto, 2017; Omar, 2021). By way of illustration, Byukusenge and Munene (2017) investigated how the KM process influences the overall performance of a company. The proper management of a resource allows a company to get more benefits from that resource. The acquisition of knowledge may be accomplished via a variety of techniques, including as learning, which can be accomplished by studying other organizations and grafting components that already hold information. Thus, in addition, knowledge can be acquired by active searching and monitoring. The findings of research suggested that KM and the performance of businesses are favorably associated to one another. In addition, Crhová and Matoková (2019) conducted research in the Czech Republic to determine how the sharing of information influences creativity and innovativeness, the use of human resources, and financial success.

LITERATURE REVIEW

Knowledge management (also known as "knowledge management" or MKM) is the process of the generating new knowledge, disseminating and distributing the existing knowledge, collecting, organizing, and applying information about knowledge, and gauging the effect of knowledge on an organization's effectiveness (Cheng & Leong, 2017). MKM is the highly essential factor that contributes to success of business (Kianto et al., 2016). It is a collection of procedures that companies follow so as to successfully represent, produce, recognize and disseminate their acquired knowledge

for the purposes of learning and sharing with other companies. Yet, it has a strong connection to learning activities inside the firm (Chatterjee, Chaudhuri & Vrontis, 2022). Proper management of a resource allows a company to get more benefits from that resource (Salim & Sulaiman, 2011; Li, Ashraf, Shahzad, Bashir, Murad, Syed & Riaz, 2020). In this connection, the resource in question is knowledge. According to Garca-Fernández (2015), one of essential functions that MKM does is to assist in transformation of available assets into useful capabilities and competence. In this capacity, MKM plays a key part.

Knowledge acquisition, according to work of other academics, entails not only finding and using relevant information from external sources, but also extracting, collecting, and capturing the most pertinent information from those sources (Chatterjee, Chaudhuri & Vrontis, 2022). Captured data must be organized before it can be put to use. This entails extracting relevant data, cleaning it up, sorting it, providing context, and packaging it into usable forms (Evans et al., 2014; Gonzalez & Martins, 2017). As information is received, a processor either immediately puts it to use or stores it for later retrieval (Chen et al., 2015). The acquisition of knowledge may be accomplished via the variety of the techniques, including as learnings, which can be accomplished by studying other organizations and grafting components that already hold information. In addition, knowledge can be acquired by active searching as well as monitoring (Alavi & Leidner, 2001; Rodríguez, Millán, Salgueiro & Gutiérrez, 2013). The findings of research suggested that KM and the performance of businesses are favorably associated to one another. In this regard, in his article from 2005, Jantunen makes the argument that "knowledge-acquisition skills consist of procedures and mechanisms for gathering important information and developing knowledge from internal and external sources used for decision-making."

In the literature on IT value, knowledge management skills have long been stressed as a means to inform decision-making and enhance organizational performance. According to research showed by BP, IS has been shown to facilitate timely decision-making, give insights that boost competitive advantage, inspire innovation, and provide mechanism to manage environmental unpredictability (Popovi et al., 2014). So, it is necessary to efficiently handle this information (Kermally, 2019). On the other hand, the importance of innovation has led to development of a wide range of viewpoints and the emergence of a number of different typologies (Hussain, Xiaoyu, Si & Ahmed, 2011; Chang, Chien, Huang & Chen, 2010). In the management literature, the topic of the connection between successful KM and the performance of an organization has been discussed (Faraji, 2011; Hou & Chien, 2010; Rezaee & Jafari, 2015). Proper management of a resource allows a company to get more benefits from that resource. In this case, resource in question is knowledge (Garca-Fernández, 2015). In addition, there are some people who contend that it is necessary to manage three different kinds of knowledge in order to have superior strategic awareness as required in different situations (Hou & Chien, 2010).

RESEARCH METHODOLOGY

The overall total of a component that is referred to as a population. The total number of people that belong to a certain population is referred to as the population size. Participants in this research will consist of managers as well as clients that use commercial banking services. This study included

participation from a total of 304 managers working in various banking industries. The researcher is primarily interested in marketing knowledge management as a means of gathering information from a wide range of commercial banking sectors. Researcher sends out total of 304 questionnaires to various commercial banking sectors. A researcher's sample is chosen in accordance with their hypotheses, which were developed throughout literature study. The researcher used probability sampling to zero in on responder candidates for data gathering. This kind of sampling was chosen by researchers since they already have data on the population they were investigating. Moreover, the researchers opted for a simple random sample technique when reaching out to respondents. The study's authors think their methodology is a good fit. Study's core survey on marketing knowledge management was designed to get responses from a representative sample of the population. This study was quantitative in nature; hence the researcher used several methods of data analysis. This study's data analysis was performed using SPSS 21, which was utilized by researcher extensively. The researcher employed a survey questionnaire that used established metrics common to the field of behavioral finance. In this connection, previous researchers have already used these methods to examine the data.

DATA ANALYSIS

Table 1 Item-Total Statistics

	SMID	SVID	CITC	CAID
Built in Marketing Assets	16.1892	4.717	.656	.877
Invested in Marketing Assets	16.1458	4.372	.725	.862
Internal Marketing Capabilities	16.2701	4.681	.842	.836
Business Financial Performance	16.2256	4.625	.774	.849
External Marketing Capabilities	16.0910	5.027	.648	.877

Scale Mean if Item Deleted: SMID, Scale Variance if Item Deleted: SVID, Corrected Item-Total Correlation: CITC, Cronbach's Alpha if Item Deleted: CAID

The extent to which the data may be accepted is laid down in Table 4.2. The data shown in the table demonstrates that the total value of Cronbach's Alpha is .885, which is higher than the reliability criterion of .70. In addition, the results of table 4.3 demonstrated that the Cronbach's Alpha values for each of the variables are more than .70. According to the results, all of the Cronbach's Alpha values are within the range of .836 to .877, which indicates that the data is trustworthy for further study.

The results shown in Table 2 indicate that there is a meaningfully beneficial link between MKM and business success. Particularly, data suggested that is positive and substantial link between Built in Marketing assets and invested in Marketing assets. This was case for both sets of variables. In addition, research showed that built-in marketing has a substantial and favorable correlation between company success and internal marketing skills. In addition, findings revealed a favorable correlation that was both statistically significant and correlated favorably with other aspects of MKM and business success and thus provide the significant information among association exists in research variables.

Table 2 Correlation Analysis

		[1]	[2]	[3]	[4]	[5]
Built in Marketing Assets [1]	Pearson Correlation	1				
Invested in Marketing Assets [2]	Pearson Correlation	.539**	1			
Internal Marketing Capabilities [3]	Pearson Correlation	.692**	.678**	1		
Business Financial Performance [4]	Pearson Correlation	.673**	.543**	.807**	1	
External Marketing Capabilities [5]	Pearson Correlation	.351**	.700**	.587**	.581**	1
**. Correlation is significant at the 0.01 level (2-tailed).						

Tale 3 Regression (Model Summary)

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.845a	.713	.702	.34350
Predictors: (Constant), Performance, built marketing assets, invest marketing assets, Internal marketing capabilities, External marketing capabilities				

Tale 4 Regression (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
1					
Regression	29.068	4	7.267	61.590	.000a
Residual	11.749	99	.118		
Total	40.749	103			
Dependent Variable: Performance, built marketing assets, invest marketing assets, Internal marketing capabilities, External marketing capabilities					

The value of R square is found to be 0.845, as indicated by the statistics presented before. It seems to indicate that each independent variable could be able to explain 84.5% of the elements that make up outcome. It's possible to draw the conclusion from this data that the raw R-squared value and adjusted R-squared value are consistent with one another and with predictions. This conclusion can be reached because these observations.

Table 5 Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.080	.275		-.289	.773
	Built in Marketing Assets	.257	.071	.278	3.626	.000
	Invested in Marketing Assets	.171	.075	.199	-2.287	.024
	Internal Marketing Capabilities	.639	.098	.586	6.533	.000
	External Marketing Capabilities	.293	.083	.278	3.539	.001
Dependent Variable: Business financial performance						

According to the results in table above, every independent variable has a positive and substantial effect on the financial outcomes for the organization. All the factors were shown to have a beneficial

impact on the financial results of the organization. In this drive, because of this, we must reject the null hypotheses based upon the results as outcomes of the regression procedures to examine desired predictability of relationships.

DISCUSSION & CONCLUSION

The findings of current research indicated that built in market practices has significant effect on business financial performance. The findings of current research is in line with the previous research (Chatterjee et al., 2022). Similarly, invested in marketing assets, Internal marketing capabilities and External marketing capabilities has significant effect upon the business financial performance. The findings of current research is in line with the previous research (Yusr et al., 2022). The purpose of research was to determine impact that marketing knowledge management and capabilities had upon a company's bottom line (Yusr, Mokhtar, Perumal & Salimon, 2022; McIver & Lepisto, 2017; Omar, 2021; Crhová & Matoková (2019). The commercial banks of Pakistan were subject of this research. A conceptual framework was created using literature review, knowledge-based theory (Grant, 1996), as well as financial innovation theory in order to accomplish the study's goals and conduct research systematically (Silber, 1993; Battor, Zairi & Francis, 2008; Abubakar, Elrehail, Alatailat & Elçi, 2019). The Impact of Marketing Knowledge Management on the Bottom Line of Banks and Other Financial Institutions. In this drive, results of this investigation provide credence to claims that marketing knowledge management improves financial institution productivity (H1, H2, & H3). Supportive and considerable evidence is provided here supporting assumptions about relationship between the marketing knowledge management and digital finance innovation and business financial performance.

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