INFLUENCE OF KNOWLEDGE MANAGEMENT PROCESS ON PERFORMANCE OF FINANCIAL INSTITUTIONS IN MOGADISHU, SOMALIA

MOHAMED GHEDI JUMALE

A THESIS SUBMITTED TO THE SCHOOL OF BUSINESS AND ECONOMICS IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF DOCTOR OF PHILOSOPHY IN BUSINESS ADMINISTRATION AND MANAGEMENT (STRATEGIC MANAGEMENT), OF KENYA METHODIST UNIVERSITY

SEPTEMBER, 2023

DECLARATION AND RECOMMENDATION

Student's Declaration

"I declare that this thesis is my original work and has not been presented in any other study".

Signature……Date……

Mohamed Ghedi Jumale

BUS-4-3054-2/2016

Supervisors' Recommendations

"This research thesis has been submitted for examination with our approval as university supervisors."

Signature……Date……

Prof. (Eng.) ThomasA. Senaji, PhD

School of Business and Management.

The East African University

Signature…….Date……

Dr. Clemence Niyikiza Omanwa, PhD

School of Business and Management

Kenya Methodist University

DEDICATION

I would like to dedicate this thesis to my parents who have been a great motivation and inspiration throughout my education journey.

ACKNOWLEDGEMENTS

I take this opportunity to thank the Almighty God for giving me His grace and favor throughout the PhD program. I salute my supervisors for guiding me throughout the process and for making the writing of this thesis a success. First Special thanks go to my family for their unwavering support. I also acknowledge my colleagues in the university and those in the department of business administration who helped with ideas which made the writing of this thesis successful. Also, I would like to appreciate all faculty members in the School of Business and Economics and the library staff at Kenya Methodist University for their guidance and support that culminated in the development of this thesis.

ABSTRACT

The study of organizational effectiveness is given a lot of attention in business. The phenomena, however, is complex and has several dimensions. Execution might be described as a company's competence to produce beneficial results and behave appropriately. For many firms, effective management of intangible knowledge resources is equally as crucial as efficient use of real assets and natural resources. Knowledge-based companies hold the view that market domination requires disruptive knowledge. Because earlier studies did not concentrate on certain facets of the capabilities of the knowledge managing process, the vast implications that knowledge management has on firm's performance have gone largely unappreciated. Although some firms have put knowledge management methods in place, there haven't been any measurable performance increases, and the adoption of knowledge management process in Somali financial sector was missing phenomena in the literature. The general objective of this study was to "determine influence of knowledge management process on performance of financial Institutions in Mogadishu, Somalia and to investigate whether organizational learning culture moderates the relationship between knowledge management and the performance of Financial Institutions in Mogadishu, Somalia". The study's particular objectives were to explore how knowledge conversion, sharing and use affect performance financial institutions in Mogadishu, Somalia, and moderating effect organizational culture on this relationship. The study used a correlational cross-sectional survey approach to accomplish these objectives. In Somalia, 244 financial institutions staff took part in the survey for this research. The respondents were drawn from five each organization's five key functional areas. A questionnaire instrument was used to collect primary data. The survey data were reviewed using descriptive and inferential statistics to evaluate hypotheses. The performance of financial institutions in Mogadishu was shown to rise as a result of knowledge conversion and utilization (Wald = 4.519, df = 1, p=0.0340.05, and OR = 1.909, respectively). Conversely, knowledge sharing had no significant influence on performance (OR=1.265, Wald = 0.086, df=1, p=0.347>0.05). It has been shown that knowledge management improves financial institution performance in Mogadishu Somalia (OR=1.419) without any significant moderating influence from organizational culture (Wald = 0.331, df = 1, p = 0.565>0.05). The study's conclusions might be used to other firms that heavily depend on information to create knowledge management policies and encourage knowledge management process capabilities. According to the study, knowledge management techniques like knowledge use and conversion may be used to monitor, enhance, and grow an organization's performance. Further researchers were recommended on other dimensions, and benchmark cases for competing firms.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ABBREVIATIONS AND ACRONYMS

AMA	American Management Association
ANOVA	Analysis of Variance
CBS	Central Bank of Somalia
CFA	Confirmatory Factor Analysis
SBA	Somali Bankers Association
KBV	Knowledge Based View
KM	Knowledge Management
KMP	Knowledge Management Practices
KMPC	Knowledge Management Process Capabilities
KMPI	Knowledge Management Performance Index
MDCM	Multimedia Development Corporation of Malaysia
MSC	Multimedia Super Corridor
R&D	Research and Development
RBV	Resource Based view
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for Social Sciences

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Information background for the research may be found in the next section. In addition, it clarifies the reasons why this investigation was really required in the first place. The success of an organization is examined in connection to its knowledge management methods as well as its culture. This chapter outlines not just the study's general and specific aims, but also it’s working hypothesis for the investigation.

Globally, fast transformation of the new knowledge economy offers a similar difficulty for organizations worldwide according to according to Zwain, et al. (2012). This conclusion was reached after the author’s analyzed data from several companies. It is becoming more difficult for many companies to remain one step ahead of their rivals currently, which is marked by the fast progression of technological improvement. According to Martin-Rios and Erhardt, (2016) knowledge is fast becoming more important than other factors such as labor, land, and money in the manufacturing process. Meher and Mishra, (2019) state that one of the essential responsibilities of knowledge managing is to distribute useful information to the proper staff at the appropriate times.

Meher and Mishra, (2019) defined Knowledge management as the act of methodically communicating information to the relevant persons at the proper time so that it may be used and shared. According to Igielski, (2017) in order for an organization to increase its performance, it is essential for the organization to put equal significance on the management of its knowledge as it does on the utilization of its physical assets and natural resources.

Study on strategic management has traditionally focused on the variety of organizational performance making the capacity of the theory to explain this phenomenon an essential component. Singh and Kota, (2017) stated that the resource-based view (RBV) proposes that organizations may differentiate themselves from competitors in a way that is not only for short-term but also long-term by investing in the expansion of scarce but strategically essential resources and competences.

The resource-based approach focuses an emphasis on the qualities of a firm's resources that give it a superior competitive advantage in performance and help it stand out from the competitors. This contrasts with the traditional perspective, which lays less of an emphasis on the characteristics of an organization's assets. According to RBV, firms who are in direct competition with one another have access to a wide array of resources, all of which are stationary. Because of this, an internal arrangement of strategically essential resources might lead to the achievement of a durable advantage in terms of competitiveness over the long run.

The American Management Association (AMA) (2007) identifies five elements as having an impact on productivity in an organization. There is a correlation between the philosophy of the company, the leadership style, the organization’s structure, and the values that it upholds, and the interactions it has with its consumers. A dynamic and intricate structure is produced as a result of the interaction and influence of various components. If you make a modification to any one of these items, it is possible that it will also influence the other things. Businesses that are successful often have leaders, managers, and workers that all believe in the same things and are all focused on the same goals. In addition to this, they typically adhere to singular principles and points of view.

Ever since the notion of strategic management was originally suggested, academics and business executives have been searching for broad concepts that can be used when formulating plans that may distinguish themselves in a crowded market. Sukaatmadja et al. (2021) Research has been done on the topic of strategic management from the standpoint of a resource-based approach, and some of the questions that have been studied include: what separates successful organizations from failed ones, and how to outperform competitors.

In addition, Holford, (2019) stated that making use of limited but important resources and abilities may offer firms with a long-term edge over their competitors. There has been a suggestion that intangible assets, including knowledge, innovation, and intellectual property, hold substantial importance as sources of competitive advantage. From a KBV point of view, that innovative information is essential for the success of businesses (Figurska & Sokol 2020). Because their value proposition will inevitably be duplicated, firms have to innovate in order to keep their edge over their competitors.

African Perspective: The duties of a new manager in Africa extend much beyond the administration of financial resources and human resources. In this context, "it" refers to something called Knowledge Management (KM). The initial conference was conducted in 2005 in Johannesburg, South Africa. In Nairobi, Kenya the second was held in July 2007, and moreover, the third was hosted in Dakar, Senegal, in 2009. All of these conferences were held in Africa to fine-tune this innovative approach to governance.

Knowledge is gradually being recognized as a new competitive essential by a growing number of companies. It is a commonly held belief that information is power; hence, in order to maintain one's competitive advantage, one must accumulate as much of it as possible (Kombo, 2015).

The (MDCM), Multimedia Development Corporation of Malaysia asserts that in today's fast-paced business climate, companies must effectively manage their information in order to exert influence and obtain competitive advantages. Nowacki and Bachnik, (2016) assert that the new economy that is built on knowledge sets a priority on the invention of new knowledge, its application, and then efficient transmission of existing knowledge (Aiken, 2016).

Somalia: The current political upheaval that has gripped Somalia has had a negative effect on the country's financial industry, which was already in a precarious position to begin with. As a direct consequence of this, Somalia has a growing number of banks and money transfer firms that function and provide certain limited financial services as well and Microfinance and insurance companies. According to Smyrnios (2013), the rapid rise in the number of commercial banks in Somalia over the last few years has led to an enhance in both the liquidation of markets and the mobilization of resources. This phenomenon has been seen in recent times. According to Leso et al, (2023), the culture of an organization, its organizational structure, and its technological infrastructure all have an effect on the knowledge infrastructure competency of that organization.

According to Ramos Cordeiro et al, (2023), it has been widely acknowledged for a long time that businesses can acquire the knowledge and resources necessary for success by relying on strategic partnerships, outperforming market leaders in benchmarking, and learning about their own products from a new perspective by studying products that are similar to those from the past. Customers and distributors are two other groups that might serve as potential information resources on the external market.

The knowledge management's field has recently started to acknowledge the relevance of information sharing practices conducted at the corporate level. This is considered to be essential to the effectiveness of organizations because it takes into account the human, institutional, and technological aspects that determine how easily knowledge can be transferred from one place to another. According to Njoki (2013), successful information sharing is contingent upon the presence of the following conditions: an environment that promotes active employee participation; evaluation of employee perspectives; and a corporate culture that encourages and rewards this kind of participation. The conversion, sharing, and use of new knowledge are all aspects that benefit from an organization having a culture that is knowledge centered and a necessary component for the communication that takes place between people who can normally be trusted.

Sharing one's knowledge is vital to the development of a company since it makes it simpler and more efficient to immediately disseminate information to those areas of the company that have the most potential to benefit from it. On the other hand, incentive is necessary to persuade personnel to reveal knowledge so that it benefits the business well (Van Long, et al., 2014). It is unreasonable to expect all of the workers to voluntarily share their skills without first weighing the potential advantages and disadvantages of the situation. Tang, et al. (2015) state that the of an organization's culture is what allows its members to efficiently develop new knowledge, acquire new information, communicate existing knowledge, and manage existing knowledge.

In addition, the culture of the organization helps to the establishment of a competitive advantage (Ruparel & Choubisa, 2020). This is accomplished by limiting individual contact and/or the scope of information processing to suitable levels within the company. There are a

lot of leaders that are conscious of the fact that performance is tied to the interrelated behaviors of collaboration, information sharing, and mutual assistance. Consequently, in order to make it simpler for information to be converted, shared, and used, organizations need to work to cultivate the culture that lies underneath their operations.

Knowledge Management and Performance and Organizational Culture

Knowledge Management (KM) seeks to upgrade workplace productivity and effectiveness by methodically gathering, recording, analyzing, and spreading the expertise of its members. Knowledge is seen as an irreplaceable resource that must be protected by whatever means necessary, and knowledge management was developed for this purpose. Knowledge management activities include of acquiring information, arranging that information, disseminating it, and using it. The purpose of (KM) knowledge management is to integrate and coordinate the personal knowledge of employees within an employer organization. This is accomplished via the effective management of the knowledge already held by the company as well as the creation of new information (Rahimli, 2012).

Although the fact that transitioning to a knowledge-centered organization is a necessary step for firms to take in order to remain competitive, top managers have struggled to implement knowledge management programs throughout their companies. This is particularly the case if their companies have a history of running lucrative operations in the past. In order for businesses to increase their capability to sustain a long-term competitive advantage, they need to strengthen their capability to execute knowledge management programs and make use of the data they collect. To prove that knowledge improves a company's competitiveness, it is not enough for businesses to simply create the skills or strategies necessary for internal KM. According to Rahimli (2012), when more information is made accessible and properly

used, all of the characteristics that give rise to exceptional performance—including organizational creativity, operational effectiveness, and product/service quality—improve. This includes the ability to obtain new knowledge, and the core concept underlying the management of organizational knowledge. Rahimli (2012) asserts that the knowledge management infrastructure serves as the fundamental building block for effective knowledge management. The following is the statement made by Nowacki and Bachnik (2016) which was supported by this argument: Initiatives relating to knowledge management (KM) gain a great deal from having a strong basis, just like practically every successful firm that makes use of KM does. As a consequence of this, it is commonly understood that the successful and beneficial use of knowledge management (KM) demands a strong and adequate KM infrastructure. This infrastructure must contain intellectual capital, organizational structure, organizational culture, and technology.

Knowledge is becoming an increasingly crucial factor in the upkeep and creation of competitive advantages in the fast-paced world of business today. There has never been a time in history when competitors, customers, investors, and regulators have been more competitive or demanding of firms. To be effective in today's information age and knowledge-centered economy, business executives need to acknowledge that their company's knowledge is its most asset and establish strategies for maximizing the use of that knowledge.

Fattah et al. (2022) are among a few of the scholarly articles that have been published about knowledge management, which is yet in its inception as a subject of study. None of them, on the other hand, talked about the knowledge management methods and moderators that are used by Kenya's banking industry. The drive of this research was to determine the responses to the inquiries "What are influence the knowledge management processes on the efficiency

of financial institutions, and how does organizational culture moderate the association between these KM processes the performance of these institutions?"

Abzari and Barzaki (2011) postulate that one of the highest critical and significant properties that a company may possess is its knowledge. This particular aspect has received a great deal of attention in their study that has been done on knowledge management. The new era of technologically used knowledge in key forecasting, assessment, decision making, evaluation, and reshaping of the organization’s operational systems will be referred to as knowledge management (KM), Kingsley (2022) used KM as the abbreviation for knowledge-management. Knowledge-based assets or resources, such as patents, give a range of capabilities that are at the foundation of competitive advantage, as stated by Liu and Wei.

Itoe and Karadas (2022) asserted that knowledge-management (KM) is a projected and methodical approach for maximizing an organization's performance by using the collective and individual knowledge, competence, and creativity of its workers. KM also refers to the term knowledge-worker which refers to a person who has all of these characteristics. Improved employee knowledge creation, dissemination, application, and protection leads to enhanced organizational performance (Iqbal & Asrar-ul-Haq, 2017)

According to Santoro et al 2019), activities related to knowledge management (KM) like the gaining, conversion, and use of knowledge were utilized to manage and increase social capital while also boosting the performance of the organization. Businesses are able to keep their market competitiveness while also boosting their absorptive capacity by using KM techniques that ease the conversion, sharing, and application of both current knowledge and new information while adding value to social capital. In addition, Sujatha and Krishnaveni (2018) emphasized the relevance of an organization's continual efforts to develop new

information, distribute that knowledge across the organization, and transform that knowledge into real outputs. These activities are essential for a firm to remain competitive in the modern business environment.

Significance of managing knowledge

In order for a company to be profitable in today's highly competitive business environment, it is imperative that they incorporate high-quality information into their most crucial business operations.

According to Rahimli (2012), knowledge management should be considered for a variation of reasons, including the following:

The market is getting more competitive, and knowledge-based management is undergoing fast development at the same time. As a consequence of this, improving our level of understanding is more essential than it has ever been. The production of worth for one's clientele need to be the major concentrate of each and every company. The challenges that come with working from home: There has been a rise in the quantity of working people choosing early retirement in recent years. Because of the growth in the number of people who travel, some information has been lost. As a direct outcome of globalization, businesses today have access to resources and markets located all over the globe. Because of this, they are required to provide the board with persuasive data so that they can effectively deal with opposing interests. This research will primarily concentrate on the processes involved in knowledge management, where Organizational culture serves as a mediator between the relationships between knowledge is used, communicated, and transformed, and the performance of a firm.

Knowledge Conversion.

Knowledge management is generally seen as good for company performance indicators such as revenue growth, reducing production and design time, enlightening employee, and customer satisfaction. According to Wu et al (2017), the distinctions between information, data, and knowledge were front and Centre throughout the whole of our investigation. From the point of view of stock and process, there is a hierarchical structure of data that consists of four levels: information, data, knowledge, and wisdom.

It is possible to turn raw figures into information by first analyzing it to see how well it satisfies certain needs or goals. The development of knowledge takes place whenever information is either arranged in a methodical fashion or produced for scholarly reasons. Knowledge, which is a powerful tool, is a catalyst for both the development of wisdom and the process of making decisions. As a consequence of this, information serves as the basis for educational pursuits. Data does not have a distinct hue, and the information it includes is compiled for a certain objective. The value of data may be increased via the processes of collecting, analyzing, and incorporating them into preexisting knowledge bodies. There is a significant gap between information and knowledge in terms of how they come to be cultivated. The term knowledge refers to more than just information about particular objects; it also includes specifics about the processes by which those things are produced Wu et al (2017. This suggests that the knowledge associated with a process encompasses not just the topic at hand but also the procedures that are used to bring about the desired results.

Tacit information is first externalized, and then it is used to develop new knowledge, when the model is paired with knowledge managing techniques. This is in accordance with the concept held by Professor Nonaka that the conversion of knowledge and the betterment of

oneself follow a quatern-step spiral. Internalization, externalization, socialization and combination are the four stages of development. The stage of depth of the company's knowledge rises because of the incorporation of this new information into the explicit knowledge that already exists.

Additionally, the organization is responsible for absorbing and spreading this knowledge. Last but not least, tacit knowledge is shared with others in order to enhance overall effectiveness and efficiency. It was proposed that the idea of an epistemic component of knowledge (tacit) contributed to gains in understanding (Zhu, et al. 2014). According to Zhu, et al. (2014) the formation of knowledge happens when individuals' unspoken "knowledge is changed into obvious knowledge at the group level and company levels and is then internalized by each and every member of those groups". This process takes happen at several levels, including the person, the group, and the organization. After that, an analysis of the four different methods in which the two different kinds of information may be converted is carried out, as is an examination of the procedure of converting knowledge, which is an element of the knowledge spiral.

The four pillars of integration are: integration, reflection, action, and interaction. When individuals interact with one another, they are able to pick up on the ways of thinking and the subtle technical details of one another, which assisted to the creation of tacit knowledge. The goal of the group is for its members to learn from each other's implicit knowledge and experience by working closely together and applying what they learn in practical settings. Knowledge acquisition via face-to-face or digital contact with external customers, suppliers, and internal personnel is the initial step towards accomplishing these results.

This engagement may take place in person or online. Taking decisive action on this front is very necessary for achieving success. Knowledge may be communicated and transmitted in a manner that is much more efficient when individuals collaborate in productive teams. According to Prabhakar and Savinkina, (2018) the definition of externalization is the process of formalizing knowledge (tacit) into explicit ideas or comprehensible for any organization/individual via the enunciation of this one to support that is promptly understandable. The process of formalizing tacit knowledge into explicit thoughts or understandable for any institution or individual through the own enunciation are immediately comprehensible.

These core components are the building blocks upon which any externalization toolset is constructed. Internal and external socialization are two methods that contribute to the spread of information within an organization. The tacit knowledge of the firm is formed by the amalgamation of the workers' individual experiences and mental models, and it is then distributed via the process of externalization. According to what Prabhakar and Savinkina, (2018) has indicated. According to Prabhakar and Savinkina, (2018), in order to formalize explicit notions, externalization requires the transmission of implicit knowledge that was obtained via socialization. Socialization influences externalization because it forces participants to work through direct experience and connect with tacit and explicit knowledge in the same setting.

New essential explicit knowledge is captured and integrated through combination of explicit and implicit knowledge via collection, reflection, synthesis, and propagation through the sharing process through methods such as meetings, emails, and presentations that are frequently used within the organization; and According to Sujatha and Krishnaveni (2018)

in order to successfully synthesize explicit ideas and incorporate them into a knowledge base, it is necessary to carry through all three phases, known as processing b. According to Wioleta and Scott (2023), findings, a mix is required to demonstrate knowledge in a method that is concrete adequate to accelerate additional knowledge formation in a broader social context.

When knowledge is gained via internal sharing and information gained through externalization are combined, it results in the creation of new information that is clearer. According to Wioleta and Scott (2023), internalization is described as the development of unconscious intuition from conscious awareness. This occurs when explicit information is transformed into tacit knowledge. Combination procedures allow organizations to learn new things by combining what they already know about applications with what they already know about externalization.

The process of putting theory into practice is quite similar to this. When they write something down or tell it to someone else, people are able to recall knowledge better. The use of computer simulations is another viable method for accomplishing this change. Internalization is a process that usually happens in two stages: first, the assimilation of explicit data into tacit knowledge via the use of metaphors, and then, second, the rewriting of explicit ideas or methods. However, in order for a person to assume explicit knowledge in his or her own approach and habits, it must also exist in the form of participation, simulations, role-playing exercises, or personal experience. Those are the only ways it may exist. They enter a new phase in which they work to improve and expand their implicit knowledge at this point (Wioleta & Scott, 2023),

Knowledge Sharing.

For organizations to succeed, knowledge sharing (KS) is crucial. KS within organizations will greatly influence their success as it encourages individuals in the organization to deal with problems and concerns. An organization's employees' ability to share information is an indicator of its knowledge management effectiveness. Understanding the factors that cause employees to engage in KS activities in an enterprise are an essential aspect of knowledge management (AlShamsi & Ajmal, 2018).

According to Muhammed and Zaim (2020), Knowledge sharing is a key knowledge-management-related behavior that is studied widely in the knowledge management literature. However, knowledge sharing could be viewed at many levels, including individual, team and intra- and inter-firm levels. Individual-level knowledge sharing among these forms the basis of all other knowledge-sharing levels, which fundamentally involves people even when considered at other levels. Individual-level knowledge sharing is also a key mechanism through which knowledge is created within organizations through various activities such as socialization, internalization, externalization, and combination (Sujatha & Krishnaveni, 2018). Even when knowledge sharing is considered at an individual level, it can occur horizontally or vertically along the organizational hierarchy.

This research focused on a specific type of knowledge sharing that happens within organizations at a horizontal level and addressed it as peer knowledge sharing. Focusing on specific types of knowledge sharing based on knowledge flows can provide a better picture of different types of knowledge sharing that occur within organizations, as well as knowledge sharing's contributing factors and outcomes, helping to advance the research on knowledge sharing more effectively. This perspective can supplement the current view, which examines

knowledge sharing from a tacit and explicit perspective that is prevalent in literature. (Muhammed & Zaim 2020).

An important contention of this article is that peer knowledge sharing, which is knowledge sharing that occurs horizontally within the formal or informal organizational hierarchy, can be viewed differently from general intra-organizational knowledge sharing. They posit that it contributes to organizational performance through more intermediate outcomes on knowledge management success. The benefits from intra-organizational knowledge sharing for organizations needs to be documented in the literature generally and in the context of Somalia in particular.

Use of knowledge:

The process of applying newly acquired knowledge to a task or problem is referred to as knowledge utilization. Companies gain more from the application of knowledge than they do from its mere possession. Knowledge can be owned and used by individuals or groups. Iqbal and Asrar-ul-Haq (2017) state that a company's ability to quickly respond to changing technology by combining both learned technology and knowledge into good new products and processes is important to the successful development of new goods. Knowledge can come in a variety of forms, such as elaboration (when a more precise translation is essential), imbuement (when basic concerns are sought out), and care (when diverse individuals or groups foster unique understanding).

Furthermore, Santoro et al. (2019) discovered, through the utilization of Likert scale a 7-point, relationship scrutiny, and regression examination, that knowledge use certainly impacts performance. The findings of the research had never been generalized to a larger population due to the low response rate (only 38 percent). Likert scales were used by

McKeen, et al. (2006) to demonstrate a correlation between how many employees participate in knowledge management activities and how well an organization is perceived to be doing. As per Fattah, et al., (2022). KM envelops a great many different however interconnected exercises, including yet not restricted to information age, stockpiling and recovery, transmission, and application. Accor ding to Al-Hakim, and Hassan, (2016) incorporating KM principles into supply chains can help businesses achieve breakthroughs. Organizational success has been shown to be influenced by knowledge acquisition, application, and protection, as demonstrated by (Li et al., 2019).

The most straight forward way to describe the performance of an organization as the level to which an organization succeeds in achieving its planed goals. It has been demonstrated that measurable goals significantly boost employee engagement and brand loyalty. An organization's success can be measured in several ways, including profitability, financial gain, and internal development. The organization's leadership is responsible for devising and carrying out the strategies and actions that will bring the business closer to its stated goals and objectives in order to achieve performance. In addition to enhancing performance has always been a top priority for any business, regardless of whether it is run for profit or not (Fattah et al, 2022). However, it has been challenging to define, conceptualize, and measure performance. Because it is regarded as the most significant metric by which organizations, their activities, and their surroundings can be judged, performance evaluation has long been the focus of organizational research (Li et al., 2019).

Research scholars have focused more on the three main features of knowledge management in recent years: knowledge application, knowledge conversion, and knowledge transfer (Musa, & Adamu, 2017; Ndabari, 2021; Njoki, 2013).

According to Muraga (2015), one sure way to increase productivity within an organization is to guarantee the efficient application of information. Therefore, in order for businesses to reap the benefits of improved performance, it is essential for them to concentrate on these aspects of KM when managing their knowledge assets.

A knowledge management (KM) system can boost a company's market competitiveness. (Cordeiro et al., 2013). Additionally, a crucial element of any effective knowledge management (KM) system is the generation of new data. By assisting a company to preserve its advantages and expand its knowledge base, a KM system has the potential to increase productivity as well as competitiveness. However, the empirical research on the association between knowledge-intensive organization and the performance in and knowledge management (KM) needs to be expanded to include moderating factors. Kinyua et al. (2015) asserts that additional evidence from the field is required.

Additionally, a well-established organizational learning culture may significantly enhance an organization's overall effectiveness by acting as a mediator between managing knowledge resources and performance. Utilizing a centralized platform for knowledge management and sharing like this can encourage workers to pool their expertise, which can improve an organization's performance. Effective knowledge management necessitates well-informed staff members and supervisors, according to the study. According to Kinyua et al. (2015), KM gives financial companies a competitive advantage and drives and maintains performance.

Furthermore, an organization's norms and values must be fundamentally altered for successful knowledge management. According to Kinyua et al (2015), financial institutions can improve internal processes, customer service, and product offerings with the help of

effective knowledge management. This is because rivals based on knowledge and work own the financial industry. According to Kinyua et al (2015), financial indicators can only provide information about a financial institution's past performance and offer no insight into its current or future state of affairs. The best way to evaluate a company's financial success is not always traditional accounting, which places a greater emphasis on short-term indicators like revenue, sales, bank deposits, and stock price. Because they can be used at all stages of an organization and provide a more complete image, non-financial indicators are preferable to financial indices, which only provide a superficial picture of performance (World Bank, 2016).

Organization Culture

The culture of a group can be defined as: “A pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems (Akpa et al., 2021)

Research done by Abdi, et al (2018) and Alsabbagh (2017) in Education sector of Damascus City of Syria mentioned that there is a relationship between organizational learning culture and creating the good working performance of the employee. Organizational learning is assumed as the dynamic process based on the knowledge that forces all level of employees to keep on moving, started with the personal level, then group level until the organizational level.

Hasan and Nikmah (2019) conducted research in banking business area, namely Bank Negara Indonesia (BNI) with some reasons, first, bank is a company that directly involves the people’s activities both in formal or informal and at all levels that occur in the community use

this service. Second, BNI applies some elements related to the human resources management including organizational culture, organizational learning, and performance.

This research has found that organizational learning culture positively and significantly affects creativity and performance. It means that when the good organizational learning culture is well built, the employees will have greater awareness and better motivation to create creativity and perform well.

It should be noted that the limitation of this study is particularly focus on the banking field which makes the result is specific and unable to be generalized for financial Industry. Accordingly, future study may be carried out by making broader comparison between the other financial institutions in the sector.

Famiyeh et al. (2018), investigated the connection between bank customer loyalty and service quality examined the moderating influence of organizational culture with data from Ghana's banking sector to ascertain the aspects that underwrite customer satisfaction and the comparative importance of the numerous dimensions of service to Ghanaian banking clients.

A study and incomplete smallest squares structural equation modeling were used in the analysis of the association between customer happiness and loyalty and service quality. The findings indicate that customers' satisfaction with doing business with these institutions is significantly impacted by a number of social, ambiance, and dependability factors. However, it does not appear that the satisfaction of customers is affected in any way by the confidence and responsiveness of the staff. It's also vital to keep in mind that the positive association amongst customer satisfaction and aspects of service quality tends to be supported by organizational culture.

According to Central Bank of Kenya (CBK, 2013), bankers must continue their education and training in order to provide customers with more dependable services. In addition, managers can make an effort to maintain a well-groomed staff, provide appealing advertising materials, direct customers in the right direction, clean waiting areas, and provide sufficient parking for customers. The fact that the data only covered Ghana's banking system is one drawback of this analysis. According to the findings, factors such as dependability, social, and environmental factors are all crucial to customer reliability and satisfaction in the finance industry bottom line.

As a result, financial institutions must maintain work environments that encourage employees to take ownership of their jobs and make significant contributions. According to some experts, adapting corporate cultures to the industries in which they operate boosts a company's bottom line. Researchers in the field of economics have demonstrated that an organization's culture has a significant effect on its economic activities. They argue that big and small business decisions are influenced by an organization's culture, whether the changes are big or small. They also looked at how four aspects of the company's culture affected its performance: openness, reliability, adaptability, and dedication to the company's objective Organizational culture, according to Abdi, et al. (2018) initially has an indirect effect on performance by influencing how managers' output is measured. Therefore, the company will be able to recruit workers who are most in line with the organization’s current values and, as a result, increase its performance via culture if it implements management practices that encourage job security, fair compensation, and appropriate incentives.

Furthermore, Paais and Pattiruhu (2020) investigated how employee performance and job satisfaction were affected by organizational learning culture. 155 employees made up the

research's sample. They used Proportionate Stratified Random Sampling to choose respondents. Data collection was conducted using a questionnaire instrument, while the analysis of structural equation modeling was performed using Amos. It was indicated by the data that the three factors of, leadership, learning culture and motivation have a 73.55% impact on workers performing according to the coefficient of determination test, while their impact on work satisfaction is 57.44%. Greater job satisfaction necessitates enhanced leadership, learning culture, and employee motivation. Workers will perform better if they are satisfied in their jobs because of the organizational learning culture and leadership style.

According to Xanthopoulou et al. (2022), employees who act in accord with the recognized learning cultural norms and ethics of the organization exhibit greater loyalty and dedication to the success of the business. Regard for workers' commitments, open lines of correspondence, an emphasis on development, client support, schooling, and preparation, and a guarantee to long lasting learning are signs of a flourishing organization culture.

Edeh et al. (2022) state that, instead of being an example of a goods-based economy, banking is an example of a knowledge-intensive service economy. In this instance, commercial banks' competitiveness is enhanced because knowledge development and integration are essential to the process of creating value. As a result, a culture to manage knowledge is a much higher priority for financial Industry than it is for other types of businesses. How the existence of firm’s learning culture impacts the relationship between knowledge management and the performance of financial institutions needs to be investigated in the context of Somalia.

Financial Institutions in Mogadishu, Somalia

Before the civil war, Somalia’s formal financial sector was composed of the Central Bank of Somalia, Commercial and Savings Bank of Somalia, Somali Commercial Bank, Cooperative

Bank of Somalia, Somali Development Bank and the State Insurance Company of Somalia. However, at present, the financial sector is composed of the Central Bank of Somalia, Somali Remittance Companies, and Micro-finance institutions as well as Insurance companies.

The Central Bank of Somalia (CBS) is the monetary authority of Somalia that is in charge of ensuring financial stability, maintaining the internal and external value of the local currency, and promoting credit and exchange conditions that facilitate the balanced growth of the national economy. It also contributes to the financial and economic policies of the country.

The governing body of the Central Bank of Somalia, as stipulated by the Central Bank Act of 2011 in Part IV Section 10, is the Board of Directors. The Board is charged with formulating and supervising the implementation of the Central Bank's policies. It also supervises the administration and operations of the Bank. The Board of Directors consists of five directors who are appointed by the President upon the proposal of the Council of Ministers. The governor, who runs the day-to-day activities of the Bank, is the Chairperson of the Board (Central Bank of Somalia, [CBS], 2017)

Somalia is recovering slowly from its long drawn civil war, which is still continuing, albeit, at a lesser intensity. The financial system along with all other aspects of Somali life is also coming back to shape, although it appears it has a long way to go before, we can truly speak of a strong Somali financial sector (Walhad, 2021).

Financial Institution comprises of a central bank, a growing number of commercial banks, money transfer operators ("MTO"), microfinances and two takaful and re-takaful companies. It is not clear as yet whether there are regulatory guidelines to manage these institutions. But one thing is clear. The central bank has substantive authority over these institutions, as most

of them were operating without any central bank licensing before the re-invigoration of the Central bank in 2012 and do provide full information of their activities to it. They were born out of the true Somali trust in other Somalis when it comes to money matters without, sometimes, any paper trail. It is how the MTOs started and how they operated until they were forced to keep records of the many transactions, they make daily by anti-money laundering rules and regulations of the many countries where they operate. MTOs operate in over some 144 countries where Somalis reside today as citizens or permanent residents (Walhad, 2021).

Central Bank of Somalia gets statutory reports from all the licensed financial institutions that are officially recognized by the Somali Central Bank. The Somalia Bankers Association (SBA) is the organization that speaks for the banking industry and lobbies on its members' behalf in significant policy matters.

According to Njoroge et, al. (2020), the bulk of studies on organizational learning culture and performance have been conducted in the Asia and Europe, contexts which limit the generalization of the findings to the developing world since organizational learning culture and employee performance are influenced by the contexts the firm operates in. This points to a contextual gap in extant literature and calls for research that considers the contextual effects of industry diversity. In response to this call, this study focused on the classified Financial Institutions in Mogadishu, Somalia.

Study by Njoroge et, al (2020), provided empirical evidence of the moderating effect of organizational culture on the relationship between organizational learning and employees' performance using Greenberg and Baron, (2013) model of organizational culture. The organizational culture dimensions considered for this study were innovation and risk taking, outcome orientation and people orientation. They call for future research which considers the

other dimensions, in order to have a broader assessment of organizational learning culture and establish combination of dimensions that have greater influence on organization's performance. To fill this gap, this study considers other dimensions of organizational learning culture including openness, learning orientation to investigate their moderating influence on the performance of financial Institutions in Mogadishu, Somalia.

1.2 Problem Statement

According to Abubakar et al. (2019), knowledge is perceived as a significant element in determining the ability to build up prosperity and achieve success in the fast-growing knowledge economy. According to the findings of the most current study done by Zaim and colleagues (2019), knowledge is the single most important aspect in an organization's potential to perform and accomplish its goals.

When it comes to the strategic management of a company, there is nothing more vital than acquiring an edge over one's competitors. As a direct consequence of this, scholars and researchers would have a significant amount of room to explore and investigate. Given the ever-changing landscape of global competition and the ubiquitous influence that practices of knowledge management have on organizations in the modern day, it is more necessary than ever to distinguish yourself from the rest of the pack. Knowledge and the managing of that knowledge are normally seen as key assets and significant ideas that provide firms a competitive advantage. This is something that every company aspires to achieve, so it is not surprising that many people regard them in this light. Not only does the information that companies save in databases or on physical maps constitute part of a person's knowledge, but it also includes all of the information that an individual has obtained via their education, training, and experience in the job.

According to CBS (2017), Somalia's financial institutions have shown significant development and progress over the course of the previous five years. In spite of the fact that the general impression is favorable, a deeper inspection shows that the performance of the many different financial institutions has been rather variable. According to Agbo and Okeoma (2020) the conversion, exchange, and application of information all have an effect on performance. The sharing of information was not a component of the KM framework, and it was proved that performance was not significantly impacted by the usage of knowledge or by corporate culture.

As a result of the increased speed and volatility of the new market, a great number of companies have been presented with a competitive incentive to consolidate and coordinate the knowledge assets under their control in order to generate value for the long term. In order for many companies to confirm that they will maintain their stages of performance in the industry, they are devoting a significant portion of their financial resources to the creation of their own knowledge management systems. Competence is a paradigm that states that firm-specific features are equally as essential in determining advantage over time as industry market variables .This paradigm occupies a considerable section of the larger territory of competitive strategy and is one of the major players in the competitive strategy debate. Before the link between KM and operations strategy can be formed, the underlying ideas, which in this instance are operations, strategy for operations, and knowledge management, need to be defined and examined.

Given these conditions, it is of the utmost importance to illustrate how knowledge management influences performance. In an era marked by the exponential growth of human knowledge, Somalia's monetary institutions have shown varied degrees of success over the

course of the previous several years. In addition, our comprehension of how knowledge management (KM) impacts execution is still in its beginning. This comprehension, the construction of new connections, and the general formation of passing criteria for proper KM procedures are all expected to be assisted by extra data organization and study. Because of this, it was necessary to explore the function of a firm culture to moderate in the relationship between knowledge management and the achievement of success by Somalia's financial institutions, based in Mogadishu.

According to Abubakar et al, (2019) numerous studies have been conducted to explore the implications that knowledge management has on learning, and organizational performance without any moderating effect analysis. Although a significant amount of study has been done on the relationship between organizational performance and knowledge management, insufficient high-quality study has been conducted on the topic of how the learning culture of an organization influences the processes. This is a knowledge gap that has to be filled, and that is the purpose of this study. There is a lack of research on the Somali situation regarding financial institutions, and previous studies have focused on developed countries with different working environments. This creates a gap that needs to be addressed. Therefore, the current research aims to investigate this relationship and fill the existing gap.

1.3 Objective of the Study

General objective and four specific objectives are as follows:

General Objective

To evaluate the influence of knowledge management process on the performance of Financial Institutions in Mogadishu, Somalia, and to investigate whether organizational learning culture

moderates the relationship between Knowledge Management and Performance of Financial Institutions in Mogadishu, Somalia.

Specific objectives

i. To explore the influence of knowledge conversion on the performance of Financial Institutions in Mogadishu, Somalia.
ii. To determine the influence of knowledge sharing on the performance of Financial Institutions in Mogadishu, Somalia.
iii. To establish the influence of knowledge use on the performance of Financial Institutions in Mogadishu, Somalia.
iv. To investigate whether organizational learning culture moderates the relationship between Knowledge Management and Performance of Financial Institutions in Mogadishu, Somalia.

1.4 Hypotheses

The study centered on the following working hypotheses:

H01: Knowledge conversion has no influence on the performance of Financial Institutions in Mogadishu, Somalia.

H02: Knowledge sharing has no influence on the performance of Financial Institutions in Mogadishu, Somalia.

H03: Knowledge Use has no influence on the performance of Financial Institutions in Mogadishu, Somalia.

H04: Organizational learning Culture has no moderating effect of the relationship between knowledge Management process and Performance of financial Institutions in Mogadishu, Somalia.

1.5 Significance of the Study

The purpose of this research was to establish whether or not there is an influence that the dynamics of knowledge management process on the performance of financial institutions in Somalia. In addition, the study would establish the framework for finding the connection between employee productivity and an organization's culture and the dynamics of its knowledge management. This would be accomplished by laying the groundwork for determining the association between employee productivity and a firm's culture. Because of this, the results of the research can end up influencing bank regulations. Research such as this one has the potential to increase productivity by making it simpler and more convenient to utilize information assets in a way that is both efficient and effective. The study's highlighted hypotheses served as a source of inspiration for the two overall research goals as well as the survey instruments that were used to gather data. The following categories of people could benefit from the knowledge provided by this study:

Advantages for financial institutions: With the aid of this study, financial institutions (FIs) will be able to determine whether internal and external stakeholder groups within their knowledge management systems have conflicting agendas. The outcomes of this research should assist managers at FIs better realize that the driving force believed to be behind accomplishing business objectives and retaining competence is supposed to be information sharing and application. If financial institutions (FIs) are going to be successful in reaching their performance objectives, they are going to have to acknowledge how critical it is to shape a knowledge base that allows for the translation, sharing, and implementation of information.

Benefit to other organizations: It's possible that several parts will have the same knowledge and will benefit from the benefits of information gained from the jobs that executives do at the corporate level. In light of the findings of this research, it is possible that many businesses will need to reassess the techniques they use to cultivate an atmosphere that encourages free information sharing and fruitful cooperation. Productivity is one aspect that might be improved for businesses, and service providers in particular, if certain features are addressed in this article.

Academic benefit: The results of this study might be beneficial to information management since they provide light on the link between a company's culture and the effectiveness with which information is translated, shared, and utilized. This study was conducted to investigate this connection. The results will prompt more study, especially into the implications for other companies that could benefit from establishing programs that encourage the sharing and exploitation of knowledge resources to boost the organization's performance and sustain its knowledge base. This line of inquiry will be particularly important since it will focus on the ramifications for other firms.

Benefit to policy makers: Policymakers may utilize the results to design strategies for developing a more coherent knowledge-management process that motivates employees to share and use their tacit knowledge on the job by taking into account the credibility of academics and scholarly outputs. This can be accomplished by using the findings. Policymakers may be inclined to embrace the use of mentoring programs, models, and in-person contacts as a method of stimulating the flow of knowledge conversion, sharing, and implementation at the organizational level. Short-term approaches for knowledge management process skills might be offered by training providers via group discussions and

collaborative activities like collaboration. Some of the findings of the investigation, such as the use of online entertainment and sites to assist consumers in gaining a better understanding of their products, providing ideas, and gathering feedback, may be adopted by other insurance agencies.

Because they give a body of information on the function and involvement of knowledge resources in creating and preserving an industry's competitive advantage, the results of this research would also be valuable to policymakers in other organizations. This is because the findings provide a body of information on the function of the study. It is possible that the firm may become the most successful in its industry if this knowledge is put to good use.

Benefit for other academic institutions: Researchers are able to effectively communicate the value of their work to their contemporaries in the field, industry experts, and the general public when they publish their findings in academic journals and present them at conferences. The results of research are often disseminated to the broader public via the medium of some kind of publishing. The findings of this study will aid future researchers in appreciating the relevance of a strategy of knowledge management in promoting the exchange of information and expertise across teams, departments, and individual workers. These findings will also be of use to researchers now working in the field. Because of the insights gained from this, the company will have a lot easier time achieving its objectives and keeping the edge it now has over its competitors. In light of the fact that other researchers are contributing to the construction of the body of knowledge, it is key to identify research gaps. The results of the study would also be valuable to the academic community since they would contribute to the accessible body of knowledge and literature on effective management. The outcomes of the research would also highlight how essential it is for an organization to make use of its

knowledge resources to boost its performance. In addition, the study laid the groundwork for further investigation in the fields of performance and knowledge management (KM) in the future to come.

1.6 The Research Scope

This research looked at both the active members who contribute to FIs as well as the tiny quantity of information given by non-members. The researchers selected FIs because of the knowledge-intensive character of these organizations (Alsabbagh, 2017). When it comes to generating cutting-edge goods, a knowledge-intensive organization relies heavily on its own specialized skills. In Somalia, financial institutions are employing KM on the "cutting edge." In this research, the outcome of knowledge management was presumed as independent factors, whereas the processes of knowledge management were regarded as dependent variables.

A more in-depth understanding of the cultural norms that are prevalent inside the model organization. Each bank had its finance department, human resources department, operations department, marketing department, information communication department, and financial department assessed. Members of the senior management teams of financial institutions are in charge of the designated functional areas in the central offices of the respective institutions.

1.7 Limitations

In this research, the efficacy of firms and knowledge management as a process were the sole topics of interest. This was a challenge, since it was possible that some individuals had not previously been exposed to the subject matter of the investigation. This research investigated

the ways in which knowledge management has the potential to improve the performance and productivity of Somalia's financial sector.

Furthermore, the purpose of this study was to explore whether the culture of a business acted as a moderator between the failure and success of knowledge management (KM) process on the performance of FIs. It was challenging to get in touch with the people who were supposed to take part in this research because of the constraints put on them by their companies and the sensitive nature of the work that they do.

This constraint was removed after research permission was obtained from the proper authorities, consent was obtained from the appropriate Somali Financial Institutions, and meetings were scheduled with the appropriate management. The researcher faced additional obstacles because of the sensitive and deliberate nature of some of the material that was included in the study. However, the magnitude of this challenge will be mitigated if participants are given the assurance that the anonymized data, they provide would be kept confidential. Codes, rather than the respondents' real names and the names of their financial institutions, will be used in this survey so as to protect their privacy. It is difficult for the researcher to conduct a thorough review of the empirical literature since there is so little previous study done on the subject in these developing countries, especially in the background of the country. This limitation, however, may be alleviated by looking at analogous empirical studies from other areas and countries that have industrialized their economies. The fact that the participants were approachable and active members who made major contributions to the FIs contributed to the study's overall level of success.

1.8 Research Assumptions

The researchers operating the study proceeded with the presumption that some of the participants would need help reading and interpreting the materials in order to offer an honest answer. To oversimplify the results of this assessment, the research also made the assumption that all participants in the scheme were treated similarly, regardless of whether they worked in the formal or informal sector. This assumption was made in order to generalize the findings of this evaluation.

1.9 Definition of Operational Terms

Knowledge management is termed as the process of systematically, explicitly, and deliberately developing, updating, and applying information to improve an organization's profitability and competitive advantage by better utilizing its knowledge resources. The techniques that are used to acquire information, organize it, share it, create it, and use it within an organization are referred to as knowledge management (KM) techniques.

According to Aiken (2016) the use of Knowledge Management methods should raise the amount and quality of the explicit and implicit knowledge held by people, teams, and the organization. This includes both explicit and tacit forms of information.

The intention of **knowledge sharing** is to ensure that information will be passed down to subsequent generations and to make it more widely available. According to Njoki (2013), companies are continuing their efforts to formalize the role of information sharing inside their organizations. Enabling technologies and organizational structures are referred to as knowledge management enablers. These elements work together to foster effective knowledge exchange and innovation inside a company. Governance, strategy, culture, and people, as well as the technology, are all reflected in these tools. They also demonstrate the

official and informal means through which information is exchanged, interpreted, and absorbed in accordance with the people and groups that profit from carrying out their duties.

Socialization: When we engage in conversation with other individuals, our tacit knowledge evolves into implicit understanding. The transmission and acquisition of this freshly gained tacit information is made easier by face-to-face exchange of experiences, which requires trust on both sides. According to Njoki (2013), the distinct collection of experiences and information that each individual has impacts their comprehension all the way through the transfer.

Performance may be described as the degree to which an organization is successful in carrying out the responsibilities it has accepted and meeting the objectives it has set for itself. These objectives include not just quantitative but also qualitative assessments of the progress that has been made.

Explicit knowledge refers to information that a person is aware of, is capable of comprehending, and makes use of. This information may be conveyed in a more formal manner since it is both clear and succinct.

A learning corporation integrates efficient and speedy learning into every facet of operations, from the creation of products to the performance of administrative duties. It is desired that the members of this organization continue to grow, exchange knowledge with one another, and learn from one another.

Drivers of performance are the pieces of an organization's operations that are considered to be the most significant and have the most influence on the organization's level of success.

Tacit Knowledge: Know-how is a particular sort of tactical information that is only known by a select few people. Know-how contributes to the processes of decision-making of organizations and impacts the collective behavior of its members automatically and without effort. Tactic information is known as tactic information. This knowledge could be found throughout the many life events that a person has had throughout their lifetime. According to Nurung et al (2023), tactic information is not documented since it is not shared with other people. According to the findings, it is dependent on the environment. The dynamics of its creation as well as the technique by which it is formed serve as its defining characteristics. In addition to drawing on one's prior experiences, a significant amount of introspection is also required. This priceless asset is typically composed of a person's brains, their deeds, and their viewpoint. The conditions essential for the propagation of tacit knowledge include a culture of support, social networks, a high degree of worker trust, and strong incentives for the motivation of workers. The tacit knowledge of an organization's workers is its most valuable basis of competitive advantage since it is so difficult for rival companies to get and reproduce the information.

Knowledge-based culture: The "knowledge viewpoint" is a business concept that tries to make it simpler and more effective to manage all areas of the knowledge management process. It does this by bringing together essential ideas contributed by people, teams, and the industry as a whole. The objective is to make it more commonplace for people to share information.

"Financial institutions" are businesses that are organized and managed to facilitate payments between economic units against their liabilities, obtain savers' funds against their own liabilities, and then lend to others for a variety of purposes. Because they act as a

middleman when people want to spend money, financial institutions are referred to as "financial institutions."

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

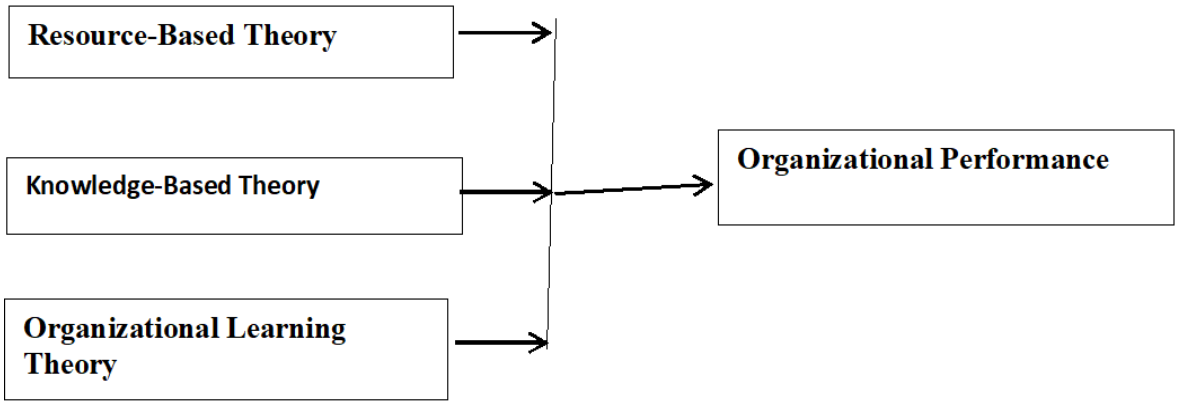
The theories underpinning this research are presented in this chapter. Also the review of empirical literature for each of the variables Knowledge Management (Knowledge conversion, Knowledge sharing, Knowledge use), organization learning culture and performance efficiency, empirical review, and the conceptual framework which shows the relationships that were tested in this study. In addition, the intent of this section was to emphasize the basis of knowledge managing processes in strategic management in order to give an illustration of the skills and culture complicated in the management of knowledge. The connection between the procedures for knowledge management and a strategy for achieving organizational performance that is impacted by culture empowers us to have a better understanding of the level of organizational performance that is required by strong internal and external forces.

2.2 Theoretical Framework

This study anchors on the Resource Based Theory of the firm, Knowledge-Based View and the Organizational Learning Theory. A discussion of these theories is presented and their relation to the study variables explained. The theoretical framework is presented in Figure 2.1

Figure 2.1:

Theoretical framework



Source: Author, 2023

The number of explanation hypotheses and models that are acknowledged by the majority of people is rather high. In this section, we focus on the theoretical reasons that are provided for the links that were found between the different variables that were investigated. This study examined the creation of linkages between tacit and explicit knowledge and, more importantly, the transmission of this information. It was achieved by using the SECI model and the resource-based perspective. In addition to that, there was a short discussion of organizational learning culture theory and knowledge-based firm's theory.

Clarification is provided on the connection between these concepts and the elements that were considered in the study. After finishing this article, the reader will have a better understanding of the correlation between the organizational learning cultures of Somalia's financial institutions and the knowledge management process capabilities of those institutions**.**

2.2.1 Resource-Based View of the Firm.

When we discuss the management of strategic initiatives, one of the most helpful theoretical frameworks is the resource-based approach of the business, often known as the RBV. Along with the five-force paradigm, it has attained an academic preeminence that has never been seen before. The fact that it is covered extensively in such a large number of classes devoted to business strategy is another evidence of its preeminence in both of these spheres. Less obvious is the effect that it has on service. After thirty years, the RBV model is now firmly established as an essential component of the business methodology research canon.

Penrose's (1959) interpretation of an organization as both an administrative framework and a stockpile of material and human means of production serves as the foundation for the Resource-Based theory (RBV) of an organization. Both a company's material holdings, like its land and its equipment, and its human capital, its employees, may potentially have a big impact on its bottom line. The same assets might be used for a variety of different objectives, depending on the strategy that was used to deploy them. There is a connection that can be seen between the level of expertise acquired by employees and the level of service that is provided by the company. Because of this, companies are really just giant data centers (Davis & DeWitt, 2021). The RBV focuses a disproportionate amount of emphasis, while discussing the profit and worth of the business, on the firm's internal resources and talents. Differences in operational efficiency across companies operating in the same market might be clarified by using this concept. Inequalities in performance in the RBV of an organization may emerge when certain organizations have access to resources that other organizations do not. This gives the former organizations the ability to create rent in a monopolistic manner, which can lead to inequalities in performance. The idea that different employees in a company's workforce have varying levels of capability is one of the RBV's core beliefs. Every single

company has a one-of-a-kind combination of competencies, as well as both strengths and shortcomings. The Resource-Based theory of the firm provides an explanation for the wide variety of rivals by beginning with the concept that nearby businesses differ significantly and extensively from one another.

The idea that different employees in a company's workforce have varying levels of capability is one of the RBV's core beliefs. Every company is one of a kind since it has a different set of capabilities and areas of expertise. The relative advantage of the firm (RBV) provides an explanation for the prevalence of varied rivalry on the basis that even in the midst of strong competition, adjacent rivals may have substantially different resources and talents. This idea suggests that resources and capabilities may be used to the fullest extent possible based on aspects such as the amount, sort, and nature of the resources and capabilities in question. Freeman et al. (2021), if the company makes purchases of resources that have the potential to create rent, it may be able to increase the total amount of rent generated and, as a result, its future profitability.

The resource-based view (RBV) of firm suggests that the strengths and weaknesses of a company may be evaluated by looking at the resources that the organization has. According to Grunert and Hildebrandt's (2004) RBV theory, a corporation may be able to attain a competitive advantage in the long term by making use of its in elastically accessible, valued resources and capabilities. This idea was developed by Grunert and Hildebrandt (2004). The assumption that a corporation may retain a competitive advantage by making a generous contribution of assets that are fundamentally valuable but would be difficult to copy or replace for other assets is challenged by this line of reasoning. To disregard the realities of the situation and presume that a corporation may be successful without successfully obtaining

and controlling key resources is to ignore reality. According to Holford, (2019), the definition of organizational success derived from the resource-based approach is the degree to which an organization can effectively integrate and manage its finite and valuable resources.

RBV acknowledges that social and behavioral interactions are of the utmost significance when it comes to the process of establishing and carrying out a strategy. According to Sherringham, and Unhelkar (2020) this method combines two separate but related types of research: an internal investigation of corporate phenomena and an external investigation of the industry and its rivals. In addition, RBV recommends that the assets of a firm be evaluated according to how valuable they are, how uncommon they are, and how difficult it would be for a rival to copy them in their own business. The company would be unable to compete successfully in the market without these essential assets. These priceless assets may often be found in the type of tacit knowledge, which, according to Surawski (2019) is often possessed by enterprises.

When we speak about a company's resources, we might be referring to a number of different types of assets, including financial, material, social or human, technological, and organizational assets. According to Surawski (2019) an organization might have either significant or insignificant assets at any one time. Brand names, the character of the firm, the expertise and knowledge of workers, and the intellectual property of the organization (trademarks, copyrights, and patents) are all examples of intangible resources that have been generated by management and the individuals working for the company. The terms "land" and "buildings" and "plants" and "equipment" and "inventory" and "money" are all examples of tangible resources. Wioleta and Scott (2023) contends that intangible resources, which have been developed via a one-of-a-kind historical categorization and have a communally

complex character, are responsible for developing and retaining a company's competitive edge. While tangible resources may be the cause of above-average earnings, immaterial properties have a character that is socially complex.

According to Holford, (2019) a sustainable competitive advantage in the long term relies on an organization's internal arrangement of strategically vital resources, which forms the basis of the Resource-Based View (RBV).This is due to the heterogeneity and immobility of resources. It is an indication that a business has a unique skill if it is difficult for rivals to replicate the resource that the company uses. In addition, a distinctive competence, which is a capacity that is exclusive to a business and enables it to better differentiate its products from those of rivals or to acquire significantly lower prices, may be used to gain a competitive advantage. A unique strength refers to an ability that supports a company to effectively distinguish its products from those offered by competitors. According to Jones and Hill (2009), a resource has reached the point where it can no longer be replaced after it has given rise to distinctive capabilities.

According to Hill and Jones (2009), even if a company has access to a wealth of internal resources, it may not be able to establish a distinct competence if it lacks the skills essential to make the most of those assets. They claim that this might prevent the company from achieving its goals. The capabilities of a corporation are a reflection of the organization's ability for efficient administration of its resources. It has been hypothesized that the origin of these capabilities lies in the decision-making and internal management processes of a corporation, in addition to the final outputs that these processes generate. The organizational structure, processes, and control systems of a corporation all contribute to the formation of the company's cultural norms and values, as well as how choices are made and where they are

made, what sorts of behavior should be rewarded, and what those standards and values are. All of these factors contribute to the success of a firm.

Hill and Jones (2009) state that capabilities are hard to imitate since the imitator must make changes to its own management practices, which is seldom easy. The RBV theory of a company is suitable for examining the impact of KM on performance. It argues that a business may improve its capabilities and performance by using KM techniques to generate and develop new resources and capabilities and to fortify current ones. It also hints that knowledge assets and competencies like Knowledge Management might be a basis of sustainable competitive advantage. This statement argues persuasively for the need to study the correlation between (KM) knowledge management and effectiveness. If KM does, in fact, impact performance, Financial Institutions may take advantage of their perceived competitive advantage and higher performance thanks to RBV's view of KM as unusual, distinctive, organization-specific, and difficult to imitate. Therefore, the RBV postulates served as a framework for determining the direction of the independent variable.

The resources that fit the description of “valuable”, “rare”, “difficult to imitate” and “non-substitutable” (VRIN) are strategic properties as opposed to the common assets like land, cash and buildings which are simple to obtain. These resources give competitive advantage in the market by enduring and strengthening the presence of the firm in the market arena.

Rare resources: These are items needed by an organization but only available to a limited number of companies. By pooling together unique and valuable assets, the company achieves a short-term competitive edge. However, competitive parity occurs when many rival companies use identical strategies and have access to comparable resources. This is because both companies have access to the same resources for strategy implementation, and as a

result, no one outperforms the other. Although market parity is sometimes adverse, successful organizations should hold on to their most valued assets. This would have adverse effect on the organization's adaptability in the long run (Barney, 2001).

The term "costly to copy" is used to describe a resource when it is impossible for a company without that resource to compete with one that does. At the same time, competitors can't afford to buy it or replace it. Studies have shown two distinct modes via which imitation might take place. First, by facilitating direct duplication of the resource by competing businesses; second, by facilitating the arrangement of similar products and services, or fundamentally by the condition of subs. Organizations place a high value on resources that are both rare and costly to replicate. Barney (2001) claims this asset will continue to serve the company for the foreseeable future.

Barney supported certain constraints that made resource duplication difficult: In the first place, historical resources are those that have been utilized in the past, have evolved through time or as a consequence of historical events, and are thus very difficult or costly to recreate. Second, when a resource has causal ambiguity, it is difficult for businesses to pinpoint the exact factor that has contributed most to the advantage. Third, when we consider a resource in terms of the social complexity it entails (i.e., interactions between people or corporate culture (Barney, 2001).

In order for a company to reap the benefits of its assets, they must be unified in a manner that captures the value they provide. Management structures, methods, and strategies should be organized to make the most of her rich resources, as suggested by (Smyrnios et al., 2013).

This will guarantee that such assets retain the scarcity and high reproduction costs, as well as the major talents essential to achieving sustained benefit and maintaining flexibility. Due to the ease with which businesses may get real resources from the market, an otherwise disadvantageous source is transformed into a competitive one. Whereas tangible assets may be quickly replicated and depleted, intangible ones like a company's good name, trademarks, training techniques, or the way it goes about its business can provide a steady stream of revenue for years to come.

Consequently, intangible assets are the primary consideration for every business in need of scarce, high-value, and one-of-a-kind resources. Due to their likely to greatly improve a firm's performance and adaptability, the authors of this investigation recognized the importance of immaterial resources like knowledge-centered culture and tacit knowledge. These resources may be found by conducting value chain and SWOT studies. The majority of initiatives, regardless of their worth, are the root of either expense or difference in utility, as shown by an examination of the value chain's advantages.

The SWOT analysis identifies the firm's strengths and weaknesses, as well as the risks and opportunities posed by the competition one that can spot useful materials. If a company is having problems tracking down its most valuable assets, these questions might assist (Nowacki & Bachnik, 2016). What kinds of actions may reduce manufacturing costs without sacrificing the value of the consumer? How can we make products and services better so that consumers appreciate them more? What kinds of awards and acknowledgment does the firm have to show for its efforts in areas like innovation, employment, service, and exports? Does the group have access to limited raw materials in the distribution corridors? Can a company really build amazing connections if it uses her services in a manner that makes the software

that handles distribution very indispensable? Is it possible that the employees of this organization has exceptional qualities? Is this a firm that consistently delivers cutting-edge products and excellent service? Is it realistic to expect the firm to do better than its competitors, taking internal benchmarking into account? Is the firm able to provide anything else that sets it apart from the competition?

According to Barney (2001) when trying to locate scarce resources inside an organization, managers should think about the three issues presented below. For instance, what other organizations have access to the same kinds of resources or expertise as yours does? Will rivals be able to buy or simply obtain the same organizational resources in the future?. When trying to identify resources that are expensive to duplicate, companies should ask and answer the five questions below. Can competing companies easily copy a resource you own? Can other companies quickly replicate your resource? Is there a patent on the item of use? Are they socially complicated talents or organizational resources? How difficult do you find it to identify internal processes that boost productivity? (Teece, 2014)

The first step is to find out whether these assets are being used in the organization's structures. Addressing these concerns head-on is crucial if businesses are to maintain a competitive edge in their ability to use these assets. Is there a clear path for strategic management development inside the companies. Second, do you have any other techniques other financial incentives for maintaining client motivation. Third, she wants to know whether her client's innovative recommendations are valued by the organization. Fourthly, does the company's setup make the most of its precious resources? Is there proof of the effectiveness of the company's management and control structures? (Barney, 2022).

Step two. Once a corporation recognizes the existence of a resource or capacity, it has a responsibility to safeguard that asset to the greatest degree feasible, since doing so will ensure the company's continued success and competitive advantage. Managers at all levels of an organization should be responsible for making senior management aware of these assets and soliciting ideas for how they might be used to improve efficiency or set the firm apart in the marketplace. Organizations that lack the ability to reproduce such skills at realistic prices will stay unusual for a longer amount of time, hence it's important that they come up with a plan to make imitation of resources expensive (Barney, 2022).

Research has shown that the value of government assets depreciates with time, thus it's vital to regularly assess them to determine their current worth. Simultaneously, rivals are eager to imitate the benefits, making the resources even more scarce. To help the company and better protect her advantage sources, it is important to continually create new VRIO capabilities 63. Barney has shown that a firm's resources and capabilities are both fixed and vast. It might be difficult for certain companies to keep their advantages over the competition. Therefore, businesses who are in a position to execute the aforementioned guidelines are in a strong position to keep their edge by assessing these crucial features of their available resources. The company, likewise, must learn to effectively put these assets to work. Organizational managers and supervisors are tasked with capitalizing on the benefits of the resources at their disposal. In addition to increasing competitiveness, this will help in the creation of asset- and competence-based policy. This would also help in the fight against mounting external pressures.

2.2.2 Knowledge-Based Approach of the Firm

This (KBV) asserts that cutting-edge information is crucial for businesses to compete successfully in a given market (Iqbal & Asrar-ul-Haq 2017). According to KBV, a company

is a "distributed knowledge system" made up of people who have information, and any management may estimate the potential return created in exploiting any accessible resource and ability among employees (Ndabari, 2021). From this perspective, the organization's duty is to facilitate the efforts of its members to maximize the generation of expertise and value. Knowledge assets, according to Carlucci and co-authors (2004), are crucial to long-term success and may provide businesses with an edge in the marketplace. By arguing that knowledge is the key resource enabling new value making, and reasonable advantage Meher and Mishra (2019). Knowledge and capabilities-based strategies have considerably broadened resource-based thinking. Furthermore, according to Barua (2021) there is an abundance of empirical and sketchy evidence showing people are the primary source of new information and value in both study and practice.

According to Feng, Ndabari, (2021) a company's greatest competitive advantage is its knowledge. Martin-Rios and Erhardt (2016) assert that KBV has made it possible to move away from a competitive advantage based on marketplace rank and toward one that emphasizes an organization's resources. Contrary to the traditional view which holds that individual knowledge is the cause of competitive advantage and a key resource for an organization's strategies. The strategies of the corporation have also shifted their focus from positions to capabilities. Organizations routinely gain fresh data to improve their skills by means of association Yu-Min and Yao-Ching, (2016) by means of the development of efficient models.

Knowledge Based view offers a helpful theory for knowledge management, human capital archives, and productivity. According to this school of thought, knowledge-intensive firms rely primarily on knowledge assets like the capability to convert, share, and use information

in order to strategically create new goods, processes, and markets. Furthermore, this value making process calls for the capabilities currently existent in and exploited by managers and staff in order to show an organization to technical limitations that mount its ability to absorb and apply knowledge assets. One conceptual aspect of this theoretical statement is the need of a human capital repository to moderate the influence of Knowledge Managing on performance. In this case, KBV's hypotheses served as the foundation for the mediating variable in the research.

As the economy shifted from material-based to information-based manufacturing, so did the company's employees. Technology and Concept designers, as well as management and financial experts, are becoming more vital to the success of businesses. Other people are characterized by the work they are doing now since they are on the perimeter of the firm. Therefore, their roles are always changing. A new division of work emerges as a consequence, as stated by (Cancialosi, 2017)

Cancialosi, (2017) claims that given the present economic context, many companies consider that being knowledge-based is crucial to their survival. Few, however, understand what this entails or how to make the required changes. Perhaps the most widespread misconception is that the greater the information content of an organization’s goods and services, the closer the firm is to becoming a truly knowledge-based corporation. However, what consumers see, and experience (the tip of the iceberg) is just the surface of the company's operations. Like genuine icebergs, the bulk of the reality that allows the corporation to generate lies dormant in the intangible assets of the business. This reality can only be accessed by those who are familiar with the company's operations, procedures, and rationale.

The Knowledge-Based View of the firm aligns with this cultural method to business. Organizations, in the same way as cultures learn by doing, are expected to do so via the use of cultural artifacts. Organizational learning allows the corporation to build, improve, and sustain its internal capabilities. Benaim (2015) defines culture as "a set of shared assumptions and beliefs" is the one that has caught on.

At any one moment, an organization's culture consists of the body of information, encoded or not, that has been incorporated into patterns and recipes of behavior in anticipation of certain scenarios. Through repetition and habit, knowledge becomes tacit, embedded, and a source of motivation for action. A routine is a pattern of learnt, structured, repetitive behavior that relies at least in part on tacit information (Yang et al., 2020).

According to Benaim (2015) "the only genuine permanent competitive advantage is knowledge." This fact, that firm performance is influenced by non-observable factors, is highly valued by these authors, and it is the basis for a number of associated concepts, such as the knowledge-based advantage and the knowledge-based organization. Management skills, technological know-how, and even unspoken organizational practices.

Recently, researchers in the field of strategic management have looked at intangibles as a potential cause of competitive advantage. It's also worth noting that the knowledge management literature views differences in knowledge resources as the foundation of competitive advantage and that larger knowledge bases, the result of organizational learning, are linked to better firm performances. On the other hand, intangible assets are more likely to provide a competitive advantage since they are uncommon, socially complicated, and, if imitable at all, very difficult to replicate. Due to its correlation with increased strategic adaptability and more rapid reactions to changes in the environment, acquiring knowledge

stands as a paramount resource in establishing a sustainable competitive edge (Kassaneh et al 2021).

When faced with a quickly changing environment, organizations may employ dynamic capabilities to better adapt by integrating, creating, and reorganizing their internal and external capacity. Capabilities grow and evolve over time via a process known as organizational learning (Medase & Barasa, 2019).

Knowledge-based talents are the most crucial for getting and sustaining a competitive advantage. According to Medase and Barasa (2019) the main reason high-performing organizations are able to maintain their competitive edge is because of their exceptional employees. It has been suggested that the capacity to gain knowledge more rapidly than competitors is the only maintainable competitive advantage. With time, this formidable capability develops a verifiable or way reliance, creating causal vagueness (which hinders imitability and makes it extremely difficult for other companies to refabricate the novel verifiable advancement every association creates) and laying the groundwork for a competitive advantage.

Capabilities and capacities contribute to greater sustained performance since they are momentarily static and unique to each firm, valuable to consumers, non-substitutable, and difficult to copy. Nurdin, and Yusuf (2020) made the claim that it's tough to replicate abilities back in 2020. For example, it is difficult and expensive to replicate organizational procedures since replication is a competence that can only be gained via execution. Nurdin and Yusuf (2020) further argue that, organizations get long-term advantages by cultivating their own store of tacit, specialized, and complicated knowledge. Knowledge is gathered from within

and outside the organization, integrated with existing databases, and used to develop innovative products.

By using current knowledge in novel ways, a corporation may increase the size of its knowledge base by creating new connections between previously known pieces of information. New and exclusive knowledge may be created when a firm's proprietary information is combined with the peripheral, explicit knowledge that has a high cost to the company and is concurrently accessible to rivals.

Internal normative standards and social rewards replace authoritative authority in knowledge-based economies. According to Andreeva et al (2021), when intense knowledge companies age, they become more inflexible, making size a crucial factor for these enterprises. Structure and control are major points of discussion when academics examine the "productive process" that converts knowledge into services and goods. The tension between personal freedom and conformity is widely explored in written works. There are many who, as stated by Rylander and Peppard (2006), believe that formal hierarchy and structure are superior to cultural and prescriptive methods when it comes to resolving such conflicts (Massaro, et al., 2015).

A company's competitive position may be strengthened by its intangible resources, as shown by studies. Intangible assets are the ones that genuinely produce persistent competitive advantage since they are often exceptional and socially complicated. Intangible assets are non-monetary assets that are employed in the creation of products and services, leased out to third parties, or used in daily administrative tasks but do not exist in physical form (Akhavan & Pezeshkan, 2014).

Some examples of "intangible resources" cited by Nwachukwu, et al (2018) include the capability to resolve problems, to understand the value of information, to incorporate it, and to put one's knowledge to commercial use. This information is valued highly by the company Human capital, culture, learning potential, and collaboration are singled out as key factors in maintaining the company's competitive edge over the long term.

Recognizing and absorbing one another's resources includes information, relevance of relationships, linkages, and industry knowledge. If you want to maintain a competitive advantage based on your superior knowledge, you need to do two things: 1) know certain things better than rivals, and 2) acquire that information quicker than competitors, even if they're ready to spend more money on it. According to Yang et al. (2022), the competence of people is the most important intangible resource in knowledge-based strategy formulation. The company's KBV may, generally speaking, be based on the insights and knowledge of its employees. This makes extensive use of the term "new economy," also known as the knowledge-based post-industrial economy. Companies in the modern economy are often virtual, span several locations, and rely heavily on computer-mediated communication. Njoki (2013) argues that in today's firms, learning and knowledge-based work are given top priority. Using networked communication tools, businesses may function anywhere in the world.

Akhavan and Pezeshkan (2014) argues in that information is just as important to a company's or nation's competitiveness as land, labor, and money. In 1998, knowledge was the primary driver of global prosperity, accounting for 55 percent of total wealth creation. The mercantilist age was the first to recognize the importance of education in building a powerful and competitive country and a prosperous one. Research papers in the contemporary

literature continue to detail the hunt for the KB underpinnings of countrywide prosperity. However, not all resource-rich nations avoid the "commodity trap" and instead place more value on physical production than on intellectual capital. A country's true riches lies not in its diamond mines or rubber tree forests, but in the technology developed to put such resources to good use. The challenge is that it is far more difficult to quantify ideas and specialization than it is to count money or quantities of products (Kinyua et al., 2015).

Implications for KBV The knowledge-based economy: At the dawn of this century, a new component is being credited with economic success: the paramount importance of preserving competitive advantages. There are similarities between economic history and the concentrations of land, labor, and money that have been employed traditionally to produce prosperity throughout the years. Luo and Lee (2015) asserts that we are living in the "knowledge century." Those who are endowed with an abundance of natural resources or who are physically large do not have an upper hand over their competitors. Possibly the greatest benefit of all is the increased emphasis on education and training in today's global economy. Knowledge-based competitiveness will become more important for businesses in future years. "New economy" proponents Omotayo, (2015) claim that information is the engine that keeps everything turning. The fundamental product, knowledge, is intangible; this is an economy based on intangibles.

Intangibles are more valuable than physical ones: From this new economic vantage point, businesses are regarded as places where people's skills and knowledge are taken in and turned into things that may be sold for a profit. New studies suggest that businesses do better when their plans take into account intangible resources (such as those based on historical dependence, causal ambiguity, or social complexity). Therefore, this economic strategy is

now more suitable. Carla et al. (2021) argues that intangible resources, and especially firm-specific resources like expertise, are more expected than physical properties to grant a competitive advantage.

Knowledge resources have unique characteristics: Knowledge is unlike any other resource and may be used to gain and maintain an advantage over rivals. The value of knowledge does not diminish when it is used in several situations at the same time. When compared to more traditional and limited production inputs, organizational knowledge offers a great deal of upside potential due to the compounding benefits gained from its methodical use. Organizational knowledge, unlike other resources, really grows in value as it is put to more and more uses. Carla et al. (2021) argues that a company's intellectual legacy may be a strategic advantage if it is put to good use, increasing rather than declining in value.

The need for knowledge integration in manufacturing processes also contributes to the company's KBV. How well a business is able to integrate and use its information will determine how much of an advantage it will have in the marketplace. Since then, studies have switched their attention from institutions to the processes of coordination and the environments in which they function. Self-disciplined people will be essential to the future of coordination and control in organizations (Carla et al., 2021).

As was indicated before, Carla et al. (2021) states that the company's KBV is an expansion of its RBV. Since writers in the firm's RBV literature criticize the RBV method for lacking prescriptive models, we may deduce that the firm's KBV encourages the development of such models, since the RBV approach is attacked for being too descriptive.

Indicative of the topic's continued interest among academics is the wide range of classification schemes, classifications, and theories dedicated to organizational knowledge

that have been published in the texts. However, there is a dearth of overall theoretical progress in this field of research. Since the theoretical development of this topic is still in its infancy, there is a need for the development of university research that brings attention to a clear, important subject topic.

There is still a lot of work to be done, but the firm offers certain crucial features from a knowledge-based standpoint. Researchers integrate theoretical deduction with practical study provides the required and uniform theoretical body widely recognized in academia. However, scholars studying organizational knowledge still lack a common vocabulary and paradigm. Therefore, it is important to create a common lexicon that can bring scientists together. The firm's strategic theory of the KBV is therefore challenged by the persistent critiques and limits of organizational knowledge.

The KBV of the corporation is based on a Schumpeterian assumptions of rent generation. Considering the firm's KBV, organizational learning is essential to maintaining a competitive edge over time. Schumpeter asserts that the company's key value drivers are mostly intangible and ever-changing. Moreover, the company's ability to produce economic rent in the KBV is predicated on the unique intangible assets it develops as a result of route dependence and uncertainty about the underlying causal mechanism. Lastly, the KBV of the firm is regarded as a unique asset since it may provide growing profits and does not degrade.

2.2.3 Theory of Organizational Learning (OLT).

Organizational learning refers to the process through which organizations enhance their performance by adapting or adjusting their mental models, processes, rules, or knowledge (Chiva, & Alegre, 2009). Its goal is to alter standard operating procedures within an organization. Associations that operate in volatile environments rely heavily on old people to

respond to unexpected situations faster than their rivals. As a means of expanding, one's horizons, OL provides a fertile ground for the discovery of new ways of knowing inside an organization. There is a growing need for this ability in today's workforce as a result of the complexity and velocity with which corporate settings are changing (Chiva, & Alegre, 2009).

Organizational learning refers to the management practice of regulating and planning. The emphasis here, according to Cheng et al. (2011), is on the deliberate processes through which businesses produce, acquire, and store their accumulated expertise. Management of information is essential for Organizational Learning Culture to have a beneficial influence on performance. The goal of knowledge management (KM) is to improve worker efficiency and output by the systematic collection, classification, and dissemination of information on relevant topics inside a company. This is conducted as a separate but related line of study. In the context of knowledge management, "Old" is presented as a major authoritative way of enhancing the production and use of knowledge through time. The intersection of the domains of KM and OL is where we find the processes of knowledge acquisition, storage, and dissemination. Individual learning processes must be understood before one can grasp organizational learning (Wu & Chen, 2014). According to Wu and Chen (2014), the organizational context is significantly more intricate compared to the individual learning environment. They argue that it encompasses more than just a combination of individual learning processes. Instead, it involves the interplay between individuals within the organization, interactions among organizations as a whole, and the interaction between the company and its broader context.

Organizations gain new knowledge, even when without formally using a learning management system. However, this does not guarantee that the initiatives would result in

streamlined operations inside the company. Inadequate learning processes may contribute to erroneous inferences. Therefore, businesses depend on methodical approaches to develop the aptitude for methodical learning. Organizational learning (OL) is a field that includes tactics like these. With the help of OL, individuals and businesses are better able to comprehend their surroundings, make sound decisions, and consider the consequences of their actions. It's crucial to a company's ability to stay ahead of the competition. Organizations still have trouble implementing OL due to the complexity of the idea, the absence of clear recommendations, and the general lack of familiarity with the term. (Dirk & Thilo, 2018).

According to Dirk and Thilo (2018), there is a theoretical and a practical route in the realm of online education. The first provides a theoretical framework for online competencies like single- and double-loop learning. However, there are no specific instructions on how to put the capabilities provided in the literature into reality, therefore a standard learning structure has not yet been formed. Theory has not yet provided practitioners with a more complete and instrumental view on the strategic process of Organizational Learning. From this vantage point, the organizational practices that facilitate OL are examined, including knowledge repositories and retrospective analyses. Although these systematic methods are helpful for OL implementation, they cannot be evaluated or compared to one another.

Previous research was based on the assumption that theoretical and practical routes may be integrated by matching the features of the approaches to specific abilities proposed by OL theories. Previous publications have concentrated on narrow views of both routes (i.e., few techniques, single theory), making it difficult to perform a thorough review of systematic approaches based on OL theories.

A selection of theories has been made, including single and double-loop learning. The theory of organizational knowledge generation (Nonaka, 1991), and the five building blocks proposed by Garvin in 1993. Despite receiving the most citations from the reviewed literature, the following supports the theories' usefulness:

Different types of looped learning: We believe that single- and double-loop learning are two of the most prominent learning assumptions. This work is especially relevant since it takes a "theory of action" approach to understanding human behavior.

Instructional Loops: In single-loop learning, the values of a theory of action are not changed by revising either the methods or assumptions that underpin them. A model is the visible evidence and subsequent correction of a flaw in the creative process. Engineers revise the product requirements to avoid such issues in the future. Single-loop learning analyzes problems by contrasting them with the standards and values of the organization.

Dual feedback learning: Fixing a fault calls for shifting cultural norms and values, then double-loop understanding is essential. The term "double loop" is used to describe the relationship between observable effects and the tactics and ideals that those techniques serve. Employees may have disagreements if they have different expectations for the organization's success. These disagreements may be resolved by the adoption of novel approaches to performance, the analysis of trade-offs between competing points of view, or the investigation of the underlying ideas that give rise to conflicting needs. “Effective performance is characterized by a specific set of norms and values, and a feedback loop exists that establishes a connection between recognizing errors and not just effective performance strategies and expectations, but also the values and norms that delineate genuine performance."

There is a theory of the generation of authoritative information. Researchers stress the importance of the ever-evolving process of knowledge generation as an integral part of OL (Cheng et al., 2011). Therefore, we take into account the idea of knowledge production in organizations, which sees OL as an evolving system of tacit and explicit knowledge practices. Knowledge of tactics, on the other hand, is in an individual's dedication to a specific background and hence cannot be expressed in words or written down. “Tacit knowledge encompasses the technical expertise and mental models that greatly influence our perception of the world. This form of knowledge is difficult to articulate explicitly. Due to its potential to influence future research, many researchers have utilized this theory to connect practical methods with organizational learning (OL) theory on a regular basis” (Wu et al., 2014).

Structured on five pillars: In light of the fact that a company's success depends on its members' capacity to acquire new skills and knowledge, we examine five building blocks (Garvin, 1993), which outline the factors that must be in place for an organization to achieve a position of dominance and foster learning among its members. Garvin's (1993) study was among the pioneer to develop the learning organization concept. The five pillars are as follows: “methodical problem solving, experimenting, learning from others, learning from experience, and teaching”.

Conscious, analytical deliberation: Scientific methods of diagnosis are essential to the systematic elimination of problems. Instead of taking wild guesses, businesses use methodologies to come up with and test hypotheses. In systematic issue solving, conclusions are drawn from observed patterns rather than speculated causes.

Experimentation: Experimentation refers to the methodical pursuit and examination of new information. Organizations might select between two distinct sorts of this action: ongoing initiatives and projects that serve as examples. Ongoing programs seek to gather incremental information via a continual succession of modest tests. These initiatives often call for out-of-the-box thinking and incentives to take risks. However, demonstration projects are often larger, more intricate, and constructed using rub. They look at the whole system and make adjustments there to better it or to conform to some ideal that the company has adopted.

Educating oneself via doing: Effectively assessing and learning from past experiences is a cornerstone of the review technique. The lessons acquired should be readily available to all colleagues of the organization. To fail is the ultimate teacher and facilitator of success, therefore it's important to reflect on both. Due to managers' indifference to, or even hostility toward, failure, learning should be the product of deliberate action rather than by happenstance.

Taking knowledge from others: The idea behind gaining knowledge from others is that different points of view may help broaden one's horizons. One such example is "benchmarking," the practice of emulating the success of other companies by adopting their best practices. The goal is to find examples of successful strategies used by other businesses so that recommendations may be made. Customers are an extra source of motivation since they are subject matter experts. In any event, organizations can only grow if they welcome input from their constituents, not only positive but also negative.

The passing on of knowledge: Knowledge sharing prevents knowledge from being siloed and promotes efficient communication throughout a company. When discussed by a big group, ideas strengthen one another. Site visits and tours, oral and written reports, and visual

and audio reports are all common ways to disseminate information. However, there are issues with these approaches due of the difficulty of understanding some messages without face-to-face interaction. Knowledge may be successfully transferred via training, but it must then be used to real-world problems.

Due to the prevalence of common OL and KM terminology (such as "people," "processes," and "technology"), we were unable to include approaches that did not fall into one of these categories.

People: Chief Knowledge Officer**:** A CKO's job is to make major contributions to the company's knowledge development and application processes, and to facilitate efforts to enhance such processes if needed. This is why this kind of instruction only produces results after one cycle. CKOs are responsible for easing the development of new capabilities and the growth of current ones inside an organization. Moreover, features developed to provide the company with a significant competitive edge. CKOs are able to advocate for changes in the behavior of both individuals and the organization as a whole. CKOs are also in charge of creating knowledge strategies, which allows for double-loop learning. CKOs have discretion over what kinds of activities are appropriate, but their executive-level positions prevent them from actively participating in the learning process. As a consequence, the CKO had no inherent connection to either the organizational knowledge production theory or the five building blocks. However, the role of the CKO in this context is discussed.

Casual, one-off associations. Coaching and mentoring are important techniques for professional development and improving performance in the workplace. According to Stone (2007), coaching is a process that assists individuals gain the skills, knowledge, and confidence needed to enhance their professional abilities. Matolo and Mukulu, (2016) defines

a coach as someone who holds you accountable and supports you in achieving your goals. On the other hand, mentorship is a long-standing learning method that describes a relationship between a more experienced senior employee and junior worker with a less experience (Ogbonnaya & Nielsen, 2016). The mentor serves as a friend, role model, advocate, and protector, guiding the mentee in areas such as professional growth and direction (Stone, 2007). Overall, both coaching and mentoring contribute to the development and effectiveness of individuals in their professional pursuits.

Knowledge is more easily shared in dyadic interactions because they center on the learner acquiring "something that he/she would have learned less well, more gradually, or not at all if left alone" Greenberg and Baron (2013) both highlight the importance of dyadic connections in promoting socialization inside companies. Furthermore, it is essential to mention that a coach or mentor plays a crucial role in directing a protégé's alignment and individual growth, specifically when dealing with a particular issue, while adhering to the business's standards and principles as outlined by Omotayo (2015). The mentor's involvement in the protégé's work activities can result in both single-loop learning and continuous improvement of the organization's performance. OL may be promoted at the corporate level via events for informal contacts, even if dyadic connections are formed in more casual situations.

Social gatherings. Opportunities for casual conversation at events facilitate information sharing. In addition, talking to other people is crucial to developing social skills. (Valmohammadi, & Ahmadi, 2015).

Job rotations. The purpose of job rotations is to create knowledge redundancy, which promotes the spread of information and expertise, Kombo (2015), Kinyua et al (2015)and Njoki, (2013) argues that when employees are able to learn from one writer's experiences,

the company as a whole benefits. According to Rusly, et al. (2015), workers participate in sense-making (also known as socializing) when they are given the opportunity to switch occupations. Within the framework of single-loop learning the acquisition of additional knowledge by an individual results in improved capabilities for resolving problems. Two-way learning may occur when workers use information gained from a variety of workplace activities to improve their own unique characteristics and standards. However, learning organizations help contemporary companies adapt to the challenges they confront and stay competitive in the global marketplace by encouraging and supporting their members' personal and professional growth. Mental models, shared vision, systems thinking, individual mastery, and group learning are the five supports of a learning company (Mungai, 2019). The idea of a "learning organization" promotes a more collaborative mindset inside businesses. Rana and Chopra (2016) argue that businesses should model themselves after communities in order to foster a feeling of community among workers and inspire them to exert more effort. Organizational learning, as defined by Ogbonnaya and Nielsen (2016) is the process through which a group of people gain new information and understanding that has the capacity to influence their actions. In order to be competitive, companies, according to Ogbonnaya and Nielsen (2016) must continually adjust their strategies and tactics. However, for learning to occur, the organization must actively relate action to consequence, remember the outcome, and then repeat the process. Organizational learning is like the fields of psychology and cognitive science because it begins at the individual level with the acquisition of knowledge; however, it does not become organizational learning until that knowledge is disseminated throughout the organization, stored in a way that makes it simply reachable, and put to use to achieve organizational goals

The initial stage in any learning method is collecting relevant data. A business builds up a "remembering" of legitimate relationships of action-to-outcome, together with the circumstances under which those links hold, the likelihood of the outcomes, and the degree of uncertainty associated with those likelihoods. Various approaches, including direct experience, controlled experimentation, benchmarking, and grafting, are used to connect actions with their consequences. However, in order to prevent blind acts that depend on chance for success, it is vital to make an effort to identify, con organize, or employ a cause and effect. Each relationship of action-outcome must be described in terms of the circumstances that apply, so an organization's activities will and do change as the environment does. Finally, prosperous businesses look at their environments to determine if and when adjustments need to be made; this, of course, assumes that they are aware of the most imperative indicators to look for and the extent to which a shift in an environmental indicator calls for action (Rana & Chopra, 2016).

Translation is the next part of the encounter. Businesses constantly compare actual outcomes to predicted results in order to refresh or add to their "memory." It is required to improve learning, investigate the root causes of unexpected results, adjust course of action, or define new action-result relationships. Nothing has been done so far that can be seen. While some models insist on active participation in order for learning to take place, others insist that what really important is an improvement in know-how or comprehension. The final phase is doing something with what you've learned. The organization selects new links of action-outcome that are suitable for the new environmental situations by interpreting knowledge. The organization's knowledge base is renewed with the new action-outcome link, uncertainty, probabilities, and relevant situations following adaptation, and the process maintains. That

feedback occurs at every stage of the process and is a continuous and iterative process (Rana, & Chopra, 2016).

Due to the move to a knowledge economy and the intensified streamlining of activities in technological innovations, organizations have experienced a number of changes in their operations. Additionally, a rise in awareness of the significance of a firm's knowledge has resulted from the shift from products to services. Any business that intends to gain and continue a competitive advantage must learn more quickly and better from its successes and disappointments.

According to Kinicki and Kreitner (2009), a learning organization constantly examines the external environments, and new ability and expertise are employed when necessary, and devotes substantial means to employee training and development. Furthermore, errors made by workers ought to be viewed as possible sources of novel concepts and approaches

Companies try to apply a mixture of authoritative sources, such as individual knowledge and the organization's knowledge systems. Explicit knowledge can be conveyed to others through explanations, demonstrations, and other forms of transferring, as well as documented, categorized, and passed on as information.

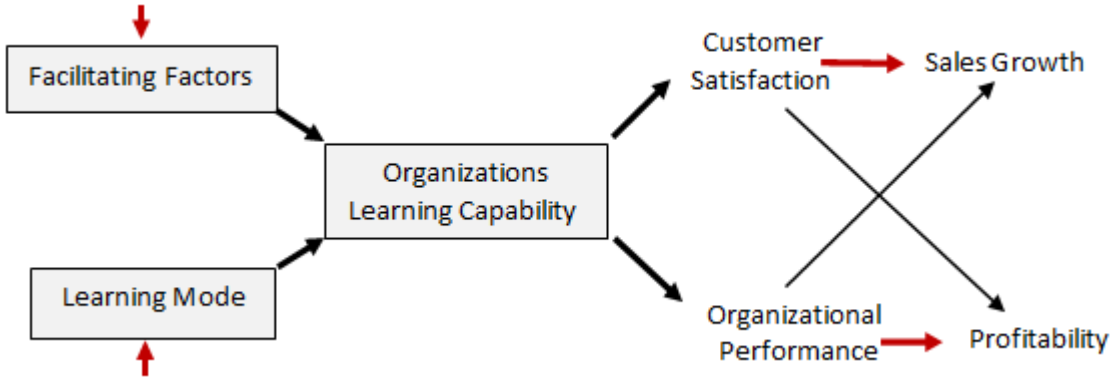
However, because it is grounded on amalgamation of expertise, research, and training that may have been refined over many and years, tacit knowledge is difficult to duplicate, change, or interpret. Knowledge is actively created, acquired, and shared by a learning organization (Kinicki & Kreitner, 2009). A learning organization must be open to new ideas; Indeed, the organization alters its behavior based on new information and insights.

Corporate strategically grows, learns, and develops alongside its individual members through strategic knowledge management. The key responsibility of manager's organizations with learning culture is to encourage employees to experiment and benefit from their experiences by providing timely feedback and widespread disclosure. Open doors are made through the whole association to foster information, abilities, and perspectives (Li et al. 2019). Figure 2.2 depicts the two primary factors that influence an organization's level of learning.

Figure 2.2:

Building an organization's Leraning Capacity

Processes and Structure Inside



Culture and Experience

Source: Klinicki and Kreitner (2009)

Factors of facilitation are the structure and procedures that touch how easy or difficult learning is and how much effective learning takes place. Supportive learning environments, real learning procedures and practices, and reinforcing leadership behavior are all characteristics of successful organizations.

Learning modes are one method that businesses try to foster and encourage education. Understanding that a learning company encourages learning to enhance operations, goods, and services is crucial. People in a learning society stop worrying about making errors and instead use them as opportunities to collect useful information for use in iterative, data-driven improvement processes (Kinicki & Kreitner, 2009).

This research used the organization learning theory as a basis to involve and understand the role of organizational culture in Knowledge Management and performance. As was observed before, implementing KM successfully requires a substantial shift in both mindset and culture. To sustain process, product, and technological innovation and boost corporate performance, a learning company must foster a culture of learning.

A company's culture may affect how well its information is transformed, shared, and used. In this case, a firm with a positive culture would encourage its workers to learn from their errors and use them to guide future choices and the launch of innovative procedures, goods, and services. Therefore, the study's conceptual framework for the moderating variable was guided by the assumptions and contributions of organizational learning theory.

2.3 Reviewing Empirical review:

Existing empirical literature is reviewed based on the interplay between the selected study variables.

2.3.1 Knowledge conversion and performance:

According to Masrek and Zainol (2015), knowledge conversion is defined a social process in which individuals with varying levels of expertise work together to generate new information that improves the state of both tacit and explicit knowledge. Businesses apply KM with the

intention of improving their performance, as stated by (Aiken, 2016). According to a process model of knowledge generation, individuals and organizations generate and grow their knowledge stores through translating between tacit and explicit forms of information. According to Tseng, knowledge conversion allows an organization to disseminate newly produced explicit information and change it into tacit knowledge for people. Informal training is the major mode of information transfer, as stated by (Sureena , 2013)

In order for a company to make effective use of the information it gathers from diverse sources, that information must be transformed into organizational knowledge. Wu and Birge (2014) argue that effective (KM) knowledge management and (BI) business intelligence incorporation facilitates the translation of explicit information into knowledge. The bank may then use this information to improve their position in the market and improve their decision-making. Additionally, the bank as a whole benefits from simplified knowledge capture, coding, retrieval, and sharing as a result of this integration, which in turn helps the bank stay ahead of the competition. Knowledge acquisition, knowledge application, and knowledge protection all play a role in an organization's success, as stated by (Igielski, 2017; Ling-hsing, C.C., & Tung-ching & Ndabari, 2021).

The research, however, found that performance wasn't significantly affected by knowledge transfer or company culture. Not all information resources are discovered to boost performance, and this inconsistency is largely to blame. Igielski, (2017) found that when knowledge conversion was assessed by knowledge externalization, combination of knowledge, knowledge for internalization, and knowledge for socialization, knowledge socialization had no influence on business performance.

The composite character of knowledge conversion, on the other hand, has a beneficial effect on business results. Multiple regression analysis was used for model specification in this research.

However, just 135 out of 650 respondents filled out and returned the questionnaire, for a mere 20.15 percent response rate. As Mugenda and Mugenda (2003) suggest, this doesn't provide enough information to make broad judgments. According to a process model of knowledge production, individuals and organizations generate new information and grow their existing body of knowledge by translating tacit understanding into more formally codified forms of information. According to Tseng, knowledge conversion allows an organization to disseminate newly produced explicit information and convert it into tacit knowledge for people.

How well an organization is able to achieve its stated goals and objectives is what is meant by the term "organizational performance" (OP). There have been several empirical and theoretical investigations on the possible link between KM and OP. Atkočiūnienė et al. (2022) investigated the effects of knowledge management methods on businesses. Financial good performance, new product victory, client satisfaction, and market share are just some of the metrics that benefited from implementing knowledge management practices like acquisition, policies and strategies for KM, training, and communication, as found in the study. The success of a new product, one of the Organization’s Performance magnitudes, was found to be the area where training had the biggest influence on Organizational Performance.

2.3.2 Knowledge Sharing and Performance

According to Elci (2019), knowledge sharing is synonymous with knowledge flow and may be described as the movement of information or expertise between people, groups, or organizations via any number of means of communication. Abubakar et al. (2019) stated that, "soft issues" such as providing encouragements and drives to boost personal ethics, share knowledge, and self-identity, trust, national culture, organizational culture, organizational assets such as time, access, and space to knowledgeable employees, and "hard issues" such as: tools and technologies of today Practices in human resources (HR) had a significant influence on knowledge sharing behaviors of individuals. For instance, the quality of new goods and services is affected when workers engage in information sharing to motivate creative actions.

Very few empirical research on knowledge sharing and KM have been undertaken, and even fewer in underdeveloped countries, as Cegarra-Navarro et al (2016) observed. Main cultural aspects in the knowledge sharing process include meeting times and locations, trust, , frames of reference, vocabularies, broad concepts of creative effort rank and prizes that do not go to knowledge holders, absorbentability, the credence that knowledge is not the honor of specific teams, and acceptance for wrongdoings.

Bolisani and Bratianu, (2017) found no statistically significant connection between knowledge sharing effectiveness and company structure in their empirical research. It was, however, noted that upper management should consider making the company's data and expertise easily available and shared. According to Tan and Wong (2015) businesses benefitted from increased knowledge sharing, sharing, and reuse when they encouraged employee participation in community outreach behavior and provided appropriate training.

Knowledge management was also helped along by employees' exposure to work in other departments. Saini emphasized several essential knowledge management practices, such as capturing knowledge, sharing information, storing knowledge, and reusing knowledge. Furthermore, the research found that the organizational culture of software SMEs played a vital role in converting tacit knowledge into explicit knowledge and facilitating its sharing among team members. Tan and Wong (2015) argue that and company's performance and competitiveness be contingent on its ability to create and disseminate information.

Dirk and Thilo (2018) employed an experimental study methodology to propose linking agents as key players in the information sharing process in education. Crucially, linkage agents facilitate the adaptation and implementation of research results by practitioners. The players, determinants of knowledge qualities, and systems for exchanging information all play important roles in ensuring the process runs well. The exploratory nature of this study prevents any implications from being drawn from the data. Knowledge conversion, storage, and human resources all have a role in a company's overall success. According to a recent study by Alaa et al., (2021) states that, knowledge sharing was not a part of the Knowledge Management framework, and the research showed that knowledge use and culture had no effect on performance. It has been found that when people share their expertise with one another, it assists the organization and tends to enhance competence in both parties (Massaro et al, 2015). He also asserted that, the most common ways in which technical design information was disseminated were via problem-solving talks among colleagues, mentorship relationships, and product investigation.

According to Edeh et al (2022) in order to help businesses, such as banks, make informed decisions about how best to put their money into knowledge resources, according to an empirical study, certain aspects of knowledge management, such as organizational structure and knowledge utilization, have been found to enhance operational performance, whereas other elements like technology and knowledge conversion do not exhibit the same positive impact. Knowledge management plans often aim to improve communication, collaboration, and problem solving by encouraging employees to share their expertise and hear from one another. Knowledge management enablers like factor strategy and leadership have the most positive correlations with all of the KM process indicators. However, numerous research with comparable aims have been carried out to discover the impact that KM resources have on the productivity of businesses. Knowledge application and organizational structure lent credence to the results, but technological advancements and knowledge conversion did not. This allows us to demonstrate that not all Knowledge Management resources have a direct, positive effect on Organizational Performance, and that not every resource is independent of the others in terms of its contribution to performance. It has been shown that, contrary to expectations, most workers would prefer to rely on their own expertise and insight than exchange or retrieve information. There is an urgent need to build the culture in order to simplify information sharing among staff since culture may be considered a practice of knowledge management (KM) alongside procedures, human capital, and strategy.

2.3.3 The Use of Knowledge and Performance

Generally the development of KM refers to the process of organizing an organization's access to, and use of, its accumulated body of knowledge. Njoroge, et al (2020) describe the capabilities of a KM process as a higher-order construct that includes gaining of knowledge, conversion of knowledge, use of knowledge, and knowledge preservation. The firsthand

outcome of this research showed that the use of KMPC had a beneficial effect on the key competences of the Iranian automobile sector.

According to the research, the two most significant types of core skills are integration and marketing. Organizational performance increases with the generation and use of new information (Mohrman et al., 2013).

Knowledge usage concerns to the procedure through which knowledge is put to work in solving problems or completing tasks. Knowledge may be held and used by both individuals and group's organizations benefit more from the effective use of information than from the mere possession of it (Nickol, 2017). Organizational practices, clear directions and guidelines, and teams who are self-organizing, are the major systems that ensure the implementation of knowledge. Different types of knowledge use include elaboration (when a new interpretation is needed), infusion (when underlying concerns are uncovered), and completeness (when different people or groups generate diverse perspectives).

Nasser (2019) found that knowledge use favorably affects performance using a 7-point Likert scale, association, and regression analysis. The study's finding is not generalizable, however, because of the low response rate of 38%., Zack, et al. (2009) used Likert scales to show a correlation between individuals' views of their organization's success and the prevalence with which KM methods are used. The processes of knowledge production, storage and retrieval, sharing, and application are all part of knowledge management (KM). Holden (2005) claims that companies may achieve breakthroughs by using (KM) knowledge management ideas to their supply chains (Kassaneh et al ., 2021).

2.3.4 Organizational learning Culture and Organizational Performance

Values, ideas, conventions, and symbols make up a culture. In general, culture places a high value on knowledge, supports its development, dissemination, and use, and fosters an environment that is conducive to the free exchange of ideas. In order for a business to maintain a competitive advantage through innovation, culture determines both what knowledge is amounted to and what knowledge must be kept inside. Businesses should build a culture that assists employees to develop and share knowledge among themselves. The main challenge to knowledge management initiatives is the creation of such a culture (Musa & Adamu, 2017).

According to Musa and Adamu (2017) a survey revealed that organizations' dealing with culture are what prevent them from building successful knowledge-based businesses. The study concentrated on learning, leadership, teamwork, and trust. Collaboration can be summed up as how much a group's members actively assist one another in their work. Knowledge generation requires knowledge exchange among various participants. This kind of dialogue is encouraged by collaborative cultures because they lessen fear and develop more member openness.

Collaboration among team members of an organization also tightens individual differences. Through encouraging and reflecting dialogue, it can aid in the development of a common understanding of the internal and external contexts of a company. Little information is ever developed without shared understanding among organizational members. Maintaining mutual trust in one another's intentions and actions is the definition of trust. An organization has mutual trust when its members have faith in one another's moral character and competence.

Lack of confidence among the workforce includes the primary barriers to knowledge sharing since it prevents open, meaningful, and influential knowledge exchange. Leadership is the capacity to motivate, inspire, and help teams and individuals achieve organizational objectives. The inability of an organization to utilize information is caused by the senior leadership's lack of commitment to share organizational knowledge.

Mohsen et al. (2020) utilized and customized existing questionnaires to explore the impact of a firm's culture on the performance of workers in Afghanistan's telecommunications sector. Both the organizational culture (independent variable) and the dependent variable, which is employee performance, are divided into their component parts in order to facilitate measurement inside the selected firms. Since this issue has not been addressed systematically in Afghanistan, it is considered essential to conduct a research and provide suggestions for the improvement of the selected sector. About 2000 people in the telecoms business are expected to read this report. This survey includes 211 Afghan telecoms employees who were picked at random. To do this, we examine the data using the regression model to find connections between the variables. The results show that there are connections between corporate culture and overall employee performance. However, the degree to which this influence is felt varies with the specifics of the company's culture. Attaining one's goals and adapting to new situations are two good examples.

An organization's culture was found to moderate the connection between quality of service, client happiness, and loyalty in the banking industry in an analysis conducted by Famiyeh and colleagues (2018) applying data from the banking sector of Ghana. The research's objectives were to identify the factors that most affect Ghanaian banking customers' levels of happiness and loyalty, and to rank these factors in order of significance. Using a assessment

and partial least squares structural equation modeling, the authors looked at how satisfied and loyal customers relate to service quality. According to the findings, a number of social, ambience, and dependability aspects have a substantial impact on clients' satisfaction with doing business with these institutions. Nonetheless, it does not seem that staff' confidence and responsiveness have any impact on customers' pleasure. It's also important to note that a company's culture tends to support the favorable association between service quality aspects and customer happiness. The results also show that customer happiness and loyalty go hand in hand. Customers in Ghana's banking sector continue to place a high value on the institutions' dependability, pleasantness of atmosphere, and friendliness of staff.

Famiyeh and others (2018) argue that it is crucial for bankers to continue acquiring education and training in order to offer consumers better reliable services. Managers can also make an effort to keep their staff well-groomed, provide enticing advertising materials, point consumers in the right way, keep waiting areas clean, and offer sufficient parking for clients. One disadvantage of this analysis is that the data only touched the banking system in Ghana. Results show that service quality variables including reliability, environment, and social aspects are crucial to client satisfaction a in the banking business. It shows that the organization's culture supports the positive link between customer satisfaction, empathy, dependability, and measurable outcomes. Therefore, it is essential for banks to maintain work environments that encourage workers to have a sense of ownership over their work and to contribute in substantive ways.

Organizational culture was not identified as a major barrier to success in the studies conducted. Organizational culture, as defined by Leso et al .(2023) is a group's shared mental beliefs about how to understand and respond to circumstances. Companies may have their

"own unique culture," but bigger companies sometimes have a number of cultures that survive despite their differences. This is due to the composition of the management team. There might be good and bad elements to the company's culture Adeinat, and Abdelfattah, (2019), argues that an organization's culture is strongly linked to the shared experiences of its long-serving employees. In terms of shaping actions, it is crucial.

Organizational culture has been mentioned as a facilitator of knowledge management (Lam et al., 2021), and further empirical research Giménez Espín, et al. (2023) supports this idea. The performance effect of KM is reduced when organizational culture is employed to promote knowledge sharing, conversion, and use. A company's capacity to sustain innovation across its processes, products, and technologies, as well as its overall corporate success, is dependent on its learning culture and knowledge management (KM) strategies (**Helmig** et al., 2014). According to Trivellas et al. (2015), an organization's culture is a knowledge asset if it fosters the development, dissemination, and management of expertise among its members. The culture of a business has a significant effect on how well it works in the marketplace. Cooperation, information exchange, and mutual aid all contribute to performance, and many leaders are aware of this fact.

By creating boundaries that encourage individual collaboration and/or describing the level of information processing to the proper stages, organizational culture aids in the development of a competitive advantage (Warrick, 2017). Therefore, in order to support information sharing activities, the business demands of knowledge workers, and the collaborative requirements, businesses must foster the underlying culture. A company's culture may be used to determine how healthy it is, and research has shown that a healthy culture is good for output, growth, and efficiency (Wei, & Miraglia, 2017).

According to Warrick, (2017), organizations often have unspoken rules about how workers should behave and respect one another in the workplace. Lee & Choi (2003) argue that a conducive corporate culture is necessary for inspiring innovation and the spread of learned skills among workers. According to Shahzad et al. (2017) a company's culture aids in both adapting to the outside world and teaching employees how to get along with one another. Lendzion, (2015) argue that employees show greater loyalty and dedication to the organization's success when they act in accordance with its established cultural norms and values. These workers are more invested in the success of the firm and are more inclined to take initiative to develop their skills in line with the company's priorities.

This research sought out to answer the question, "Can a company's culture boost performance by increasing the efficient use of its knowledge assets?" It has been observed that the culture of an organization influences the values that its members should uphold and the norms of behavior that its workers should follow. When it comes to knowledge management, a company's culture fosters an environment where employees are open to new ideas and motivated to adapt to changing circumstances. Knowledge management (KM) and a strong company culture may inspire workforce to think and behave in ways that boost productivity. Employees' openness to change and, by extension, the KM implementation process, are shaped by the company's culture. Thus, the link between knowledge management (KM) and performance may be impacted by the culture of the company.

Facilitators of knowledge management practice include mutual trust, collaboration, learning, incentives, leadership, and rewards. Organizational transformation helps with process optimization and the design of a process-oriented structure which is necessary for successful KM implementation. In addition, there has to be a major transformation in culture and

behavior for KM to be implemented successfully. There should be a solid culture, trust, and openness across the whole company (Shahzad et al. 2017).

Setini et al. (2020) found that opposition to switch was a key barrier to implementing a knowledge management system. According to Setini et al. (2020) open communication and peer cooperation are impacted by the culture of a company. Lack of openness to sharing information has been identified as a major dissatisfaction factor. Knowledge as power is problematic, says Barão et al (2017), as is an organizational culture that rewards exceptional performance above teamwork. According to Singh and Kota (2017), some people may see seeking the expertise of a friend or family member as a show of weakness.

Businesses that are actually relevant in today's market anticipate client needs rather than react to them. To do so, one must be creative, have the capacity to forge new connections, and be flexible in the face of extraordinary change. Knowing that a learning organization does more than only promote learning, but rather provides learning to enhance service and work processes, is crucial. Kinicki and Kreitner (2009) argue that this is why workers in organizations with a learning culture are less likely to shy away from making errors and more likely to utilize the knowledge gained from them to guide future actions. According to research by Danish and colleagues, Knowledge Managing processes have a robust positive association with organizational effectiveness, and this relationship is tempered favorably by the culture of the firm. While regression analysis was used, no preliminary checks were performed to ensure the data were suitable for drawing conclusions.

Furthermore, the analysis did not account for the specifics of Knowledge Management. In their study conducted in 2013, Hamzah and collegues employed a levels multiple regression approach to demonstrate the influence of organizational culture in moderating the

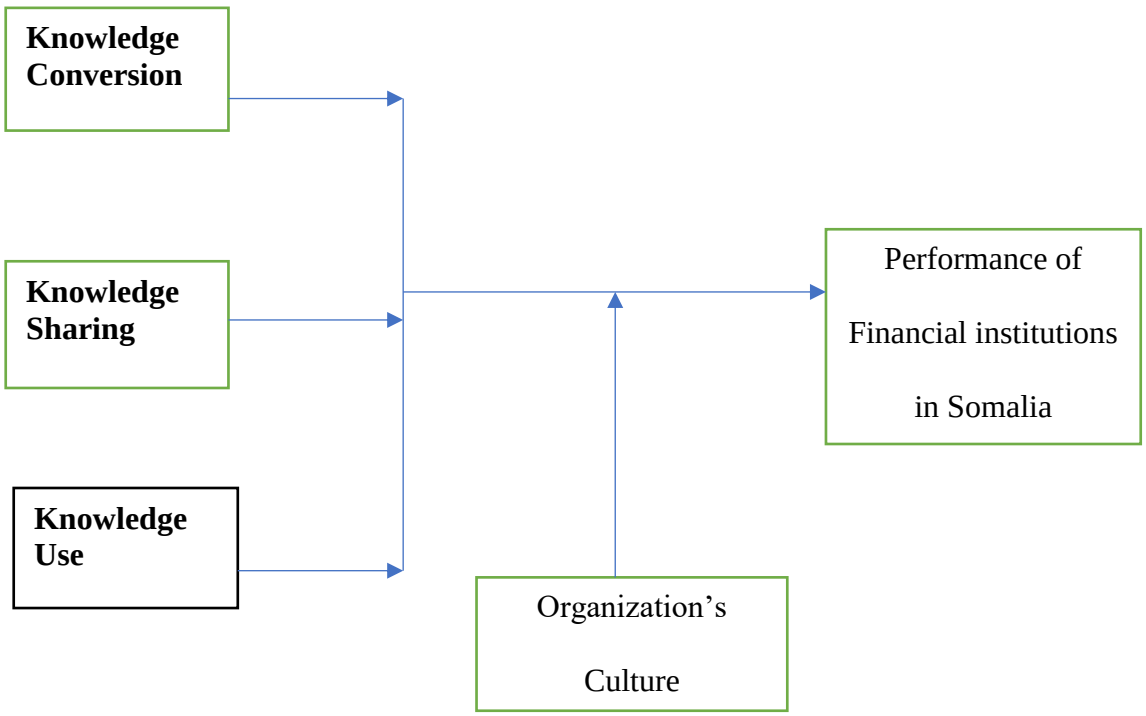
relationship between leadership skillfulness and worker productivity. Despite this, the study's response rate was just 43%, which is much below than the minimum acceptable response rate of 50% (Mugenda & Mugenda, 2003). According to Mushref (2014), the correlation between intellectual assets and financial gains is influenced by the moderating role of company culture. Mushref's indicators are more slanted toward corporate culture than social culture, including power distance, individuality-collectivism,, uncertainty avoidance, masculinity and femaleness.

2.4 Conceptual Framework

Based on the findings of the literature review, Figure 2.3 illustrates the connections among the research variables within the conceptual framework.

Figure 2.3:

Conceptual Framework



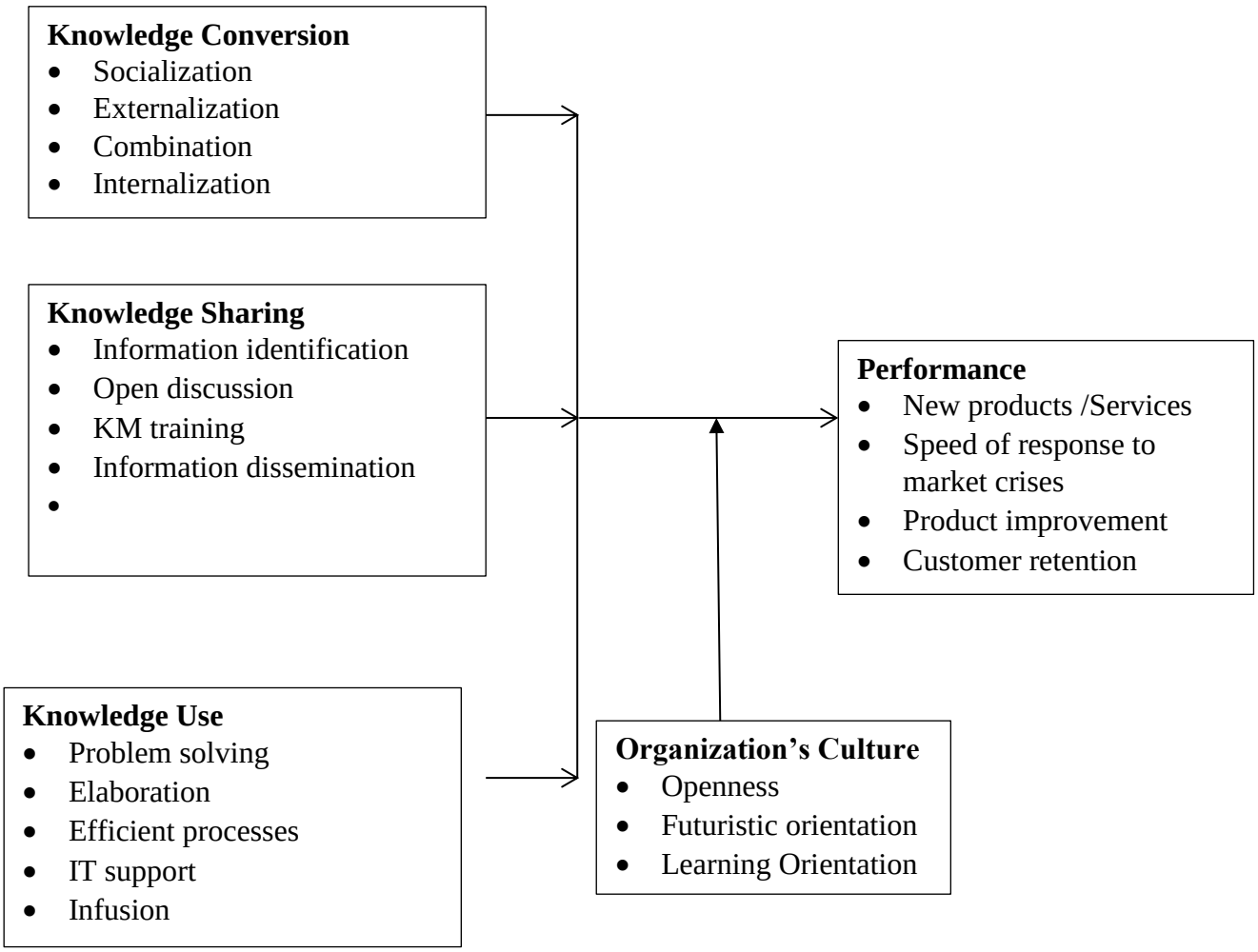
Source: Author 2023

2.5 Operational Framework

Based on the findings of the literature review, Figure 2.3 illustrates the connections among the research variables within the conceptual framework.

Figure 2.4:

Operational Framework



Source: Author (2023)

It is assumed in this study that KM has not an influence on the performance of Somalia's financial Institutions. Knowledge use, knowledge sharing, and knowledge conversion are the study's independent variables. The reliant variable in the review is execution. In addition, it is hypothesized that the human capital repository acts as a mediator between KM and performance. The connection between KM and performance is also hypothesized to be moderated by an organization's culture.

2.6 A Brief Synopsis of the Existing Literature and Research Gaps

According to Musa and Adamu, (2017), KM has been the subject of several empirical research. While many such studies have been undertaken in developed countries, they also noted that few have been carried out in poor countries. Kinyua et al. (2015) claim that Knowledge Management influences business success after reviewing the results of several empirical investigations.

Knowledge assets are crucial for survival and competitive advantage (Njoroge et al., 2020). On the basis of RBV, we stress the advantageous relationship between learning and success. Certain types of information are considered essential to success because of their rarity, specificity, and in transferability. While greater information may improve an organization's performance, Ling-hsing and Tung-ching (2020) stated that this conclusion is not supported by the available empirical evidence. Therefore, relevant knowledge generation is crucial for every firm that wishes to compete.

Despite the link between the two KM may nonetheless have an adverse effect on business results. (Nowacki & Bachnik, 2016). To grasp this, it is helpful to think about three essential KM processes: knowledge leverage, knowledge protection, and knowledge acquisition. The projected competitive advantage may be diminished if there is friction across processes,

notwithstanding the importance of each individually. However, aggressive efforts to leverage knowledge often result in short-term financial gains whereas knowledge acquisition often does not. Valmohammadi and Ahmadi (2015) used statistical methods of correlation and regression to conclude that putting learned skills to use improves productivity. The 38% response rate is below the 50% level proposed by Mugenda and Mugenda (2003) hence the study's findings cannot be generalized. There is a favorable relationship between strategy and KM activities, according to research (Njoroge et al., 2020).

However, research hypotheses cannot be formulated and tested in this study because of its exploratory nature. Kombo (2015) noticed that KM affects the way things get done. This conclusion, however, cannot be generalized since it was based on descriptive data. The performance evaluation conducted by Nyaboke (2019) utilized metrics like return on equity, and return on assets, and net interest margin. Although the research found that some bank elements greatly impact performance, it did not include non-financial measures, which provide a more exact description of performance based on current and future operational circumstances

Further, it had been pointed out that prior research has not accounted for specific Knowledge Management components (Njoki 2013; Riungu, 2015; Rua, 2018), so the extent to which Knowledge Management influences performance is poorly understood, which is especially problematic given the complexity of the concept. Financial Institutions are knowledge-intensive businesses that play avital role in the economic growth of countries by acting as intermediaries; however, their performances decline as knowledge is stored in silos that are distributed by subdivision, region, division, and a slew of other organizational elements including processes, culture, the repository for human capital, and management style. Despite

the abundance of literature on the topic, the relationship between Knowledge Management and organizational success is poorly understood, especially in the context of Commercial Banks and other businesses. Further study and knowledge consolidation is necessary to fill these gaps in understanding, provide long-lasting policy guidelines for suitable Knowledge Management (KM) practices, and maximize the returns on investment in businesses' stockpiles of information.

Table 2.1:

Summary of Literature Review

Author(s)	Topic	Findings	Research Gap
Njoroge *et al*, (2020)	(KM)Knowledge management and organizational performance: an exploratory assessment.	A different set of KM practices was associated with each value discipline (i.e. customer intimacy, product development and operational excellence).	A gap exists between the KM practices that organizations believe to be important and those that were directly related to organizational performance.
Mushref (2014)	The intermediary function of organizational culture in the relationship	Organization culture moderates the link between intellectual capital	The way in which certain indicators such as individualism-collectivism, power distance, uncertainty

	between intellectual capital and business performance.	and performance	avoidance, and masculinity and femininity are put into practice is influenced by societal culture, thereby introducing bias.
Mungai (2019)	KM in Small and Medium-Sized Enterprises: New Zealand focus	KM practices are immature and emphasizes personalization rather than codification strategy	Exploratory research design is fit for formulative study and thus constraints hypotheses testing and generalization of results
Fattahiyan *et al.*, (2013)	Relationship between KM enablers, processes resources and organizational performance in universities	Organizational structure, knowledge acquisition, application, and protection affect performance	Organizational culture and knowledge conversion do not have a considerable impact on performance. Inconsistent f that not all knowledge resources affect performance
Okiro and Ndungu (2013)	Effect of mobile and internet banking on performance of Somalia's financial	Financial Institutions have the highest rate of usage of internet	Focused on features of knowledge but not KM. Low stage of statistical restriction limits generalization of

	institutions	banking	outcomes
Saini (2013)	Model development for key enablers in the Use of Knowledge Management (KM)	Community involvement programs and training affected KM practices	Results based on judgmental and convenience sampling techniques which are not fit for hypotheses teste and generalization of results
Zaied *et al.*, (2012)	Enhancing company performance through the utilization of knowledge management (KM).	Knowledge conversion, sharing and human resources affect performance	The incorporation of knowledge sharing into the KM framework was unsuccessful. The utilization of knowledge and the prevailing culture do not affect performance.
Yusoff and Daudi (2010)	The Mediating Role of Social Capital in SMEs: Exploring the Relationship between KM and Organizational Performance	The performance of an organization is enhanced when its KM processes and social capital are integrated.	The incorporation of knowledge sharing was unsuccessful in the KM framework. Additionally, the low response rate of 35% hinders the generalization of results.

Mosoti and Masheka (2010)	Knowledge management: The case for Somalia	KM practices influence efficiency	Conclusion were based on descriptive statistics limiting making of inferences
Tseng (2010)	The impact of organizational culture on corporate performance through knowledge conversion.	Cultural differences impact knowledge conversion and performance	The impact of socialization on corporate performance is negligible, as the low response rate of 20.15% undermines the validity of any broad conclusions.
Andrew et al (2020)	Strategy-based process for implementing KM	Performance was influenced by KM	Making generalizations is invalidated due to the low response rate of only 16%.
Ohiani, (2021),	ICT in banking operations in Nigeria	Technology is the main driving force of competition	Findings were based on descriptive statistics and thus cannot be generalized
Rana, and Chopra, (2016).	The Influence of Culture on Knowledge Management Practices: A Quantitative Case Study of Companies with MSC Status	Culture affects KM practices	Culture incorporates integrated leadership as one of its dimensions. The study employed an exploratory research design, which is unsuitable for drawing inferences

Sukaatmadja et al (2021)	RBV on KM capability and competitive advantage	KM capability affects competitive advantage	Low response rate of 32.7% invalidates making generalizations
Lendzion (2015).	KM in public organizations: the link btw organizational elements and the performance of knowledge sharing	Organizational culture impacts performance of knowledge sharing	The formulation of political systems takes into account internal elements like cultural norms and technological advancements. However, the chosen approach for case study design does not facilitate the use of inferential statistics.

Source: Author, 2023

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The methods used to test the hypothesis that organizational learning culture moderates the connection between knowledge management (KM) processes and financial institution performance in Somalia is discussed in depth in this chapter. This section discusses the motivation for this work, the organization of the research, the participants, the sampling procedure, the instruments applied to gather data, the validity and reliability of those instruments, how the data will be evaluated, and any ethical considerations that may develop as a result of the study.

3.2 Research Philosophy and Methodology

According to Johnson and Clark (2006), when a researcher decides on a research philosophy, they are better able to define the scope of their study, balance the advantages of alternative techniques, and come up with new ideas when deciding on a course of action or making alterations to current processes. This is because a researcher is better able to weigh the merits of different ways and come up with novel ideas. In addition, a study paradigm is a point of view that is founded on a number of assumptions, conventions, and processes that are held by the majority of people. According to Mcnabb (2013), positivism, interpretivism, and realism are three research paradigms that assist researchers in learning about and becoming acquainted with the topics they are studying.

Creswell's recommendations were taken into consideration, and a positivist technique was used for the research. According to Mertens (2005), positivism is a reflection of a deterministic philosophy in which causes establish consequences or results. Positivism is a

mirror of this philosophy. It is a philosophical position that is founded on logic and the accumulation of factual facts (Sekaran & Bougie, 2016). Mertens contends that positivism is capable of being used to the shared world on the grounds that it presupposes that the societal world can be researched in the same value-free way as the natural world in order to offer explanations for its phenomena. He bases this argument on the fact that positivism believes that the social world can be researched in order to provide explanations for its phenomena. Creswell goes on to point out that the positivist approach attempts to explain interactions by locating the fundamental causes of those interactions, so establishing the framework for inference and prediction. The positivist method was of assistance to the researcher in better comprehending the perspectives and judgments of the people who took part in the study. This made it possible to obtain wide information and data from huge groups by using highly structured questionnaires

3.3 Research Design

Researchers who subscribe to the positivist school of thought intentionally retain their distance from the subjects of their studies so that they may maintain their capacity for emotional objectivity and draw a distinct line between logic and emotion. The researcher also made use of positivism, which is the concept that there are several factors that contribute to events. According to Saunders et al., (2016), it is necessary to have an understanding of these interactions in order to have accurate forecasting and control.

The drive of this study was to determine and give an explanation for the association between successful knowledge management and Somalian financial institutions' overall performance. The study also makes use of quantitative data in order to explore the elements that have an influence on performance outcomes and to propose ideas for policy. Creswell maintains that

one of the most essential tenants of positivism is the idea that companies are logical entities, and that logical explanations lead to results that are also logical. The positivist research paradigm nevertheless allows for the use of qualitative methodologies, despite the fact that quantitative techniques are often used in the procedure of data collection and analysis. Positivism was a pragmatic philosophy that encouraged the collection of factual data in support of hypotheses. Positivism also allowed for the testing of hypotheses. The study was simple to summarize when seen through the lens of positivism, and Nowell et al. (2017), found that the results can be general to apply to the population as a whole.

According to Njoki (2013), if researchers take the time to thoroughly plan for and carry out their investigations, they have a greater chance of achieving their aims and acquiring information that is of benefit to them. Quantitative research designs, also known as non-numerical research designs, and qualitative research designs, sometimes known as numerical research designs, are the two primary categories of research designs. Qualitative research is crucial if one want to understand the "why" behind a theory as well as "what research participants have to say about it." A quantitative or numerical research approach tries to collect numerical data and generalize the findings to the whole population in order to give an explanation for a phenomenon (Njoki, 2013). This is done in order to provide an explanation for a phenomenon.

According to McNabb (2013), the major emphasis of quantitative design is the mathematical and statistical analysis of data obtained mostly via surveys and questionnaires, or by the transformation of existing data using special computer techniques. Alternatively, quantitative design may include the collection of data using particular computer methods. The ability to compare findings from different studies (which is made possible by available hard copy data

and consistent analysis), increased objectivity and dependability as a result of clear analytical procedures and measures, 105 and the possibility of data generalization and validation from external sources are the four primary benefits of quantitative methods. (1) The ability to compare findings from different studies (which is made possible by available hard copy data and consistent analysis). In addition, businesses and other types of organizations often choose the quantitative research technique since it makes use of numerical data (statistics) to arrive at findings. Mainly due to the fact that numbers provide owners of businesses a more objective foundation for making decisions. The following is a list of the five components that make up the technique of quantitative research (Saunders et al., 2016). Methods of research may be arranged into one of the following classifications: descriptive, experimental, correlative, explanatory, or diagnostic.

Finding the right approach to take with the study is one of the most valuable factors affecting its outcome. When it comes to this study, quantitative correlational research has the most potential since it will assist us in developing long-term strategies that will enable our company to maintain its flexibility. A numerical correlational study approach was used for this study's investigation. The purpose of this research strategy that does not include experiments is to discover the link that exists between two related aspects. The purpose of a method referred to as "correlational research" is to define a phenomenon by determining the existence of a causal connection between two or more variables. In relational design, both the interaction between the components and their compatibility is taken into consideration.

According to), there are three different tactics to research: descriptive, and exploratory, and explanatory (Saunders, et al., 2016). Exploratory research seeks answers, presents new questions, and adopts an approach that is different from the norm. In addition, the purpose of

an explanation study is to locate the processes that underlie the interactions between the various variables being investigated. On the other hand, descriptive research should provide an accurate portrayal of the individuals, events, or situations that are the subject of the study. The research employed a blend of cross-sectional and explanatory survey methods to ascertain the relationships between the variables. The objective of the study team was to provide a solution to the enquiry, "How do KM processes, capabilities, and culture affect the performance of Somalia's financial institutions?" Cross-sectional research, on the other hand, aims to explain the frequency of an event by measuring the link between variables at a single moment in time. This contrasts with the objective of longitudinal research, which is to find out how something changes over time.

We only have a limited amount of data at our disposal, but we may nevertheless make informed assumptions regarding the direction that future research should go. The views of respondents were obtained through a cross-sectional survey employing a Likert scale comprising five categories: "very much agree" (5), "agree" (4), "neutral" (3), "disagree" (2), and "very much disagree" (1). This methodology employed in the study had a scientific foundation as it facilitated establishing a cause-and-effect relationship between the different components.

3.4 Target Population

All functional area employees from Somalian financial institutions made up the population of this study. Monetary Organizations were separated into; according to Table 3.1, commercial banks, remittance companies, insurance companies, and microfinance institutions by the extent of their market share.

Table 3.1:

Target Population

Category	Functional Area Heads
Commercial Banks	125
Remittances	250
Insurance Institutions	50
Microfinance Institutions	200
Total	725

Source: Researcher (2023)

3.6 Sample size determination

The financial institutions in Somalia were surveyed as part of a census. The feasibility and expense of conducting a census, the survey's representativeness, and the population were all taken into account when selecting a survey. The financial institution served as the unit of analysis, while the employees of each institution's functional areas served as the unit of observation. Each financial institution was divided into five areas: finance**,** human resources, marketing, operations**,** and information and communication technology. These functional areas contained relevant knowledge management information.

Table 3.2:

Sample Size

Category	Population	Sample
Commercial Banks	225	95
Remittances	250	89
Insurance Institutions	50	18
Microfinance Institutions	200	55
Total	725	257

Source: Author (2023)

The study used Yamane's (1967) formula for calculating samples (Singh & Masuku 2014). The study employed the same to calculate the appropriate sample as;

$$n = \frac{N}{1 + N(e^2)}$$

Where:

n = sample size;

N = total population (725);

e = margin of error or level of precision of 5 percentage points (hence, 0.05).

$$\text{Therefore, } n = \frac{725}{1 + 725\,(0.05^2)} = 257$$

Using the five different functional categories, as well as the number of financial institutions that fall into each stratum, a proportionately stratified sample of respondents was carried out. The basis of the sample factor was comprised of the functional areas that were chosen for each different kind of financial institution. In this scenario, commercial banks contributed 25% and 45%, respectively, while hawalas contributed 10% and 20%, respectively, depending on the size of their respective stratums. As a consequence of this, it was hypothesized that the 257 people who participated in the sample were representative of the four different categories, which included commercial banks, remittances (Hawalas), microfinance organizations, and insurance.

3.7 Sampling Design

Sampling involves picking a representative example of a population to establish its properties. A population of 257 may be a good estimate for sample sizes above 7,000. Sampling is to acquire a symbolic sample of the target population. This study used two-stage cluster selection.

It is a sampling of probability strategy in which the researcher splits the population into parts, picks some at random, and then picks items for the sample from the clusters. Industries developed first. The researcher randomly selected 257 active FI members from these subjects. The researcher may sample hypothetical population outliers. Statistically more accurate than a random sample, this method required a smaller population percentage. Since this, the researcher may save time, money, and effort while decreasing bias.

3.7.1 Data Collection Techniques

This study collected primary data. Surveys collected data. A semi-structured questionnaire was issued to managers and workers in each financial institution's five functional areas to

assess how KM practises affect performance in Somalia. Closed-ended questions helped quantitative analysis, hypothesis testing, and decision-making by organising responses. Open-ended questions yielded information that closed-ended ones did not.

All respondents in the three sample sets received questionnaires. The surveys comprised short, multiple-choice questions and lengthier, open-ended ones. Constrained closing questions helped code responses to open-ended queries. These findings assessed the researched parameters accurately. A questionnaire asked questions on each variable, with answers ranging from "strongly agree" (SA) to "strongly disagree" (SD). Responses were graded from 1 to 5 on a scale from strongly disagreeing to highly agreeing.

3.7.2 Research instrument setup

The questionnaire has eight parts.

Section A: Section B: General information regarding respondents' knowledge conversion questions.

Section C covers knowledge transfer.

Details on the practical use of the information are provided in Section D.

Section E describes the organization's culture. Section F details Somalia's financial institutions' performance.

Secondary data will be collected from CBS publications including the CBS Bank Supervision Annual Report. These data will be used to generate new data and validate questionnaire results.

3.8 Pre-Test

A 25-person pretest research preceded the larger examination. A pilot study needs 10% of the sample size, according to (Mugenda & Mugenda 2003). Pilot study respondents were excluded from the main analysis. The research tools were analysed for validity and reliability, as mentioned below.

3.8.1 Validation

Research validity depends on accuracy. This term describes how well an instrument measures a characteristic. It calculates how well the study data correspond to a variable or construct, according to (Mugenda & Mugenda 2003). The pilot study includes 25 target audience members. The entire sample analysis excluded pilot study participants. The pilot study tested the questionnaire's presentation and content. The pilot research sought professional and specialised opinion.

The suitability of the independent variable (KM) dimensions—conversion of knowledge, sharing, and use—determined by a literature study and industry experts. The dependent and moderating variables were chosen and created from literature. All performance-related factors, and organizational culture were picked and created. Expert recommendations and careful grouping of the items based on the literature reviewed modify and tweak the study to improve face and content validity.

To verify validity, factor-analysed every variable in this investigation. Factor analysis loaded all variables to match theoretical expectations. Confirmatory factor/item analysis (CFA) was used to assess instrument reliability. Since CFA has fewer unseen or inactive variables, it shows changes in seen and linked elements. Factor analysis helps organise similar variables. This reduces the number of variables for modelling by selecting subsets of variables

depending on their correlations with the factor (Kothari, 2014). The original variables with the strongest correlations with the factor are selected. Field (2009) defines squared factor loading as a factor's share of original variable variance. Square percentage.

3.8.2 Reliability

The scale's dependability was assessed using Cronbach's Alpha, which determines if scale items measure the same notion and internal consistency. We estimated the correlation and average of the measurable portions using SPSS-derived index alpha. Nowell et al. (2017), argue that the highest Cronbach Alpha value for absolute quality is 0.7. Kline (2000) defines good as 0.6–0.7 and adequate as 0.7–0.9.

Intrinsic, constructural, and external validity and reliability are examined to analyze the research's goal. This basic numerical research may be used to qualitative research that combines flexible study designs with systematic procedures to discover systemic errors. Research helps assess mistake likelihood in a methodical manner (Kothari & Garg, 2014). "Construct validity" refers to the conceptualization and measurement of the examined constructs. If this goal is not met, the study may explore other topics. This study resulted to three knowledge management system process components. Conversion, information exchange, company culture, and performance are examples.

A researcher must ensure that the study's findings are correctly explained due to concerns with research outcomes clarity. We used numerical research-compatible statistical approaches to prove internal validity. The study focused on chronology and research methods. Previous study corroborated our findings, resolving any ambiguity. "Reliability" is the ability to replicate study findings such that a fresh researcher may replicate the study and get identical results. In the preceding statement, "generalizability" stressed the need of new ideas.

The researcher's capacity to collect and record data reliably and participant responses' uniformity, consistency, and repeatability determine dependability (Njoroge et al., 2020). Dependability also includes participant response repeatability. It measures how effectively a research technique may provide comparable outcomes after several testing rounds.

This investigation used Cronbach's alpha. Exams employ internal consistency to assess erroneous answers. This instrument is valuable in educational and social science research because respondents utilise a scale to indicate their pact or disagreement with a claim. Thus, it benefits both disciplines. Information-gathering technologies were assessed for trustworthiness.

3.9 Data Collection Methods

Gathering data on many aspects allows one to answer important questions and analyse different possibilities. According to Polit and Beck (2014) questionnaires are used to collect primary data from participants. One of their goals was to "gather reliable data that allows for analysis and analysis that yields substantial and reliable answers to the issues addressed." Primary sources are more dependable. Research units must provide data. Data collection required authorization. Management must authorize data collection from managers and staff at all stages of the company. Respondents have to consent to the study.

The researcher gave each participant a questionnaire. The findings were collected after all respondents completed their surveys. The researcher contacted respondents via their workplace to encourage survey participation. The researcher carefully controls the delivery of all surveys to responders. A questionnaire register tracks delivered and returned surveys. The registration contains both surveys.

Analysing Data and Presentation

Before answering, the data were processed for statistical analysis. The field-collected questionnaires were verified and validated. Each response was graded on readability, clarity, and relevance to the subject. The surveys were checked for consistency and comprehensiveness, and respondents were geotagged. The survey data was summarized through the utilization of descriptive and inferential statistics in quantitative data analysis. Percentages, frequencies, averages, and standard deviations were employed to provide a comprehensive overview of the data. Logistic regression analysis and inferential statistics investigated hypotheses and drew results.

After that, instrument serial numbers allowed data entry into an Excel spreadsheet and SPSS analysis. Sample adequacy, normalcy, linearity, multicollinearity, and homogeneity were utilised to assess data for conclusions and inferences. Kinyua et al (2015), breaking numerous regression analysis assumptions may result in inaccurate confidence ranges, significance tests, association estimates, and regression coefficients. This also biases confidence intervals.

This study used ANOVA to verify linearity. This test uses variance estimates to compare the means of different groups to see whether they are equal. ANOVA compares variables side by side to identify linear and nonlinear components, according to Garson (2012). If the F significance value for the nonlinear component is below 0.05, then nonlinearity holds significance. The linearity assumption was tested using Garson's 0.05 p-value. The researcher employed the Durbin Watson (DW) test to evaluate whether model residuals were autocorrelated. According to Garson (2012), the DW statistic spans from 0 to 4, with values between 1.5 and 2.5 indicating no autocorrelation.

The Tolerance and Variance Inflation Factor (VIF) determines multicollinearity. VIFs of 10 or tolerances of 0.1 indicate multicollinearity. This study will employ VIF 10 and tolerance 0.1 (R2 0.90) to determine multicollinearity. Levine's statistics also examined variance homogeneity. Andrew et al (2020) argue that the null hypothesis cannot be denied even if the test results are not significant (p-value 0.05). A 0.5 p-value threshold was used to verify variance homogeneity.

This study used multiple regression analysis to meet the aims (Saunders, et al., 2016). This investigation created a weighted estimate equation to forecast dependent variable values based on independent factors. The study used, exchanged, and converted knowledge to predict commercial bank performance.

Somalia's commercial banks' efficiency and knowledge management practises were examined. Inferential analysis examined KM and performance using multivariate analysis. The study assumptions were evaluated to 95% confidence to provide a statistical foundation for inferences and findings.

Table 3.3:

Hypothesis Testing

Research Objective	Hypotheses (H_o) for Interpretation	Analytical Model	Thresh-hold
Determine the relationship between knowledge conversion and performance of Financial Institutions in Somalia	There is no link between knowledge conversion and performance of Financial Institutions in Somalia	Multiple regression analysis	R^2 Value F Value t Value
Explore the relationship between knowledge sharing and performance of Financial Institutions in Somalia	There is no relationship between knowledge application and performance of Financial Institutions in Somalia	There is no relationship between knowledge sharing and performance of Commercial Banks Somalia	$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta3X3 + \varepsilon$
Determine the moderating effect of organization's culture on the link between KM and performance of Financial Institutions in Somalia.	Organization's culture has no moderating effect on the relationship between KM and performance of Financial Institutions in Somalia	Regression analysis $Y = \beta_0 + \beta_1X + \varepsilon$ $Y = \beta_0 + \beta_1X+\beta_2XZ + \varepsilon$	

Source: Author (2023)

Results of Andrew et al (2020) suggested using tables and graphs to simplify quantitative data analysis. Quantitative continuous variables were summarized using mean, standard deviation, quartiles, minimum, maximum, and skewness/kurtosis, whereas categorical data were summarized using proportions and frequencies. Due to their greater performance, parametric techniques were used for bivariate analysis.

3.9.1 Empirical Model

Quantitative data may be analysed using a number of different models, including regression, discriminant, logit, and probit. When the dependent variable is discrete and binary, Field (2009) suggests using discriminant analysis, Logit, or probit models. However, linear regression analysis is relevant when the dependent variable is continuous. In this research, performance was regarded as a permanent variable, hence a regression analysis was conducted. Multivariate logistic regression analysis uses regression on the interrelationships between variables to estimate the significance of each predictor variable. This is the typical structure of a logistic regression:

$$P\ (Y_i) = \frac{1}{1+e^{-(bo+b_1Xi+b_2X_2i+\cdots bkXki)}} \cdots\cdots\cdots\cdots\cdots\cdots\cdots\cdots\cdots\cdots\text{Eqn 2}$$

Where:

- P (Y_i) is the projected odds that Y is true for case i
- e is a mathematical constant approximated as 2.72
- b_o is a constant estimate from the data
- $b_1, b_2, \ldots b_k$ is a b-coefficient estimated from the predictor 1, 2, 3…..k
- $X_{1i}, X_{2i}, \ldots X_{k3i}$ is the observed score on predictors Xi, $X_2 \ldots X_k$ for case i

Equation 2 was used to model both the direct effect and the moderated effect.

3.9.2 Measuring the direct effect the first empirical model regresses knowledge application, sharing, and conversion on performance.

The procedure was as follows:

i. Using the compute function to calculate the variables. The binary responses, which contained the likert-scaled items for each variable, provided the variables themselves.

ii. Entering the information into the binary logistic regression model.

iii. Defining the four reference categories producing the results.

This study's relevant logistic regression output included:

i. The statistic of Hosmer and Lemeshow

ii. Nagel Kerke R-Square

v. statistics on log likelihood Odds ratios

3.9.3 Moderated effect

The binary star logistic regression model with all independent variables and the moderator was used to determine the moderated effect of organization's culture on financial institution performance in Somalia. Authoritative execution was taken as reliant variable while hierarchical culture was taken as the arbitrator. To determine which model was parsimonious, the odds ratios and variations in the -2 loglikelihood statistics were used. The steps included:

i. Using the computer function to calculate the variables. The binary responses, which contained the likert-scaled items for each variable, provided the variables themselves.

ii. Entering the information into the binary logistic regression model.

iii. Defining the four reference categories

The results of the logistic regression that are relevant to this study included:

v. Lemeshow and Hosmer statistic

vi.NagelKerke R- Square

viii, loglikelihood statistics ratios of odds.

Table 3.4:

Moderated effect

Model 1	Model 2	Conclusion
Odds Ratios	Odds Ratios	a) If odds of model 1> odds of model 2, then the moderator has a positive moderating role. a) If odds of model 1< odds of model 2, then the moderator has a negative moderating role.
Deviate score	Deviate score	If the model with a moderator has smaller value of deviate score when compared with the model without the moderator, then the moderator has a moderating role.

3.10 Ethical Factors

Concerns about human subjects' rights were allayed by the Wits University code of ethics, which lays forth principles for conducting responsible studies. Ethics, as defined by Freeman (2015) is the study of good and wrong conduct. Ethics are the rules for conduct that have a bearing on the well-being of society as a whole.

Confidentiality is an issue in this investigation due to the strategic nature of the information at play. The identities of the banks and the responders were thus kept secret. Codes were employed to protect the privacy of the information submitted by employees at the different financial institutions so that no replies could be traced back to any specific institution or employee.

The researcher gained authorization from the selected financial institutions and participant informed consent by avoiding extraneous queries and language likely to terrify the participants. These procedures increased the respondents' openness and objectivity.

Research ethics are the standards of conduct established for academics and scientists. information transfer, information exchange, and the avoidance of mistakes were all facilitated by the criteria used in the study. It also guarantees that scientists are answerable to the general people (Shamoo & Resnik, 2015). The researcher has also done what all beginning researchers must do and that is to get the necessary study authorization from Kenya Methodist University. Beneficially and human dignity were maintained at all times throughout data gathering.

The researcher's careful attention to ethical and logistical details confirmed the study's reliability and validity. Participants were promised that their answers would remain

confidential and that their data would be utilized only for the study. The witnesses were polled based on the aforementioned three categories. Although the self-employed individuals and several non-employee groups were uncomfortable with the ideas of tacit knowledge usage and organizational performance, assistance was offered when the informant asked explanations.

Data collection requires clear and precise operational definitions. It helps keep things consistent and reduces the likelihood of mistakes happening. Because of the nature of the study's variables, an ordinal scale was used for data collection. The mean was easily determined since scores were assigned to each variable. The research relied on the usage of the Likert Scale. This technique of data collecting was selected since it is the most common one and is straightforward to explain to newcomers.

The acquired replies were simply recorded during data collection, numbered, and given to statistical analysis since a single number indicated the participant's response. Quick methods include using Likert-type surveys, which are both efficient and cheap. They are so versatile that they may be sent via the mail, shared on social media, or even just handed out.

3.10.1 Tests for Diagnosis

Assumptions are created in statistical study, and when they are violated, the findings become invalid. Thus, this investigation successfully put to the test the assumptions behind Pearson's correlation and regression analysis. Commonness, homoscedasticity, linearity, and multicollinearity are the four hypotheses that might raise eyebrows.

Normality tests in statistics are used to validate data normality, or the assumption that a normal distribution curve accurately represents data collected in a group setting. In a similar vein, they are used to test whether the underlying random variable in a data set follows a

normal distribution. Normality and other assumptions should be treated with great care, since drawing correct and trustworthy conclusions depends on them. In this work, we tested for normality using histograms and the Q-Q plot (quantile-quantile plot) since these plots are intuitive even when dealing with large samples (Landau et al., 2004). The tests' reliability was predicated on the following hypotheses: the data originated from a well-defined procedure and fit neatly into a single statistical distribution. Second, there was a three-normal distribution, which means that the data eventually loses all significance.

Homoscedasticity means consistent and comparable variance across samples. All explanatory words are supposed to relate to residuals. A residual scatter plot verified the predicted conclusion, and standardized residual values tested for homoscedasticity. Strong correlation between independent variables is called "multicollinearity". Independent variables seldom correlate. Multicollinearity was examined using tolerance intervals and VIFs. Tolerance levels around 1 indicate low multicollinearity, values around 0 indicate multicollinearity, while VIF values above 10 indicate difficulties. Outliers may cause statistical errors. Extreme values were found using box plots.

Linear relationships have constant slopes. Analysis assumes linearity. The linearity test employed Pearson correlation coefficient. The independent relationship exists if the p-value is below 0.05.

3.11 Conclusion

The factors were linked via correlational research. 257 people were chosen to represent Somalia's 725 FI members using Cochran's method. The study employed two-stage cluster sampling. Industries organized communities historically. 257 FI members from the designated counties were sampled.

Interviews using a semi-structured questionnaire provided this study's primary data. First-hand stories gave the researcher study-relevant data. This ensured desired demographic responses. The researcher tailored the questions to the study goals. Finally, primary data gives researchers information from the source. Self-administered post-selection questionnaires collected data. 244 active members responded to this study. The research employed descriptive and inferential statistics. The researcher utilized mean, frequency, standard deviation, and percentage. The research used analysis of variance, and regression and correlation.

.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1Introduction

This section exhibits, discusses, and compares research findings. The findings include participation rates, reliability analyses, frequencies, descriptive statistics, and inferential statistics. Next, diagnostics, regression, and relationships are shown. Research goals determine results and presentation. This study examined how knowledge management (converting, sharing, and utilizing information) influences a company's performance and learning culture. The chapter concludes with hypothesis testing results and discussions.

4.2 Reliability, Response, and Characteristics of Respondents

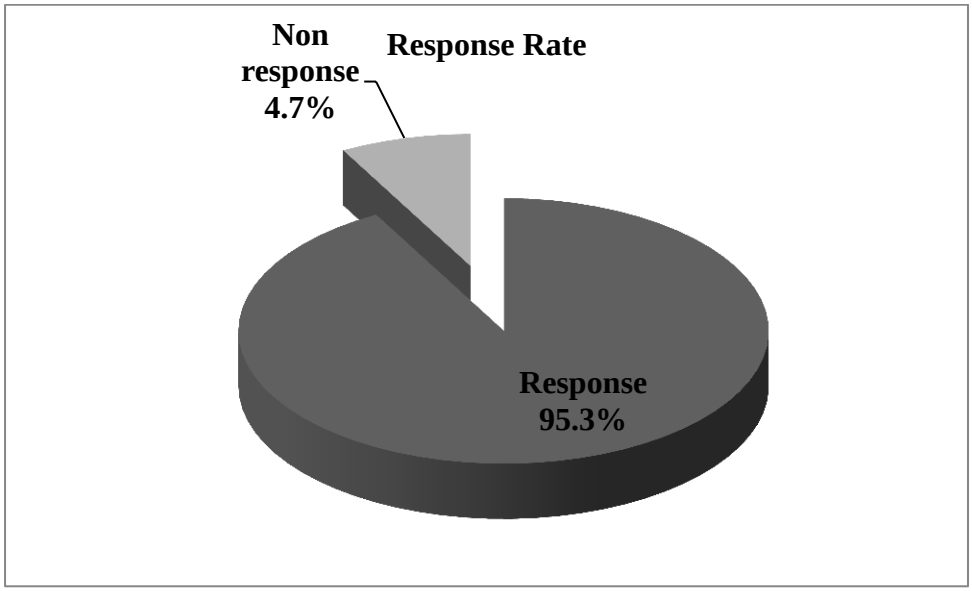
244 people filled out a structured questionnaire that was delivered using a drop-and-pick method.

4.2.1 Rate of response

244 representatives from 257 financial institutions participated in the survey. This translates to 95.3% response rate as shown in Figure 4.1. The researcher determined that this was enough to go on with the analysis required to reach solid results and recommendations. An adequate response rate is typically regarded as 60%, while a response rate of 70% or higher is considered exceptional, according to (Mugenda & Mugenda 2003). As a consequence, we determined that the study's response rate was adequate for doing analyses, reporting results, and making recommendations.

Figure 4.3:

Response Rate



Source: Author 2023

4.2.2 Validity of the survey for gathering information

Reliability is the degree to which a data gathering tool can be relied upon to provide the same findings whenever it is utilized. According to Mugenda and Mugenda (2003), it is a measurement of how reliably a research instrument yields the same findings across independent tests. The consistency of studies is impacted by random mistakes. Random error refers to the inaccuracy in a measurement that results from sources the researcher has not adequately controlled for. Zikmund (2003) suggests that a number of variables might lead to inaccuracies in interviews, including sloppy coding, unclear instructions or questions, interviewer weariness, interviewee exhaustion, and interviewer prejudice. There are three types of random mistakes that might occur during data collecting. Instrumental mistakes, researcher scoring errors, and unexplained errors all fall within this category. These three forms of mistakes interact to create measurement inconsistencies, which in turn reduce

confidence in the data. Preliminary test objective was to collect data useful for fine-tuning the instrument.

Thus, 25 non-participating Premier bank respondents were provided with the questionnaire in advance to test its reliability. Cronbach's alpha assesses how well a set of questions or variables measures a unidimensional latent component. Dependability coefficients range from zero to one. Test reliability increases with coefficient. According to Cronbach (1951), if your Cronbach alpha value is 0.7 or above, one may proceed. The correlations between information sharing, knowledge utilization, organizational culture, and performance were 0.707, 0.891, 0.751, and 0.751, respectively. Results showed that the correlation between knowledge sharing and performance was 0.707 (n=6), between knowledge usage and performance was 0.891 (n=6), between organizational culture and performance was 0.751 (n=12), and between knowledge sharing and knowledge use it was 0.751 (n=3).

Table 4.1:

Reliability Test of Constructs

Reliability Statistics

Variable	Cronbach's Alpha	N of Items
Knowledge Conversion	0.848	13
Knowledge Sharing	0.750	3
Knowledge Use	0.891	6
Organisational Culture	0.751	12
Performance	0.707	6

Source: Research Data

Table 4.1 shows that the Cronbach's alpha for each construct was greater than or equal to 0.700, indicating that the questionnaire was adequate for assessing the components of interest in the research. Organizational culture was broken down into three factors: openness, focus on the future, and a willingness to learn. By integrating these three instruments, we were able

to construct a valid measure of company culture (Cronbach alpha = 0.751, n=12). Furthermore, the organizational culture that was evaluated was the learning organization culture. Cronbach's Alpha values for all constructs in the research were over 0.700, indicating their reliability. Results on the dependability of the study's constructs are summarized in Table

4.2.3 Sample size sufficiency

Additionally, the sample adequacy was assessed by the Kaiser-Meyer-Olkin (KMO) statistic, and the sphericalness of the data was analyzed using Bartlett's test. A sufficient sample size is showed when KMO is larger than 0.5.

Table 4.2:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.743
Barletts Test of Sphericity	Approx.Chi-Square	226.714
	Df	78
	Sig	.000

Source: Author, 2023

Table 4.2 shows that the KMO sampling adequacy test statistic was more than 0.5, representing an acceptable sample size. The Bartlett's test of sphericity revealed a significant correlation between the independent and dependent variables (Chi. Sq. = 226.714, p0.01 and p0.05).

4.3 Respondent Demographics

Age, gender, years of service, and responding division are some of the variables shown in

Table 4.3.

Respondent's Gender

Table 4.3:

Variable	Attribute	Frequency	Percent
Gender	Male	127	52
	Female	117	48
	Total	244	100
Length of service	3 years and below	48	19.7
	4-7 years	84	34.4
	8-11 years	69	28.3
	12 years and above	43	17.6
	Total	**244**	**100**
Department	Finance manager	34	13.9
	Human resource	55	22.5
	Marketing manager	63	25.8
	ICT manager	59	24.2
	Operations manager	28	11.5
	Other	5	2
	Total	**244**	**100**

Table 4.3 shows that men made up 52% of the sample while women made up 48%. This seemed to indicate that males predominated in Somalia's banking sector.

Term of employment

Table 4.4 displays the distribution of respondents according to their tenure in the financial institution.

Table 4.4:

Length of Service

Length of Service	N	%
3 Years and below	48	19.7
4-7 years	84	34.4
8-11 years	69	28.3
12 Years and Above	43	17.6

Source: Research data

Table 4.4 shows that 34 percent of respondents have worked for the bank for 4-7 years, 17 percent have worked for 12 years or more, 28.3 percent have worked for 11 years or less, and 19.7 percent have worked for the bank for 3 years or less. The majority of respondents had adequate job experience to give useful information, as shown by the findings.

Respondents' Department

Table 4.5:

Department of the Respondent

Department	Frequency	Percent
Finance	34	13.9
Human Resource	55	22.5
Marketing	63	25.8
ICT	59	24.2
Operations	28	11.5
Others	5	2.0
Total	244	100

Source: Research Data

Table 4.5 shows the results from the several departments that were polled. The findings showed that 24.2% of respondents worked in information technology management, 22.5% worked in human resources management, 19.5% worked in finance management, 28.5% worked in marketing management, and 11.5% worked in operations management. The results are reflective of the knowledge management method, culture, and performance of Somalia's financial institutions, indicating that all relevant departments were included in the sample.

4.4 Current state of knowledge process competence, company culture, and productivity

In order to determine which method is most often employed and which practices within each approach are most widespread among the organizations included in this study, we provide them in the form of tables comprising descriptive statistics (means and standard deviations).

4.4.1 Knowledge Transfer

Knowledge conversion, a critical KM process, was evaluated along four dimensions: the extent to which information was shared, integrated, and internalized. Multiple indicators were used to assess each underlying component.

These findings align with Nyaboke (2019) research, which discovered that through knowledge conversion, the entire company can distribute the recently obtained explicit knowledge and change it into actionable information accessible to individuals. Nyaboke (2019) study also supports the notion that the organization as a whole can share the newly acquired explicit knowledge and convert it into tacit knowledge for individuals using the process of knowledge conversion. These results corroborate those of Sherringham and Unhelkar (2020) who indicated that the primary motivation for businesses to adopt knowledge management strategies is to boost their bottom lines.

Table 4.6:

Knowledge conversion

Descriptive Statistics

Knowledge Conversation	**N**	**M**	**SD**
Our organization actively encourages customer engagement	244	3.59	1.10
Interactions with employees in this company facilitate the sharing of knowledge and experiences.	244	3.77	0.79
Interactions with suppliers facilitate the exchange of knowledge and experiences.	244	3.80	0.85
Socialization	*244*	*3.72*	*0.68*
Members of the organization have the capability to articulate their thoughts and visuals using language, employing words, metaphors, and analogies to make them easily comprehensible.	244	3.91	0.91
Members of the organization possess the ability to extract and convert customer knowledge into a form that is easily comprehensible.	244	4.02	0.88
Externalization	*244*	*3.96*	*0.71*
Reports are utilized to structure and combine knowledge effectively.	244	3.96	0.87
Meetings contribute to the integration of knowledge	244	3.95	0.86
Briefs are used to distribute knowledge.	244		0.92

		4.01	
Information technology is employed to edit or process information.	244	3.49	1.08
The sharing of documents facilitates the integration of knowledge.	244	3.73	0.94
Combination	*244*	*3.83*	*0.58*
The processes of the institution improve the comprehension and conversion of explicit knowledge into tacit knowledge, which is then utilized by the organization's staff members.	244	3.90	0.91
Concepts and methods are brought to life through practical implementation.	244	3.86	0.84
Concepts and methods are effectively implemented through the use of simulations.	244	3.91	0.95
Internalization	244	*3.89*	*0.69*
Knowledge conversion	244	3.85	0.55

Source: Research data, 2023

Table 4.6 shows that knowledge conversion is commonplace across the businesses studied (M = 3.85). The majority of respondents (M = 3.96, SD = 0.55) agreed that knowledge externalization is the most effective strategy. M = 3.89 for internalization, M = 3.83 for combination, and M = 3.72 for socialization came next. The most often used method of

socializing among the ones described above was talking to vendors and learning from their experiences and insights (M = 3.80). In the same way, the ability of an organization's members to extract and transform consumer information into a clearly understood form (M = 4.02) was a leading factor in the process of externalization. Most organizations (M = 4.01) believe that briefs are an effective means of disseminating information. When it comes to internalization, the most prevalent approach among the examined businesses was the actualization of ideas and procedures via simulations (M = 3.91).

All replies under "knowledge conversion" were uniformly distributed, with standard deviation values below 1. Data on these variables were normally distributed, as shown by kurtosis and skewness values in the -7 to +7 and -2 to +2 ranges, respectively.

Overall, the most common strategy for knowledge transfer was exchanging information with others (n=2, M=3.96; SD=0.71), followed by socialization (n=3; M=3.70; SD=0.68), externalization (n=2; M=3.90; SD=0.69), combination (n=5; M=3.80; SD=0.58), and internalization (n=3; M=3.89; SD=0.69).

Kombo (2015) research on the study of how knowledge management strategies affect businesses confirms these findings

According to the study, the impact of knowledge management processes, such as communication, the ability to generate new knowledge, and strategies and policies of Knowledge Management, and guidance, is positive on various measures of OP. These measures include financial performance, success in introducing new products, customer satisfaction, and market share. The study further revealed that among these factors, training

had the most significant influence on OP. Additionally, one dimension of OP was identified as the success of new product launches.

The results were confirmed by study conducted by (Zaied et al., 2012). The author draws the conclusion that performance is impacted by information conversion, storage, and human resources. However, the KM framework did not account for information sharing, and the research found no correlation between knowledge application and organizational culture and productivity.

Udriyah, et al. (2019) research aligns with the notion that the entire organization can collectively utilize newly acquired explicit knowledge by converting it into tactical information through knowledge conversion. Udriyah, et al. (2019) findings also support the idea that the whole company can share newly acquired explicit knowledge and convert it into tacit knowledge for individuals through the process of knowledge transformation. These results corroborate those of Kinyua et al. (2015), who showed that the primary motivation for businesses to adopt a knowledge management strategy is to boost their bottom line.

Knowledge is assumed to be created and expanded through the change of tacit into explicit knowledge and the other round in a process model of knowledge generation. Knowledge conversion allows for the dissemination of newly acquired tacit knowledge across an organization. In addition, for information to be effectively used inside an organization, it must be transformed from its original form, gathered from a variety of sources.

4.4.2 Sharing of Information/Knowledge

Knowledge transfer was evaluated in three dimensions. On a scale from 1 to 5, the average answer was close to 4, indicating that respondents generally believed that information was

being successfully shared in Somalia's financial institutions. Table 4 displays the final outcome.

In Abdi et.al. (2018) study, it was found that connecting individuals, known as linking agents, play a crucial part in facilitating the exchange of information. The research indicates that certain knowledge management assets, including organizational structure and knowledge utilization, have a positive influence on Organizational Performance. However, other resources like technology and knowledge conversion do not show the same impact, according to Abuaddous et al. (2018) who conducted an empirical study to help organizations, including financial institutions, correctly choose the approaches for investing in knowledge assets. Focusing on knowledge transfer, having an open mind, sharing skills, and incorporating value-added information are all elements that might be addressed by a KM strategy. Strategy and leadership exhibit the strongest positive correlations with the overall measurement of knowledge management process performance, making them key facilitators in this area. However, other research with the same goals and methods have shown that KM resources have a significant impact on OP along the same measurements. The findings were backed by both organizational structure and the application of knowledge, but not by the conversion of knowledge or the use of technology. Consequently, it can be deduced that not all knowledge management (KM) assets directly and positively influence Organizational Performance. These resources primarily impact overall performance rather than individual outcomes. It is noteworthy that a small number of employees prioritize storing and accessing collective knowledge, opting to rely solely on their personal experience and intuition. Therefore, there is a significant need to cultivate a culture that fosters knowledge sharing among workers. This culture should be considered an essential aspect of KM, alongside procedures, human capital, and strategy.

There had been a significant lack of empirical study focused on knowledge management (KM) and knowledge sharing, particularly in underdeveloped nations, as theorized by (Syed-Ikhsan & Rowland , 2004). The process of transferring knowledge is influenced by various cultural factors, such as trust, vocabularies, reference settings, meeting times and locations, broad notions of fruitful work, recognition and rewards not being limited to knowledge holders, absorbent capacity, the confidence that knowledge is not restricted to small teams only, and a acceptance for mistakes (Giménez et al. 2023; Tseng, 2010; SyedIkhsan & Rowland 2004) found no evidence of a correlation between company structure and knowledge-sharing effectiveness in their empirical research. On the other side, it was said that upper management should think about making sure that data and expertise are easily available and shared. The open flow of ideas and contributions from all workers were shown to be significant factors in the adoption of KM techniques (Saini, 2013).

Table 4.7:

Knowledge sharing.

Descriptive Statistics

Knowledge Sharing	N	M	SD
There is a process for ensuring that information is shared with the target recipients	244	3.70	0.89
The FI staff is being provided with valuable information.	244	3.89	0.94
There are open discussions in our org	244	3.87	0.95
Knowledge sharing	244	3.86	0.55
Valid N (listwise)	244		

Source: Researcher, 2023

Four knowledge-related metrics from the organization's descriptive statistics are shown in table 4.7. By giving all of the categories mean scores over 3, the respondents agree that there is a framework in place to guarantee information sharing, that valuable knowledge is exchanged among employees, and that there are open conversations inside the firm. The most common knowledge sharing practice among Financial Institutions employees was the dissemination of useful information (M = 3.89, SD= 0.55). There may be room for improvement on "knowledge sharing" as a knowledge practice approach across these organizations, as evidenced by the category's lower mean score of 3.86.

The data are slightly crooked to the left, which is to be expected, since all of the skewness values are negative. All of the kurtosis values fall between +7 and 7, indicating a roughly normal distribution, and the skewness values range from -2 to +2. with addition, the results of this research agree with those of Becheikh, et al. (2012), who proposed that linking agents (which might include groups, as was the case with financial institutions in Somalia) are crucial participants in the transfer of information.

The findings of a study conducted by Kenedi et al. (2023) align with our perspective, indicating that informal teaching plays a crucial role in knowledge transfer. To effectively navigate the ever-changing business environment, banks can enhance their adaptability by incorporating business intelligence and knowledge management. This integration allows for improved handling of explicit information, converting it into valuable knowledge. The study also highlights that such integration facilitates the capture, coding, retrieval, and sharing of information within the bank, leading to strategic advantages and sustained competitiveness in the market. This notion is further supported by the research conducted by (Rao & Kumar, 2011).

According to Abubakar et al. (2019), their findings align with the results of the study. The author defines knowledge sharing, also referred to as knowledge flow, as the process of transferring information among individuals, groups, or organizations through different communication channels. They describe it as a collection of behaviors that involve exchanging information or providing assistance to others. Various factors influence the knowledge sharing behaviors of individuals, encompassing both "soft" aspects such as incentives and motivations to encourage knowledge sharing, as well as "hard" elements such as the utilization of advanced technologies and the presence of knowledgeable individuals within an organization (Abubakar, et al., 2019). Human resource management (HRM) practices are major factors influencing the dissemination of information. For instance, the degree to which employees participate in information sharing to motivate creative behaviors impacts the quality of new goods and services.

The findings are substantiated by the study conducted by Ling-hsing, and Tung-ching, (2020) and Lara et al (2012), which employed an exploratory research approach to study the classroom's knowledge-sharing process. The researchers determined that participants known as linkage agents play a vital role within this system. Researchers produce knowledge, but practitioners often struggle to adopt and implement it. This is where linkage representatives come in. The success of this process relies heavily on the factors that influence knowledge attributes, the individuals engaged in the process, and the methods employed for sharing information. This study's exploratory nature precludes the use of statistical analysis or the extrapolation of its results.

The results were confirmed by research conducted by (Zaied et al., 2012). The author draws the conclusion that performance is impacted by knowledge conversion, storage, and human

resources. However, the KM framework did not account for knowledge sharing, and the study also found no correlation between knowledge application and organizational culture and productivity. Knowledge sharing between employees is beneficial for the company as a whole, but it also has a positive effect on the competence of the employees involved (Zaied et al., 2012). The most prevalent methods of sharing technical proposal knowledge were discovered to be through peer-to-peer or group debates aimed at problem-solving, mentoring initiatives, and conducting research on novel products.

4.4.3 Knowledge Use

Knowledge Use is the act of putting one's acquired information to practical use, whether in the form of task completion or problem solving. Both individuals and groups can be knowledgeable and use that knowledge (Ajmal & Koskinen, 2008). Knowledge is only useful to businesses if it is put to good use. Organizational habits, clear instructions, and self-organizing groups are the key mechanisms that substantiate the use of knowledge (Cheng, 2021).

Knowledge utilization can manifest in various ways, such as through elaboration, which entails the need for a fresh interpretation; infusion, where underlying issues are recognized; and thoroughness, which occurs when individuals or teams arrive at divergent conclusions. The knowledge uses outcomes mean was 3.84, with a standard deviation of 0.88, lending credence to Cheng (2021) claim that "knowledge use improves organizational performance."

The capabilities of the knowledge management (KM) process encompass various aspects such as knowledge acquisition, knowledge conversion, knowledge application, and knowledge protection, forming a higher-level. The study's empirical findings confirmed that KMPC has a beneficial effect on the foundational skills used in Iran's automotive sector.

Core competencies were broken down into several categories, but integrative and marketing competencies were singled out as having the greatest impact. According to Edeh et al. (2022), knowledge creation and utilization are two factors that contribute to an organization's success.

The knowledge sharing process was assessed using six (n=6) items where respondents were asked to indicate the level of agreement with statements that elicited information on knowledge use. The result is presented in Table 4.8

Table 4.8:

Knowledge Use

Knowledge Use	**N**	**M**	**SD**
Organizational leadership has established and driven KM adoption and use	244	3.55	0.99
There is a KM training program	244	4.07	3.42
The utilization of KM leads to ongoing enhancements.	244	3.88	0.84
There is a KM strategy in the org	244	3.86	1.04
KM has yielded efficient processes	244	4.07	2.67
IT use in KM has supported worker's needs	244	3.91	1.01
Knowledge use	244	3.89	0.88
Valid N (listwise)	244		

Source: Researcher, 2023

Descriptive statistics provide light on how the observed companies see and implement knowledge management (KM), and more precisely how they put that knowledge to use. The presence of a KM training program is the most widespread practice, with a mean of 4.07

across all businesses. The mean score of 3.55 (SD=0.99) for leadership having pioneered and promoted KM adoption and usage in a company indicates that these businesses appreciate the critical role that leadership plays in advancing KM initiatives. It's the least widespread belief among knowledge-use practices in companies. Knowledge usage, with a mean of 3.89 (SD = 0.88), highlights the companies' commitment to putting what they've learned to use in their daily work. In sum, these illustrative metrics reveal how extensively different types of businesses prioritize various aspects of knowledge management (KM) activities, such as leadership, training, continuous improvement, strategy alignment, process efficiency, information technology support, and knowledge use.

In addition, as shown in Table 4.8, the average score for Knowledge application was 3.89 on a scale from 1 to 5.

This conclusion (M=3.89, SD=0.88) agrees with the work of Lam et al. (2021) who suggests that the presence of knowledge is less important than its use in the workplace. In instance, financial institution activities in Somalia made moderate use of expertise. Table 4.8 shows that when asked to rate the importance of creating and using knowledge to an organization's performance, respondents gave it a mean score of 3.89 on a scale from 1 to 5, with a standard deviation of 0.88 in support of the claim.

Abuaddous's research supports this conclusion. The positive impact on Organizational Performance is attributed to knowledge management resources, specifically the organizational structure and knowledge utilization, whereas other resources like technology and knowledge conversion do not exhibit the same effect (Hayfa et al., 2018). This is important for organizations, including financial institutions, to know so that they can make informed decisions when investing in these areas. Knowledge integration (KI), open-

mindedness (OM), skill-sharing (SSH), and knowledge transfer (KT) are all possible goals of this technique. The knowledge management enablers with the strongest positive associations from across all KM process performance metrics are factor strategy and leadership. However, additional research with a similar focus have been done to show how KM resources affect a firm's performance along the same magnitude.

The findings were backed by both firm's structure and the application of knowledge, but not by the conversion of knowledge or the use of technology. This suggests that individual KM resources are not necessarily tied to performance, but rather that performance is a function of the sum of its parts. It is surprising to find that only a small number of employees prioritize the storage and retrieval of collective knowledge, opting instead to rely solely on their own experiences and intuition. There is a significant need to establish a culture that encourages the sharing of knowledge among workers, as this culture can be considered an essential aspect of knowledge management, along with procedures, human capital, and strategy. This agrees with the research of Gasik (2011), who argues that the possession of information is not what brings value to businesses, but rather the effective application of such knowledge.

Consistent with previous research, Torugsa and O'Donohue (2016) found that the application of knowledge positively affects performance. The study's results are limited in their applicability due to the low response rate (38.2%). McKeen et al. (2016) are in agreement with these results. Using Likert scales, we found that respondents who said their company had widespread adoption of KM procedures also said their company had strong performance. Knowledge management (KM) encompasses the individual but intertwined activities of knowledge generation, archiving, retrieval, dissemination, and application.

4.4.4 The culture of the company

As defined by Ravasi and Schultz (2006), an organization's culture is its members' commonly held beliefs about what institutes acceptable behavior in the workplace. While it's true that every business has its "own unique culture," bigger companies sometimes include many cultures that compete with one another owing to differences in the company's leadership. There might be both good and bad characteristics of the company's culture. A company's culture is inextricably linked to the individuals who have worked there for a long time. It's the single most important determinant of individual behavior.

Culture, according to Kombo (2015), helps an organization adapt to its external environment by integrating its people so that they know how to interact to one another. Subscribing to the cultural norms and values of an organization strengthens the bonds between its people, and encourages them to think creatively about ways to contribute to the company's success. Employees who feel this way are more inclined to buy into the company's mission and work hard to improve their own talents and those of others.

The presence of a specific workplace culture plays a vital role in gaining a competitive edge by establishing guidelines for employee interactions and narrowing down the scope of information processing to focus on what truly matters (Tseng, 2010). Consequently, companies must foster a culture that encourages information sharing, meets the knowledge-based requirements of employees, and supports collaborative efforts among staff members. Having a positive company culture has been shown to have positive effects on productivity, growth, efficiency, and retention of personnel.

Employees' interactions with one another and with management are governed by the unspoken rules and expectations that make up an organization's norms. An organization has

to foster a culture that rewards and promotes knowledge creation and dissemination (Abdi, et al., 2018).

Each of the three dimensions of organizational culture was assessed by a battery of items, for a total of 12 items. Three participants rated themselves highly on openness, four on hope for the future, and five on a desire to learn. Financial institutions in Somalia were analyzed to determine the state of their organizational culture, and the results are shown in Table 4.9.

Table 4.9

Organization's Culture

	SD	D	M	A	SA
Openness					
Employees are frequently involved in dialogue by management.	0%	2%	17%	6%	76%
Adequate time is dedicated to communication, exchanging knowledge, and fostering learning.	0%	5%	4%	62%	29%
Management embraces and encourages change.	0%	0%	9%	25%	66%
Important business processes actively engage employees	4%	6%	18%	41%	31%
Futuristic orientation					
Developing the future necessitates the significance of planning.	0%	2%	33%	25%	40%
The actions taken now have an impact on future outcomes.	0%	16%	39%	16%	29%
Employees are encouraged to recognize and decipher alterations in their surroundings.	5%	5%	28%	22%	45%
Employees are urged to adequately adapt to changes in the surrounding conditions.	1%	25%	20%	15%	39%
Learning orientation: There exists an appealing atmosphere conducive to the sharing of novel information and viewpoints.	0%	3%	35%	21%	41%
New information and ideas are being collaboratively developed and utilized.	2%	5%	33%	24%	36%
A commitment to acquiring knowledge is present.	0%	0%	20%	37%	43%
The institution exhibits a spirit of open-mindedness.	0%	0%	41%	18%	41%
Adequate resources have been dedicated to training.	0%	6%	11%	29%	54%

Source: Author 2023

According to table 4.9, 81% the respondents agreed that management frequently engaged employees in dialogue, 2% of the respondents were not agreeing that management frequently engaged employees in dialogue, while 17% of the respondents were indifferent. According to the study, it was discovered that 91% of the participants were in agreement that sufficient time is allocated for communication, knowledge sharing, and learning. On the other hand, 5% of the respondents agreed that enough time is set aside for communication, knowledge discussion, and learning. The remaining 4% expressed indifference towards the matter. From the study it was found that 91% of the respondents were in agreement that management welcome and stimulates change while 9% of the respondents were not agreeing that management welcome and stimulates change. On the other hand, 72% of the respondents agreed

The findings of Njoroge et al. (2020) align with the idea that organizational change plays a role in enhancing processes and fostering trust and transparency across all aspects of an organization. The study found out that 65% of the respondents were in agreement that planning was important for developing the future, 2% of the respondents disagreed that planning was important for developing the future, while 33% of the respondents were indifferent. On the other hand, 45% of the respondents agreed that the current action affected future result and 16% of the respondents disagreed that the current action affected future result while 39% were indifferent.

Based on the study, it was found that 67% of the participants agreed that employees were motivated to recognize and understand changes in the environment. Conversely, 10% of the participants disagreed with this statement, and 28% expressed no particular opinion. In addition, 54% of the respondents agreed that employees were encouraged to respond

effectively to environmental changes. On the other hand, 26% of the respondents disagreed with this idea, and 20% remained neutral. The results aligned with Lee & Choi's (2003) findings, which proposed the need for fostering a suitable organizational culture to promote knowledge creation and sharing among employees. The study revealed that 62% of the participants agreed that there existed a favorable environment for sharing new information and ideas. Conversely, 3% of the respondents disagreed with the presence of such an environment, while 35% remained indifferent. Additionally, the study indicated that 60% of the participants agreed that collaboration occurred in the development and utilization of new information and ideas. On the other hand, 7% of the respondents disagreed with the presence of collaboration, and 33% expressed indifference.

These findings align with Daft's (2010) argument that a company's culture brings together members who possess at least a basic understanding of how to interact with one another, thus facilitating the organization's adaptation to the external environment. Furthermore, these findings are consistent with Chua and Lam's (2005) and Ölçer's (2007) research, which identified a lack of readiness to transfer knowledge as a significant factor contributing to failure. It was noted that considering knowledge as a source of power can pose a problem (Dalkir, 2005). It was also observed by Chua and Lam (2005) that in many cultures, individuals may perceive seeking another member's knowledge as a sign of inadequacy.

Table 4.10:

Organizational Culture

Descriptive Statistics

	N	M	SD
Employees are regularly involved in dialogue by the management.	244	3.42	0.98
Sufficient time is dedicated to communication, sharing of knowledge, and fostering learning.	244	3.83	0.89
Crucial business processes engage the workforce	244	3.83	1.03
Openness	244	3.75	0.60
Developing the future necessitates the significance of planning.	244	3.97	0.83
Future outcomes are impacted by current action	244	4.07	0.79
Employees are urged to notice and analyze environmental changes	244	3.96	0.92
Employees are urged to react appropriately to environmental changes	244	3.92	0.87
Futuristic orientation	244	3.98	0.54
The atmosphere is favorable for exchanging novel insights and concepts.	244	3.84	0.86
The creation and application of novel knowledge and concepts are collaborative processes.	244	3.99	0.91
There is commitment to learning	244	3.88	0.86
There is tolerance in the organization.	244	3.84	0.92
There is commitment of sufficient resources to training	244	3.96	0.96
Learning orientation	244	3.90	0.55
Organization's culture	244	3.88	0.46
Valid N (listwise)	244		

Source: Research data, 2023

According to the result in Table 4.10, the most prominent culture dimension was future orientation (M=3.98, SD=0.54), while the least was Openness (M=3.75, SD=0.60). Learning orientation had a mean of was 3.90 (SD=0.55).

As shown in Table 4.10 the mean results represent the perception and practice acknowledgement of the respective organizations by their respective representatives with regards to their organization's culture. Openness (M = 3.75, SD=0.6), futuristic orientation (M = 3.98, SD= 0.54) and learning orientation (M = 3.90, SD = 0.55) are the organization culture approaches described in the table. In general, the organization culture had a mean of M = 3.88 (SD= 0.46) which represents its fair acknowledgement across the observed organizations.

Regarding transparency, allocating adequate time for dialogue, knowledge sharing, and concurrent learning (M = 3.83) and employees being involved in important business processes (M = 3.83, SD = 1.0) shared the same mean making them the most common practices in the organizations. Management frequently engages employees in dialogue (M = 3.42) was the least common practice among the participants.

It was also found that" current action affecting future results" (M = 4.07, SD= 0.79) was the most common practice across the futuristic orientation approach among the observed organizations. With means greater than M = 3.9 (SD<1) futuristic orientation was the most popular approach in the view of the organizations' representatives. Additionally, fresh information and ideas were created and used collaboratively (M = 3.99, SD=0.91) which was highlighted as the most common perception within the learning orientation approach. Furthermore, from the skewness and kurtosis statistics, data on organization culture was normally distributed with reference to the kurtosis values lying within the -7 to + 7 value.

There being collaboration in development and use of new information and ideas (M = 3.99, SD= 0.91) was highlighted as the most common perception within the learning orientation approach.

The results of this study, particularly “There is collaboration in development and use of new information and ideas” (M=3.99, SD=0.91) corroborate those by Mungai (2019), who suggested that organizational change, such as through “collaboration in development and use of new information and ideas” helps an organization to optimize processes and to instil confidence and transparency in all areas of the organization.

The results agreed with those of Musa and Adamu (2017) who argued that an organization's culture should be built in order to encourage staff members to produce and subsequently share knowledge. The overall mean for organizational culture was 3.98 (SD: 0.98). These are in line with the claims made by Muraga (2015), who contends that a company's culture unites its members so they can communicate with one another and helps the organization adapt to its environment, particularly through routine communication between management and employees.

The results concur with those of Mohsen et al (2020), who researched on the effect of organizational culture on employee’s performance in the Afghan telecommunications industry. Researchers employed and took into account formerly used surveys for this. Both the independent variable organizational culture and the dependent variable employee performance are dissected into its component parts in order to be quantified in the targeted firms. It is deemed necessary to conduct such a study and provide recommendations to the selected sector in order to advance because this topic has not been properly investigated in the context of Afghanistan.

The study's target audience is roughly 2000 workers in the telecoms sector. This study included 211 individuals from several Afghan telecommunications companies who were picked at random. The regression model is used to examine the data and discover relationships between the variables in order to meet the goal. Results show how each is impacted as well as the relationship between corporate culture and total employee performance. The strength of this impact, however, varies based on the numerous organizational culture sub-elements establishing goals, adjusting to change, and other things.

The conclusions of the research are supported by authors (Hamzah et al. 2013; Mushref, 2014). Using hierarchical multiple regression, Hamzah et al. (2013) discovered that a firm's culture modifies the link between workers' job performance and leadership abilities. However, this research was characterized by a low response rate of 43%, which is under the suggested cut off point of 50% (Mugenda & Mugenda, 2003). According to Mushref (2014), the correlation between intellectual capital and financial success is moderated by company culture. Some indications include individualism-collectivism, power distance, uncertainty avoidance, and the differences between men and women used by Mushref (2014) that are more biased towards social culture than organizational culture.

4.4.5 Efficacy

The impact of motivation, leadership, and organizational culture on job satisfaction and worker performance at Wahana Resources Ltd Indonesia, was examined (Paais & Pattiruhu, 2020). The analysis of the data showed that, while both had a positive and significant effect on performance, work motivation and organizational culture did not have a significant impact on employee job satisfaction. Performance is unaffected by leadership, while employee job satisfaction is greatly impacted. The findings of calculating the coefficient of determination show that although motivation, leadership, culture, and other variables affect employee

performance elements for 73.5% of the variation, they also affect work satisfaction factors for 57.4% of the variance. Variables unrelated to this study have an impact on the rest. Improvements in company culture, employee leadership, and motivation are required to increase workplace satisfaction. Employee performance will always improve as work happiness increases.

By setting limits that encourage individual interaction and/or by limiting the breadth of information processing to necessary levels, organizational culture aids in the creation of competitive advantage. The underlying culture that supports information sharing activities, business requirements of knowledge workers, and collaborative needs must thus be fostered by organizations. To boost production, growth, and efficiency as well as to lower unproductive conduct and staff turnover, organizations should work to create a positive organizational culture.

According to the result in Table 4.10.2 the most prominent culture dimension was future orientation (M=3.98, SD=0.54), while the least was Openness (M=3.75, SD=0.60). Learning orientation had a mean of was 3.90 (SD=0.55).

The findings of the research concur with those of Paais and Pattiruhu (2020), who examined the effects of leadership, organizational culture, and motivation on job satisfaction and worker performance at Wahana Resources Ltd. in Indonesia's North Seram District of the Central Maluku Regency. 155 workers made up the study's sample. Applying the proportionate stratified random sampling approach, the respondents were chosen. Amos's structural equation modelling was used to analyze the data after it was gathered through a questionnaire. The analysis of the data showed that, while both had a positive and significant effect on performance, work motivation and organizational culture did not have a significant

impact on employee job satisfaction. Performance is unaffected by leadership, while employee job satisfaction is greatly impacted. According to the results of calculating the coefficient of determination, although job satisfaction factors are influenced by motivation, leadership, culture, and other variables for 57.4% of the variance, employee performance factors are affected by these variables for 73.5% of the variance. Variables unrelated to this study have an impact on the rest. Improvements in company culture, employee leadership, and motivation are required to increase workplace satisfaction. Employee performance will always improve if they are happier at work.

Table 4.11:

Performance

	SD	D	M	A	SA
We have launched new products in the market	0%	2%	37%	28%	33%
We have increased the speed of response to market demand	0%	20%	31%	45%	4%
We have made improvements (such as branding) of existing products	0%	36%	24%	33%	7%
We have created new processes for delivering our financial services	0%	0%	47%	42%	11%
We have improved our existing processes leading to better service to customers	0%	14%	50%	10%	26%
We have increased our profits	0%	2%	14%	68%	16%
I have acquired new useful skills to do my job	0%	6%	53%	21%	20%
Our customer retention has improved over the last two years	0%	11%	20%	40%	29%

According to table 4.11, 61% of the respondents agreed that they had launched new products in the market, and 2% of the respondents disagreed that they had launched new products in the market, while 28% of the respondents were indifferent. It was noted from the study that

49% of the respondents agreed that they had increased the speed of response to market demand, 31% of the respondents disagreed that they had increased the speed of response to market demand while 20% of the respondents were indifferent. Table 4.10.1 indicate that 40% of the respondents agreed that they had made improvements (such as branding) to existing products, 36% of the respondents disagreed that they had made improvements (such as branding) to existing products, while 24% of the respondents were indifferent. It was further noted that 53% of the respondents agreed that they had created new processes for delivering our financial services while 47% were indifferent that they had created new processes for delivering our financial services. According to the study, 36% of the respondents agreed that they had improved their existing processes leading to better service to customers, 14% of the respondents disagreed that they had improved their existing processes leading to better service to customers, while 50% were indifferent. On the other hand, 84% of the respondents agreed that they had increased their profits, 2% of the respondents disagreed that they had increased their profits, while 14% were indifferent. The study further found out that 41% of the respondents agreed that they had acquired new useful skills to do their job, 6% of the respondents disagreed that they had acquired new useful skills to do their job, while 53% of the respondents were indifferent.

Further, 69% of the respondents agreed that their customer retention had improved over the last two years, 11% of the respondents disagreed that their customer retention had improved over the last two years, while 20% of the respondents were indifferent average in terms of performance, this is consistent with the findings of Okira and Ndungu (2006) who discovered that companies perform better when they produce, share, use, and safeguard knowledge. Santoro et al (2019) managed and increased social capital and improved

organizational performance using knowledge management procedures, such as knowledge acquisition, knowledge conversion, and knowledge use.

Numerous academicians, including Piece-Qinonez, (2015), Papa et al. (2020), Njoroge et al. (2015), Nyaboke (2019) and Warrick, (2017) conducted investigations that supported the study's findings. According to these researchers, the organizational culture facilitates KM. As a result, culture limits how KM affects performance. KM methods and a learning culture are crucial for improving corporate performance and maintaining the innovativeness of an organization's procedures, goods, and technology.

Organizational culture is seen as a knowledge resource that enables individuals to develop, acquire, share, and manage knowledge in context. Organizational culture and a company's competitive performance are strongly correlated. Many business executives are aware that cooperative, knowledge-sharing, and helpful behaviors are interrelated and contribute to performance.

Table 4.12:

Performance

Descriptive Statistics

	N	M	SD
We have launched new products	244	3.60	1.00
We have increased the speed of response to market crises	244	3.83	0.87
We have improved existing products	244	3.95	0.99
We have implemented new processes	244	3.93	1.01
We have improved our existing processes	244	4.10	0.87
Our customer retention has improved	244	4.04	0.86
Performance mean	244	3.91	0.60
Valid N (listwise)	244		

Source: Research Data

Table 4.12 shows the results representing the organizations' performance through steps and ongoing procedures within the organizations. With a mean of 3.91 (SD=0.61), there was moderately good performance across the organizations (financial institutions in Somalia) as shown by the aggregate mean of performance. The financial institutions had improved their existing processes (M = 4.10, SD=0.87) which was the most highly ranked organizational performance indicator followed closely by improvement in customer retention (M = 4.04, SD=0.86). Launching new products was the least agreed upon measure of performance/ indicator of performance across the observed organizations (M = 3.60, SD=1.00). The skewness values for organizational performance which is within the -2 to +2 range shows that the distribution of data on organizational performance was normally distributed; that is it was not significantly different from a normal distribution.

As seen from the table of results, performance was above average as represented by an aggregate mean of 3.89 (SD=0.96). This result is consistent with Ongore and Kusa (2015) who found out that, organizational performance is improved when organizations create, sharing, use and protect knowledge. Abubakar et al (2019) found that Processes used in knowledge management, such as knowledge conversion, knowledge utilization, and social capital building, improve organizational performance.

The culture of an organization, according to Ramirez et al (2011), includes its members in order that they understand how to interact with one another and aids in the company's ability to adapt to its surrounding environment. When members of an organization adhere to its cultural norms and values, this deepens their bonds with the company and inspires them to look for new ways to contribute to its success (Van Long, et al. 2014). These staff members are more expected to be dedicated to the organization's goals and actively pursue the acquisition of new skills and competences that will help them accomplish those goals.

The goal of this study was to determine whether an organization's culture could improve the exploitation of knowledge resources and, in turn, performance. It has been observed that an organization's culture dictates the kind of objectives its members should be committed to and the norms of behavior they should adhere to in order to achieve these objectives. Organizational culture supports a learning environment that encourages creative responses to problems, threats from competitors, and new opportunities in relation to knowledge management. Employees can think and act in ways that support an organization's superior performance thanks to KM and organizational culture. Organizational culture affects how readily employees embrace fresh ideas, which in turn affects how knowledge management is

implemented. The culture of an organization may consequently have an impact on the relationship between KM and performance.

4.5 Analytical Models Diagnostic Tests

To establish the data's suitability for making inferences and drawing conclusions based on the selected analytical model, the data were subjected to the appropriate diagnostic tests for sample size, normality, linearity, multicollinearity, and homogeneity of error variances. In this work, the assumptions of the conventional linear regression model were assessed in addition to the sample size measurement. When using linear regression analysis, it was found that the data violated the assumptions of the classical regression analysis model, leading to biased estimates of relationships, estimates of the accuracy of the regression coefficients that were over- or under-confident, and unreliable confidence levels and significance tests. Next are the findings of the model diagnostic tests for the conventional linear regression model.

4.5.1 Test for Linearity

The hypothesis of linearity was examined using the ANOVA test, which compares group means by analyzing variance estimate comparisons to determine if the means of multiple groups are equal. By computing the linear and nonlinear components of two variables, the ANOVA test determines if nonlinearity is significant. Nonlinearity is significant if the F significance value for the nonlinear component is less than 0.05. As recommended by Garson, the assumption of linearity in this study was tested with a p-value of 0.5. Significant linearity existed between knowledge conversion, knowledge sharing, and knowledge use, with a deviation from linearity of $p = 0.0000.05$ for knowledge conversion, $p = 0.0000.05$ for knowledge sharing, and $p = 0.0000.05$ for knowledge use. The relationship between organizational culture and customer satisfaction was not linear ($p = 0.816>0.05$).

Table 4.13:

Combined ANOVA Table for Linearity Testing

			Sum of Squares	df	Mean Square	F	P-Value
Knowledge conversion	Between Groups	(Combined)	163.403	28	5.836	24.403	0.000
		Linearity	135.762	1	135.762	567.691	0.000
		Deviation from Linearity	27.641	27	1.024	4.281	0.000
	Within Groups		49.503	207	0.239		
	Total		212.906	235			
Knowledge sharing	Between Groups	(Combined)	146.774	16	9.173	30.378	0.000
		Linearity	134.95	1	134.95	446.897	0.000
		Deviation from Linearity	11.825	15	0.788	2.611	0.001
	Within Groups		66.132	219	0.302		
	Total		212.906	235			
Knowledge use	Between Groups	(Combined)	164.306	18	9.128	40.757	0.000
		Linearity	146.426	1	146.426	653.79	0.000
		Deviation from Linearity	17.879	17	1.052	4.696	0.000
	Within Groups		48.6	217	0.224		
	Total		212.906	235			
ANOVA Table							
Organizational culture	Between Groups	(Combined)	5.934	10	0.593	0.645	0.774
		Linearity	1.162	1	1.162	1.263	0.262
		Deviation from Linearity	4.772	9	0.53	0.576	0.816
	Within Groups		206.972	225	0.92		
	Total		212.906	235			

Source: Research data, 2023

4.5.2 Tests of Normality

Normality tests are used to determine whether a data collection can be properly characterized by a normal distribution and to calculate the likelihood that a random variable underlying the data set is normally distributed. Numerous statistical techniques, especially the assumption that the data has a normal distribution underlies parametric tests including correlation, regression, t tests, and analysis of variance (Papa et al., 2020). In addition to the graphical evaluation of normalcy, there are normality tests. The procedure for implementing KM is influenced by urn. The culture of an organization may consequently have an impact on the relationship between KM and performance.

The key tests for assessing normality include D'Agostino skewness test, and test of Kolmogorov-Smirnov (K-S), Shapiro-Wilk test, Anderson- Darling test, Cramer-von Mises test, the Lilliefors adjusted K-S test. Anscombe-Glynn kurtosis test, D'Agostino-Pearson omnibus test, and Jarque-Bera test. For sample sizes as big as 2000, the Shapiro-Wilk Test is preferable (Sekaran & Bougie, 2016).

The distribution being normal is the null hypothesis, whereas the distribution not being normal is the alternative hypothesis. If the Shapiro-Wilk test statistic's significance value is more than 0.05, the data is considered to be normal. The data considerably deviates from a normal distribution if it is less than 0.05.

The Shapiro-Wilk test of normality was applied in this investigation, and the outcome is shown in Table 4.14.

Table 4.14:

Tests of Normality on Performance/Knowledge management process/organizational culture

		Shapiro-Wilk	
	Statistic	Df	Sig.
Knowledge conversion	.956	234	.605
Knowledge sharing	.928	234	.166
Knowledge use	.930	234	.236
Organizational culture	.975	234	.602

a Lilliefors Significance Correction

Source: Research Data

Table 4.14 shows that the data that was collected for all variables in the study did not meaningfully differ from a normal distribution since the significance of Shapiro-Wilk (SW) statistic was is greater than 0.05 (Knowledge conversion: SW=.956, p=.605>.05; Knowledge sharing: SW=.928, p=.166>.05; Knowledge use: SW=.930, p=.236>.05; Organizational culture: SW=.975, p=.602>.05). In this regard the normality assumption of the classical liner regression model was not violated.

Furthermore, data on knowledge use exhibited high kurtosis and skewness and thus violated the normal distribution assumption based on these two statistics (skewness = 5.801; kurtosis = 57.613). The absolute values of these statistic should be 2 and 7 or less respectively for skewness and kurtosis (skewness $\leq$ 2; kurtosis $\leq$ 7) (West et al., 1995). However, on the basis

of skewness and kurtosis the distribution of data on all other variables did not violate normality assumption.

4.5.3 Multicollinearity Test

To check for multicollinearity, tolerance and the Variance Inflation Factor (VIF) were used. According to Table 4.15, VIF was less than 10 between the independent variables; knowledge conversion, knowledge sharing and knowledge use which indicated that no severe multicollinearity existed in the model.

Table 4.15:

Test of Multicollinearity

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	-.778	.193		-4.030	.000		
	Knowledge conversion	.143	.130	.116	1.098	.273	.116	8.621
	Knowledge sharing	.279	.125	.211	2.229	.027	.144	6.960
	Knowledge use	.623	.115	.533	5.399	.000	.131	7.608

Given that tolerance and VIF were larger than 0.1 and less than 10, respectively, there was no multicollinearity among the predictor variables. More specifically, the tolerance value was larger than 0.1 and all VIF were less than 10. According to Landau and Everitt (2004), tolerances of no more than 0.1 or VIFs of at least 10 indicate the presence of multicollinearity.

4.5.4 Test of Homoscedasticity

The study used Levene's statistic to examine the homogeneity of variance. If the test is not significant (p-value>05), the two variances must be significantly different in order to reject the null hypothesis. As a result, the limit for determining variance homogeneity was set at a p-value of 0.5.

A breach of this assumption is indicated by a value of p.>05, which indicates a substantial difference in the error variances of the dependent variable across groups. The result of test of homoscedasticity is presented in Table 4.16

Table 16:

Levene's Tests of Equality of Error variance

	F	df1	df2	Sig.
Knowledge conversion	5.979	28	207	0.000
Knowledge sharing	7.076	16	219	0.000
Knowledge use	3.121	18	217	0.000
Organization's Culture	1.689	10	225	0.004

Dependent Variable: Customer satisfaction

Source: Researcher, 2023

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a Design: Intercept +knowledge conversion, knowledge sharing, knowledge use and organizations culture

According to Table 4.14 result, the homoscedasticity assumption of the classical linear regression analytical model was violated (all p<.05) for knowledge conversion, knowledge sharing, knowledge use and organizational culture p=.004 <.05). For this assumption to be satisfied, all p-values should have been greater than .05 (p>.05)

4.5.5 Normality

The data on knowledge use exhibited high kurtosis and skewness and thus violated the normal distribution assumption based on these two statistics (skewness = 5.801; kurtosis = 57.613). The absolute values of these statistic should be 2 and 7 or less respectively (skewness ≤ 2; kurtosis ≤ 7).

4.6 Association Between Knowledge Management Process and Performance

To determine whether there is a relationship between knowledge management practices and organizational performance, crosstabs and Chi square tests were performed. The results are presented and explained below.

4.6.1 Organizational Performance Vs Knowledge Management Practices

Classification of responses across the different variables against performance are presented in table 4.17.

Table 4.17:
Classification of responses
Count

		Performance		Total
		Poor	Good	
Knowledge conversion	Poor	79	46	125
	Good	40	79	119
Total		119	125	244
Knowledge sharing	Poor	66	37	103
	Good	53	88	141
Total		119	125	244
Knowledge use	Poor	47	15	62
	Good	72	110	182
Total		119	125	244

Knowledge conversion: From the table 4.15 above there are 244 total observations, 119 of which have a performance value of "Poor," and 125 of which have a performance rating of "Good." Poor knowledge conversion and poor performance was represented by 79 respondents. 46 responses on poor knowledge conversion had good organizational performance. 40 responses had good knowledge conversion and poor organizational performance. 79 observations with good knowledge conversion had good organizational performance.

Knowledge sharing: good knowledge sharing and good organizational performance was represented by 88 while 53 represented good knowledge sharing but poor organizational performance. 66 observations had poor knowledge sharing and poor organization performance. 37 observations had poor knowledge sharing and good organizational performance.

Knowledge use. Poor Knowledge use and poor organization performance had 47 observations. Good organization performance and poor knowledge use was represented by 15. 110 of the observation was between good knowledge use and good organization performance. Good knowledge use and poor organization performance was represented by 72 observations.

Table 4.18

The chi square test results for the association between the knowledge management* processes *performances

Chi-Square Tests

Chi-Square Tests

		Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Knowledge conversion	Pearson Chi-Square	21.359a	1	<0.001		
	Continuity Correction[b]	20.191	1	<0.001		
	Likelihood Ratio	21.689	1	<0.001		
	Fisher's Exact Test				<0.001	<0.001
	Linear-by-Linear Association	21.271	1	<0.001		
Knowledge sharing	Pearson Chi-Square	16.716a	1	<0.001		
	Continuity Correction[b]	15.672	1	<0.001		
	Likelihood Ratio	16.908	1	<0.001		
Knowledge use	Pearson Chi-Square	24.317a	1	<0.001		
	Continuity Correction[b]	22.888	1	<0.001		
	Likelihood Ratio	25.186	1	<0.001		
	Fisher's Exact Test				<0.001	<0.001
	Linear-by-Linear Association	24.218	1	<0.001		
	N of Valid Cases	244				

a 0 cells (0.0%) have expected count less than 5. The minimum expected count is 30.24.

b Computed only for a 2x2 table

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)

Knowledge conversion	Pearson Chi-Square	21.359a	1	<0.001		
	Continuity Correction[b]	20.191	1	<0.001		
	Likelihood Ratio	21.689	1	<0.001		
	Fisher's Exact Test				<0.001	
	Linear-by-Linear Association	21.271	1	<0.001		
Knowledge sharing	Pearson Chi-Square	16.716a	1	<0.001		
	Continuity Correction[b]	15.672	1	<0.001		
	Likelihood Ratio	16.908	1	<0.001		
	Fisher's Exact Test				<0.001	
	Linear-by-Linear Association	16.647	1	<0.001		
Knowledge use	Pearson Chi-Square	24.317a	1	<0.001		
	Continuity Correction[b]	22.888	1	<0.001		
	Likelihood Ratio	25.186	1	<0.001		
	Fisher's Exact Test				<0.001	
	Linear-by-Linear Association	24.218	1	<0.001		
	N of Valid Cases	244				

From the chi square results presented in table 4.18 above, the three knowledge processes Knowledge conversion (χ^2 = 21.359 df = 1 P < 0.001<0.05), Knowledge sharing conversion (χ^2 = 21.359 df = 1 P < 0.001<0.05) and Knowledge use conversion (χ^2 = 16.716 df = 1 P < 0.001<0.05), have a significant association with organization performance.

Table 4.19

Phi and Cramer's V results.

Symmetric Measures

		Value	Approx. Sig.
Knowledge conversion	Phi	0.296	<0.001
	Cramer's V	0.296	<0.001
Knowledge sharing	Phi	0.262	<0.001
	Cramer's V	0.262	<0.001
Knowledge use	Phi	0.316	<0.001
	Cramer's V	0.316	<0.001
N of Valid Cases		244	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

Phi and Cramer's V tests were run to assert the effect size between knowledge management process and performance.

Table 4.19 shows the results on the effect size of the significant association between knowledge process and organizational performance. Knowledge conversion ($\Phi = 0.296$, df = 1, $p < 0.001<0.05$), Knowledge sharing conversion ($\Phi = 0.262$, df = 1, $p < 0.001<0.05$) and Knowledge use conversion ($\Phi = 0.316$, df = 1, $p < 0.001<0.05$). with 1 as the degree of freedom, the effect size can be summed as low to moderate.

4.6.2 Knowledge Management Process versus Organizational Culture

To examine any correlation between the knowledge management process and the organizational culture, cross tabulation and Chi square testing were used. The following are the results and interpretation.

Table 4.20:

Knowledge Management Process Versus Organizational Culture

Count

		organizational culture		Total
		0	1	
Knowledge conversion	0	71	54	125
	1	45	74	119
Total		116	128	244
Knowledge sharing	0	66	37	103
	1	50	91	141
Total		116	128	244
Knowledge use	0	50	12	62
	1	66	116	182
Total		116	128	244

For knowledge conversion, out of the total of 128 observations with a good organizational culture rating, 54 had poor knowledge conversion while 74 had good knowledge conversion. On the other hand, out of the total of 116 observations with a poor organizational culture rating, 45 had good knowledge conversion while 71 had poor knowledge conversion.

Out of the total of 116 observations with a poor organizational culture rating, 50 had good knowledge sharing while 66 had poor knowledge sharing. Furthermore, 37 respondents reported poor knowledge sharing while 91 had good knowledge sharing out of the total of 128 observations with a good organizational culture rating.

From the 128 observations with a good organizational culture. rating, 116 had good knowledge use while 12 had poor knowledge use. 66 observations had good knowledge use while 50 had poor knowledge use, out of the total of 116 observations with a poor organizational culture rating.

4.6.3: Organizational Culture Vs Knowledge Management Practices

Table 4.21 presents the chi square results for the association between knowledge management practices and organizational culture.

Table 4.21:
The association between KM processes and organizational culture.

Chi-Square Tests

		Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Knowledge conversion	Pearson Chi-Square	8.810[a]	1	0.003		
	Continuity Correction[b]	8.066	1	0.005		
	Likelihood Ratio	8.868	1	0.003		
	Fisher's Exact Test				0.003	0.002
	Linear-by-Linear Association	8.774	1	0.003		
Knowledge sharing	Pearson Chi-Square	19.544[a]	1	<0.001		
	Continuity Correction[b]	18.414	1	<0.001		
	Likelihood Ratio	19.782	1	<0.001		
	Fisher's Exact Test				<0.001	<0.001
	Linear-by-Linear Association	19.464	1	<0.001		
Knowledge use	Pearson Chi-Square	36.525[a]	1	<0.001		
	Continuity Correction[b]	34.767	1	<0.001		
	Likelihood Ratio	38.35	1	<0.001		
	Fisher's Exact Test				<0.001	<0.001
	Linear-by-Linear Association	36.375	1	<0.001		
	N of Valid Cases	244				

a 0 cells (0.0%) have expected count less than 5. The minimum expected count is 29.48.
b Computed only for a 2x2 table

According to the results of the chi-square test presented in Table 4.21, there is a significant relationship between the three knowledge processes (Knowledge conversion, Knowledge exchange, and Knowledge use) and organizational culture. The Pearson Chi-Square value for the Knowledge conversion test was 8.810 with one degree of freedom and a p-value of 0.003. This indicates that at the 0.05 level, the association between Knowledge conversion and organizational performance is statistically significant. Similarly, the Pearson Chi-Square values for Knowledge sharing and Knowledge use were 19.544 and 36.525, respectively, with one degree of freedom and p-values less than 0.001. Both Knowledge sharing and Knowledge use were found to have a significant association with organizational culture, according to these findings.

The results are in line with those of Paais and Pattiruhu (2020), who looked at Wahana Resources Ltd in the North Seram District of the Central Maluku Regency in Indonesia to determine how leadership, motivation, and organizational culture affected job satisfaction and employee performance. There were 155 employees in the research sample. The proportional stratified random sampling method was used to select the respondents. Data was collected using a questionnaire, and Amos' Structural Equation Modeling was utilized to evaluate it. The examination of the data showed that, while work motivation and organizational culture had no effect on employee job satisfaction, they had a favorable and statistically significant impact on performance.

According to Paais and Pattiruhu (2020), leadership has no impact on performance even though it significantly affects employee work satisfaction. According to the results of testing the coefficient of determination, work satisfaction factors are influenced by motivation, leadership, and culture variables by 57.4%, while employee performance variables are

influenced by motivation, leadership, culture, and job satisfaction variables by 73.5%. Other factors beyond the scope of this investigation impact the other variables. To increase employment satisfaction, the motivation, leadership, and organizational culture of employees must be enhanced. If employee job satisfaction increases, performance will certainly increase as well.

The results are also in line with those of Famiyeh et al. (2018), who examined the moderating effect of organizational culture in the link between service quality, customer satisfaction, and loyalty using data from the Ghanaian banking sector. Understanding the relative importance of the various service aspects to Ghanaian banking customers is the main goal, along with figuring out what drives customer pleasure and whether it has any impact on customers' loyalty. The relationship between service quality and its impact on client satisfaction and loyalty was examined using survey methodology and partial least squares structural equation modeling. The findings show a substantial positive association between dependability, environment, and social characteristics and customer satisfaction with these banks. Employee responsiveness and confidence don't seem to be significantly correlated with customer happiness, though. Importantly, company culture seems to strengthen the beneficial relationship between customer happiness and service quality aspects. The findings also show a direct and favorable relationship between client loyalty and customer satisfaction. In the Ghanaian banking industry, dependability, ambiance, and social elements continue to be the three most important predictors of customer satisfaction.

Therefore, Famiyeh et al. (2018) conclude that bankers must consistently receive training and education in order to provide more reliable services to consumers. Managers should also invest in the development of employees, the distribution of appealing promotional materials,

the provision of directions to banks, the maintenance of clean waiting areas for customers, and the provision of sufficient parking for customers. The fact that this study's data were restricted to Ghana's financial landscape is one of its limitations. The study shows how important customer satisfaction and loyalty in the banking sector are to service quality characteristics including reliability, environment, and social elements. Organizational culture seems to strengthen the link between empathy, dependability, tangibles, and customer pleasure. Therefore, it is crucial for banks to keep cultivating work environments where employees feel ownership over their job and have the opportunity to make a meaningful contribution.

Neyazi and Ebtekar (2020) concur with the findings of a study conducted to ascertain the impact of organizational culture on the performance of employees in Afghanistan's telecommunications industry. For this purpose, researchers utilized and adapted formerly used questionnaires. To measure them in the targeted organizations, the dependent variable employee performance and the independent variable organizational culture are each divided into their corresponding subcomponents. It is regarded necessary to undertake this study and make suggestions for changes to the selected sector because this subject has not been thoroughly discussed in the context of Afghanistan. This study's target population consists of approximately 2,000 employees in the telecommunications industry. This investigation contains 211 randomly selected employees from Afghanistan's numerous telecommunications companies. To accomplish the aforementioned goal, the regression model is employed to analyze the data and determine the relationships between the variables. The results demonstrate the existence of relationships and influences between organizational culture and overall employee performance. However, the extent of this effect varies based on various

organizational culture sub elements. Specifically, change management and objective achievement.

Symmetric Measures of Association for Organizational Culture Vs Knowledge Management Process

Table 4.22:

Association for Organizational Culture Vs Knowledge Management Process

Symmetric Measures

		Value	Approx. Sig.
Knowledge conversion	Phi	0.190	0.003
	Cramer's V	0.190	0.003
Knowledge sharing	Phi	0.283	<0.001
	Cramer's V	0.283	<0.001
Knowledge use	Phi	0.387	<0.001
	Cramer's V	0.387	<0.001
N of Valid Cases		244	

a Not assuming the null hypothesis.

b Using the asymptotic standard error assuming the null hypothesis.

The effect size of the association between knowledge management process and organizational culture were tested using Phi and Cramer's V. The results are shown in Table 4.20

The effect size of the significant association between knowledge processes and organizational culture can be interpreted as low to moderate, as indicated by the Phi coefficient values in Table 4.20. The Phi coefficient, which runs from 0 (no correlation) to 1 (perfect association), assesses the degree of association between two categorical variables.

For knowledge conversion, the Phi coefficient value is 0.190, indicating a weak to moderate association with organizational culture. For knowledge sharing, the Phi coefficient value is 0.283, indicating a moderate association with organizational culture. Knowledge use, with the

Phi coefficient value of 0.387, indicates a moderate to strong association with organizational culture.

4.7 Influence of Knowledge Management Processes on Performance

The effect of knowledge management process on performance was assessed using binary logistic regression. Specifically, three models of Binary Logistic regression were run to assess the influence of knowledge management processes on the organization's performance. The results are presented and explained in this section.

Model 1 examined how the organization's performance was impacted directly by the knowledge management processes (knowledge conversion, knowledge sharing, and knowledge usage). Table 4.23 presents the results from the model.

Table 4.23.
Presents the results from the model.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	315.500a	0.088	0.118

a Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Classification Table

Observed			Predicted		
			Performance		Percentage Correct
			0	1	
Step 1		0	68	51	57.1
	Performance	1	38	87	69.6
	Overall Percentage				63.5

A The cut value is .500

The result in Table 4.23 shows that the Pseudo R2 was 0.118 (Nagelkerke R square = 0.118) indicating that the knowledge processes explained 11.8% of the variation in performance.

The individual prediction Knowledge conversion, Knowledge sharing, and Knowledge use of the odd for satisfactory performance by is presented in Table 4.24

Table 4.24:

Multivariate logistic regression

Variable	B	S.E.	Wald	df	P-Value	Odds Ratios
Knowledge conversion						
Poor(RC)						1.000
Good	0.647	0.304	4.519	1	0.034	1.909
Knowledge sharing						
Poor(RC)						1.000
Good	0.235	0.250	0.886	1	0.347	1.265
Knowledge use						
Poor(RC)						1.000
Good	0.595	0.296	4.05	1	0.044	1.814

Results in Table 4.22 show that knowledge conversion and knowledge use positively and significantly influenced organization's performance (Knowledge conversion: Wald = 4.519, df = 1, p = 0.034 < 0.05, OR=1.909. Financial institutions which embraced good knowledge conversion mechanisms were 1.909 times more likely to record improved performance when compared to those that were rated as poor in terms of knowledge conversion. These findings concur with those made by Fattahiyan, et al (2013), who found that organizational structure, knowledge acquisition, knowledge usage, and knowledge protection all have an impact on business performance.

Knowledge use (with Wald = 4.05, df = 1, p = 0.044 < 0.05, OR=1.814) implied that financial institutions which were rated as good in knowledge use were 1.814 times more likely to record improvement in performance when compared with those that were rated as poor in terms of knowledge use. The findings agree with those of Cegarra-Navarro et al., (2016), who discovered that when companies produce and use knowledge, performance improves. However, knowledge sharing (Wald = 0.886, df = 1, p = 0.347 > 0.05, OR=1.265) had no impact on how well the organization performed. It is also noted that all the knowledge management processes increased the odd for satisfactory performance even though that of knowledge sharing was not significant at 5% level of significance (OR=1,265, p>o.05).

4.8 Testing for the Effect of Organizational Culture On The Relationship Between Knowledge Management Process And Performance

Organizational culture is tested and presented as the second step of the moderating effect, representing how it affects the relationship between the knowledge process (composite score of knowledge conversion, knowledge sharing, and knowledge use) and performance.

4.8.1 Introducing Moderating Variable in the Logistic Regression Model

The moderating variable was first introduced into the model as a predictor. Thus, Model 2 tested the effect of the organization's culture on the relationship between knowledge management process and organizational performance. The test results are shown in Table 4.25

Table 4.25:
Model Summary

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	285.902[a]	0.193	0.257

a Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

The introduction of the moderating variable into the equation improved the production of performance since the change in R2 was +0.149 (an increase in model fit). The classification of the cases is shown in Table 4.26

Table 4.26: Case classification for Model 2: Knowledge management process and organizational culture versus organization performance

Table 4.26:

Case classification for Model 2

Classification Table[a]

	Observed	Predicted		
		Performance		Percentage Correct
		0	1	
Step 1	Performance 0	72	47	60.5
	1	25	100	80
	Overall Percentage			70.5

aThe cut value is .500

Table 4.27:

Model With Organizational Culture as a Moderator

	Variable	B	S.E.	Wald	df	Sig.	Odds Ratios
Step 1a	Knowledge processes	0.321	0.356	0.813	1	0.367	1.378
	Organizational culture	2.317	0.448	26.742	1	<0.001	10.145
	Constant	-10.215	1.737	34.587	1	<0.001	0

a Variable(s) entered on step 1: KM process, organizational culture

Table 4.26 shows that when organizational culture was introduced into the model, knowledge process (Wald = 0.813 df = 1 p = 0.367> 0.05, OR=1.378) had no significant influence on the organization performance. However, organization culture (Wald = 26.742 df = 1 p = 0.001 < 0.05, OR=10.145) had a significant influence on organizational performance. Any unit increase in organization culture improves organizational performance ten times. This implies that organizational culture fully mediated the relationship between Knowledge management Process and performance.

4.8.2 Introducing interaction term in the logistic regression model

The third step in the test for moderating effect of organizational culture on the relationship between knowledge management process and organization performance was the introduction to an interaction term into the model comprising knowledge management process (KP, composite score) and organizational culture (OC). In this regard, Model 3 entailed the

inclusion on the interaction term together with that knowledge management process and organization culture against the organization's performance. Table 4.27 presents the results.

Table 4.27.

Model with interaction term (KP*OC)

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	285.603a	0.194	0.258

a Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

Classification Table[a]

	Observed		Predicted		
			Performance		Percentage Correct
			0	1	
Step 1	Performance	0	75	44	63
		1	29	96	76.8
	Overall Percentage				70.1

a The cut value is .500

Table 4.28

Variables in the Equation

	Variable	B	S.E.	Wald	df	P-Value	Odds Ratios	
Step 1a	Knowledge processes	-1.054	2.405	0.192		1	0.661	0.348
	Organizational culture	1.028	2.269	0.205		1	0.650	2.796
	KP*Organizational culture	0.35	0.608	0.331		1	0.565	1.419
	Constant	-5.179	8.812	0.345		1	0.557	0.006

a Variable(s) entered on step 1: Knowledge processes, Organizational culture, Knowledge process *Organizational culture.

From Table 4.28, knowledge process (Wald = 0.192, df = 1, p = 0.661> 0.05, OR=0.348), organization culture (Wald = 0.205, df = 1, p = 0.650 > 0.05, OR=2.796) and the interaction term (Wald = 0.331, df = 1, p = 0.565> 0.05) had no significant influence on the organization's performance. It was determined that the interaction term did not moderate the association between the knowledge management process and organizational performance since it did not significantly affect the chances for organizational performance. It is however, noted that the interaction increased the odds for satisfactory performance by 1.419 [exp(B) = OR= 1.419] times though the effect was not significant.

Famiyeh et al. (2018) observed the opposite. The paper's authors used data from the Ghanaian banking industry to study how a firm's culture moderates the relationship between service quality, customer happiness, and customer loyalty in banking. This research seeks to evaluate the relative importance of several service components to Ghanaian banking clients,

as well as what motivates them and if their satisfaction affects their loyalty. The relationship between service quality and customer satisfaction and loyalty was investigated using surveys and partial least squares structural equation modelling. According to the research, reliability, ambiance, and social connection all positively affect customers' financial transaction satisfaction. However, employees' certainty and responsiveness do not appear to affect customers' satisfaction. It's also crucial to remember that business culture appears to reinforce the beneficial connection between service excellence and client satisfaction. According to the research, client loyalty is directly related to consumer satisfaction. In Ghana's banking industry, reliability, environment, and social factors are key to customer happiness.

In order to offer clients with better reliable services, Famiyeh et al. (2018) found that bank staff must engage in continual training and education. Managers should also improve their personnel, create enticing advertising materials, provide banks instructions, keep banking halls clean for customers, and provide enough parking spaces. This research is hampered by the data's concentration on Ghana's banking sector. Service quality components including reliability, ambiance, and social features affect banking client happiness and loyalty, according to the research. The firm's culture seems to reinforce the favourable association between empathy, reliability, tangibles, and customer pleasure. For this reason, financial institutions must maintain cultures that enable individuals to feel engaged to their work and take ownership over its quality so they may make significant contributions.

4.9 Test of Hypothesis

The current investigation investigated four hypothesis. The null version of the hypotheses was used, and they were tested at a 5% level of significance. ($p<0.05$)

Table 4.29:

Test of Hypothesis

SN	Hypothesis	Test	Decision
H_{01}	Knowledge conversion has no relationship with performance of financial institution in Somalia	Wald=4.519, df=1, p=0.034<0.05, OR=1.909	Reject null
H_{02}	Knowledge sharing has no relationship with performance of financial institution in Somalia	Wald=0.886, df=1, p=0.347 >0.05, OR=1.265	Accept null
H_{03}	Knowledge use has no relationship with performance of financial institution in Somalia	Wald=4.05, df=1, p=0.044<0.05, OR=1.814	Reject null
H_{04}	Organizational culture has no moderating effect on the relationship between knowledge management process and performance of financial institution in Somalia	Wald = 0.331, df = 1, p = 0.565> 0.05, OR=1.419	Accept null

Despite the fact that organizational culture did not substantially modify the link between knowledge management process and performance of financial institutions in Somalia, it fully mediated this association (Organizational culture: Wald = 26.742, p0.001, OR =10.145).

The results on the null hypothesis four contradict the findings of Mohsen et al. (2020), who conducted a research to investigate the influence of organizational culture on the workers' performance in the telecommunications industry in Afghanistan. This study was conducted to evaluate how organizational culture affects workers' performance in the industry. The researchers used and modified previously administered questionnaires to do this. Both the dependent variable employee performance and the independent variable organizational culture are deconstructed into its component pieces in order to be quantified in the organizations that this study is focusing on. Due to the fact that this subject has not been explored in a systematic manner within the framework of Afghanistan, it is seen as essential to carry out such a research project and encourage the chosen sector to develop via the use of recommendations. The workforces employed in the telecommunications industry, which total around 2,000 individuals, are the focus of this study's population of interest. 211 individuals working for a range of Afghanistan-based telecommunications businesses have volunteered to take part in this research project. Participants were chosen at random. In order to accomplish the goal that was stated before, the regression model is used to the data in order to conduct an analysis and discover the connections between the variables. The findings demonstrate the presence of the links and effects of organizational culture on the overall performance of employees in the organisation. Nevertheless, the level of this influence differs depending on the many components that make up an organization's culture. Specifically, the management of change, the accomplishment of goals, and other related topics.

In addition, the findings of the study on null hypothesis four do not agree with those of Famiyeh et al., (2018), who conducted a study that used information from the banking sector in Ghana sought to examine the moderating effect of organizational culture on the link between service quality, customer happiness, and loyalty in the banking sector. The findings of the current study on null hypothesis four do not agree with those of Famiyeh et al., (2018). The purpose of this study is to understand the relative importance of the various service characteristics to Ghanaian banking customers as well as what makes customers happy and whether or not this pleasure has an impact on the customers' loyalty. The survey method and partial least squares structural equation modeling were used in the study of the relationship between service quality and its impact on customer satisfaction and customer loyalty. According to the findings, the elements of dependability, ambience, and social interaction all have a substantial positive association with the level of contentment experienced by clients who do their financial transactions with these institutions. However, it does not seem that the workers' assurance or responsiveness has any meaningful association with the level of pleasure experienced by the consumers. It is also essential to highlight the fact that organizational culture seems to bolster the favourable association between the facets of service quality that pertain to customer happiness. The findings also suggest that the level of happiness experienced by customers has a direct bearing on the degree of loyalty shown by those customers. Reliability, atmosphere, and social elements continue to be the three most significant variables that promote consumer satisfaction in the banking business in Ghana.

The findings of Famiyeh et al. (2018) lead them to the conclusion that it is essential for bank employees to participate in ongoing training and education in order to provide consumers with services that are more dependable. In addition, managers should make an effort to train and develop their staff, supply customers with appealing promotional materials, provide

customers with instructions to the banks, ensure that the banking halls are clean for customers to wait in, and provide customers with an adequate number of parking spots. The fact that the data were primarily focused on the financial environment in Ghana is one of the things that holds this investigation back. According to the findings of the study, the impact of service quality components including dependability, ambience, and social elements on customer satisfaction and loyalty in the banking industry is shown. It would seem that the culture of the organisation helps to fortify the beneficial connection that exists between empathy, dependability, tangibles, and customer pleasure. For this reason, it is essential for financial institutions to maintain the development of cultures that encourage workers to feel committed to the job they do and give them a feeling of ownership over its quality, so that they may make contributions that are meaningful.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter includes a study overview, results, and suggestions. Discussions of findings and conclusions lead to recommendations.

5.2 Results Summary

This study examined how knowledge management processes affect Somalian financial organizations' performance. This study looked at how corporate culture affects how knowledge is used, shared, and converted as well as how well financial institutions perform in Somalia. According to an assessment of the research, knowledge is a crucial competitive resource. The modern practice of leveraging knowledge to make critical plans, assessments, decisions, and reforms to an organization's operating procedures is known as knowledge management. Knowledge management applies information to important planning, assessment, and decision-making.

Knowledge Conversion and Performance: Empirical study showed that an organization may turn explicitly developed information into tacit knowledge for people via knowledge conversion. This was done to assess whether Somalia's financial institutions' performance affects knowledge conversion. The binary logistic regression showed that information transmission affects Somalia's financial institutions. Information conversion also affects Somalian financial organizations. This discovery was noteworthy since its P-value was 0.0340.05, below 5%. According to the present research, organizational culture and knowledge conversion have an impact on performance, contrary to (Fattahiyan, et al 2018; Kombo 2015; Nyaboke, 2019). (Ordinal likelihood=1.909, Wald = 4.519, df = 1, p =

0.0340.05). Performance increased with information converted, disproving the null hypothesis.

Knowledge Sharing and Performance: Knowledge exchange did not affect Somalia's financial institutions' performance, according to a P-value of 0.347>0.05. To determine whether the two variables were related. Empirical research shows connecting agents are crucial to information sharing. Linkage agents assist researchers modify their findings and make them easier to apply. The efficacy of this process depends on knowledge attributes, actors, and sharing mechanisms (Zaied et al., 2012). The strategic relapse showed that information sharing and financial organisation execution in Somalia are strong for no (Wald=0.886, df=1, p=0.347>0.05, OR=1.265). Contrary to Saini (2013), community engagement activities and training allowed employees to freely express their opinions and share and reuse knowledge. Since information sharing did not affect Somalia's financial institutions, the "null hypothesis" was adopted.

Knowledge Use and Performance: Empirical research defines knowledge use as applying information to activities, performance, or problem-solving. Ajmal and Koskinen (2008) say individuals and teams may utilize knowledge. Information consumption and financial institution performance in Somalia are significantly related, according to logistic regression (Wald=4.05, df=1, p=0.0440.05, OR=1.814). The ANOVA and F test were used to assess whether Somalia's financial institutions' performance was correlated with knowledge utilization. The financial organizations analyzed also performed better after using learned knowledge. This finding's P-value was 0.044, well below 5%. These studies (2003) shown that developing and using knowledge improves company performance. This supports Mutura et al and colleagues in their 2015 hypothesis. As a result, the alternative hypothesis that

knowledge use negatively impacted financial institution performance was shown to be false, and the results showed that knowledge use improved performance.

Moderating Effect of Organizational Culture: Somalia's financial institutions' performance and knowledge management procedures will not be impacted by business culture. “Organizational culture is described by Ravasi and Schultz (2016) as "a set of common mental assumptions that define appropriate behavior for different situations and direct interpretation and action in organizations. These mental assumptions guide company activity. The study noticed that employees were persuaded to adapt to changes in their environment. These results claim that a firm's culture helps employees engage and adapt to the outside world. Nyaboke (2019) results matched this. The logistic regression showed that organizational culture did not affect the relationship between knowledge management processes and financial institution performance in Somalia (Wald = 0.331, df = 1, p = 0.565> 0.05, OR = 1.419). The lack of a significant link between the Organization's culture and Somalia's financial institutions' performance supports the null hypothesis.

5.3 Conclusion

The study found that organizations turned tacit information into explicit knowledge and vice versa to create new and expand current knowledge. Knowledge conversion correlated positively and quantitatively with Somalian financial institutions' performance measures. Researchers concluded this. The study has identified many methods managers employ to influence management decisions. Knowledge conversion enables organizations to communicate explicit information and transform it into tactical knowledge. Knowledge conversion can do this. Because of this, one would anticipate that organization members may use metaphors, analogies, and words to communicate their thoughts and images.

Linking agents are crucial to information sharing, according to studies. Organizations avoided similar blunders by finding and analyzing information. Because organizations have procedures. The research concluded that knowledge generation and dissemination are crucial to an organization's performance and competitiveness, and the company's workforce received useful information. The studies also encouraged conversation and information collecting.

The study found that leadership drove knowledge management implementation and utilization. Seventy percent of respondents also felt that applying knowledge leads to continual advances. According to Barnes (2022), organizations benefit from knowledge application, not availability. The study also showed that information technology in knowledge management has supported worker needs.

The binary logistic regression study found no significant moderating impact of organizations' culture on Somalian financial institutions' performance. Study findings led to this conclusion. Thus, organizational performance and knowledge management may explain Somalia's financial institutions' success. The study showed that management has enough time for communication and often talks to personnel. Research found that management encourages transformation. According to study, organizational culture moderates knowledge conversion, sharing, and application.

5.4 Recommendations

Financial Institution Advice

This study shows that effective knowledge conversion, information exchange, and exposure to varied knowledge applications positively affect Somalia's financial institutions. Conversion, sharing, and exposure to knowledge uses are these activities. The research found

that Somalia's financial institutions should treat knowledge assets (the conversion, sharing, and application of information) like financial and physical assets to stay competitive and viable. The study found that personnel from diverse companies share their knowledge and experience. Somalian financial institutions must employ knowledge management technology to plan, examine, decide, evaluate, and modify operational procedures. This conclusion suggests that Somalia's financial institutions establish an information evaluation procedure and frequently gather data.

Policy Recommendations

The study suggests that firms use knowledge management methods including information conversion, sharing, and use to improve social capital and performance. The analysis found that knowledge translation, sharing, and application accounted for 70.2% of Somalia's financial institutions' performance. The findings show that using and transforming knowledge improves Somalia's financial institutions. Human resources data has always been crucial to a company's competitive edge. To safeguard corporations against unscrupulous human resource trainers, the government must pass the necessary laws.

Contribution to the Theory

The study contributes to organizational performance and knowledge management research. The study found that managers and employees must be proficient in appropriate knowledge and abilities to properly implement knowledge management. Knowledge management makes practitioners aware that intellectual assets may be maintained and saved with proper methods. Businesses must also produce fresh information, make it simple for workers to exchange it, and utilize it to create creative goods and services**.**

Areas of Further Research

The study focused on financial institution employees in several functional areas. The knowledge management process's impact on employee performance was assessed. Future study on knowledge management and performance must take into account additional economic sectors, such as education, agriculture, and health, in order to evaluate whether the two results are generalizable. This will determine whether the two results are generalizable. More study is needed on knowledge management and performance relationships. KM case studies of successful Somalian enterprises may be used as benchmarks for less successful organizations.

REFERENCES

Abdi, K., Mardani, A., Senin, A. A., Tupenaite, L., Naimaviciene, J., Kanapeckiene, L., & Kutut, V. (2018). The effect of knowledge management, organizational culture and organizational learning on innovation in automotive industry. *Journal of Business Economics and Management*, 19(1), 1-19. https://doi.org/10.3846/jbem.2018.1477

Abuaddous, H. Y., Al Sokkar, A. A. M., & Abualodous, B. I. (2018). The impact of knowledge management on organizational performance. *International Journal of Advanced Computer Science and Applications*, 9(4), 204–208. https://doi.org/10.14569/IJACSA.2018.090432

Abubakar, A. M., Elrehail, H., Alatailat, M. A., & Elci, A. (2019). Knowledge management, decision making style and organizational performance. *Journal Innovation & Knowledge*, 4(2), 104-114. https://doi.org/10.1016/j.jik.2017.07.003

Abzari, M., & Ghujali, T. (2011). Examining the Impact of Internal Marketing on Organizational Citizenship Behaviour. *International Journal of Marketing Studies*, 3(4), 1-11. http://dx.doi.org/10.5539/ijms.v3n4p95.

Adeinat, I.M. & Abdulfatah, F.H. (2019). Organizational culture and knowledge management processes: case study in a public university. *VINE Journal of Information and Knowledge Management Systems*, 49(1), 35-53. https://doi.org/10.1108/VJIKMS-05-2018-0041

Agbo M. U., Okeoma, M. E. (2020). Impact of Organizational Culture on Employee Productivity (A Study of Nigerian Breweries Plc, Enugu) Enugu State, Nigeria *International Journal of Research and Innovation in Social Science (IJRISS),* 4 (6) 1-9. https://www.semanticscholar.org/paper/.

Aiken, D. (2016). *Best practices for the implementation of a Knowledge Management System in Small and Medium.* https://core.ac.uk/download/pdf/80855691.pdf.

Ajmal, M. M. & Koskinen, K. U. (2008). Knowledge Transfer in Project-Based Organizations: An Organizational Culture Perspective. *Project Management Journal*, *39*(1), 7–15. https://doi.org/10.1002/pmj.20031.

Akhavan, P., & Pezeshkan, A. (2014). Knowledge management critical failure factors: a multi-case study, Vine: *The journal of information and knowledge management systems*, 44(1), 22-41. https://ssrn.com/abstract=2410149

Akpa, V. O., Asikhia, O. U. & Nneji, N. E (2021) Organizational Culture and Organizational Performance: A Review of Literature. *International Journal of Advances in Engineering and Management* (IJAEM) 3(1) 361-372. www.ijaem.net

Alaa , S. & Jameel, A. (2021), Knowledge Sharing among Academic Staff in the Higher Education Institutions *Journal of Humanities and Social Sciences* 9(4), 1-12 · https://www.researchgate.net/publication/354238863

Al-Hakim, L. A., & Hassan, S. (2016). Core requirements of knowledge management implementation, innovation and organizational performance. *Journal of Business Economics and Management* 17(1), 109-124. DOI:10.3846/16111699.2012.720597

Alsabbagh, M. (2017). The Impact of Organizational Culture on Organizational Learning (An Empirical Study on the Education Sector in Damascus City. *International Journal of Academic Research in Business and Social Sciences,*, 7(4), 579-600 RePEc:hur:ijarbs:v:7:y:2017:i:4:p:579-60074.

AlShamsi, O. and Ajmal, M. (2018) Critical Factors for Knowledge Sharing in Technology-Intensive Organizations: Evidence from UAE Service Sector. *Journal of Knowledge Management*, 22, 384-412. https://doi.org/10.1108/JKM-05-2017-0181

American Management Association (2007). *How to Build a High Performance An organizational culture perspective: a Global Study of Current Trends and Future Possibilities 2007-2017.* https://www.quintegral.co.jp/j/pdf/HRI_HIGH-PERFORMANCE_Organization.pdf

Andreeva, T., Garanina, T., Sáenz, J., Aramburu, N., & Kianto, A. (2021). Does country environment matter in the relationship between intellectual capital and innovation performance? *Journal of Business Research*, 136(7), 263-273, https://doi.org/10.1016/j.jbusres.2021.07.038.

Andrew, J., Harrison, S.A., McErlain-Naylor. , Gerwyn T.G. Hughes, Pui W. Kong, Benedicte Vanwanseele, J. Paulo V., & Daniel T. P. F.(2020). Recommendations for statistical analysis involving null hypothesis significance testing, Sports *Biomechanics*, 19(5), 561-568, DOI: 10.1080/14763141.2020.1782555

Atkočiūnienė, Z. O., Gribovskis, J., & Raudeliūnienė, J. (2022). Influence of Knowledge Management on Business Processes: Value-Added and Sustainability Perspectives. *Sustainability*, 15(1), 68-76. http://dx.doi.org/10.3390/su15010068

Barão, A., de Vasconcelos, J. B., Rocha, Á. & Pereira, R. (2017). A knowledge management approach to capture organizational learning networks," *International Journal of Information Management,* 37(6), 735-740. DOI: 10.1016/j.ijinfomgt.2017.07.013

Barnes, S. (2022). Introduction to radical knowledge management: Making knowledge management sustainable. *Business Information Review,* 39(1), 32–35. https://doi.org/10.1177/02663821221075535

Barney, J. B. (2001). *Is the Resource-Based View a Useful Perspective for Strategic Management (*3rd ed). Routledge.

Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology, 51*(6), 1173–1182. https://doi.org/10.1037/0022-3514.51.6.1173.

Barua, B. (2021). Impact of total quality management factors on knowledge creation in the Organizations of Bangladesh", *The Total Quality Management Journal*, 33(6), 1516-1543. https://doi.org/10.1108/TQM-06-2020-0145

Becheikh, N., Ziam, S., Idrissi, O., Castonguay, Y., & Landry, R. (2012). How to improve knowledge transfer strategies and practices in education? Answers from a systematic literature review. *Research in Higher Education Journal, 8(*2), 1-21 https://www.researchgate.net/publication/284489891_

Benaim, A. (2015). *Innovation Capabilities—Measurement, Assessment and Development. Faculty of Engineering, Department of Design Sciences, Innovation Engineering*.: **https://lucris.lub.lu.se/ws/portalfiles/portal/5726507/7370550.pdf**

Bolisani, E., & Bratianu, C. (2017). Knowledge strategy planning: an integrated approach to manage uncertainty, turbulence, and dynamics. *Journal of Knowledge Management, 21*(2), 233-253. https://doi.org/10.1108/JKM-02-2016-0071

Cancialosi, C. (2017, July 17). *What is Organizational Culture? Gotham Culture.* https://gothamculture.com/what-isorganizational-culture-definitio

Carla, C, Paulo, H., Isabel, P., & Diogo, M. (2021). Crystal market: a way to study knowledge-based dynamic capabilities, Sport, *Business and Management: An International Journal*. 11(4), 472-49. 10.1108/SBM-06-2020-0060,

Cegarra-Navarro, J. G., Soto-Acosta, P., & Wensley, A. K. (2016). Structured knowledge processes and firm performance: The role of organizational agility. *Journal of Business Research, 69*(5), 1544-1549. DOI: 10.1016/j.jbusres.2015.10.014.

Central Bank of Kenya (2013). *Bank Supervision Annual Report.* Central Bank, https://www.centralbank.go.ke/images/docs/Bank%20Supervision%20Reports/Annual%20Reports/BSD2013AnnualReport.pdf.

Central Bank of Somalia (2017). *Bank Supervision Annual Report. Central Bank* https://centralbank.gov.so/wp-content/uploads/2020/03/ANNUAL-REPORT-2017-Final-Version.pdf.

Chatterjee, S. & Hadi, A. S. (2012). *Regression Analysis by Example* (5th ed.). John Wiley &

Cheng, E.C.K. (2021), "Knowledge transfer strategies and practices for higher education institutions", *VINE Journal of Information and Knowledge Management Systems*, 51(2), 288-301. https://doi.org/10.1108/VJIKMS-11-2019-0184

Chiva, R. & Alegre, J. (2009) Organizational Learning Capability and Job Satisfaction: An Empirical Assessment in the Ceramic Tile Industry. *British Journal of Management*, 20, 323-340. http://dx.doi.org/10.1111/j.1467-8551.2008.00586.x

Cordeiro,, R. E., Lermen, F.H., Mello, C.M., Ferraris, A.& Valaskova, K. (2023). Knowledge culture on Employee Performance. *International Journal of Educational Review, Law and Social Sciences (IJERLAS),* 2(6), 817-826. https://doi.org/10.54443/ijerlas.v2i6.443

Cronbach, L.J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika 16*, 297–334. https://doi.org/10.1007/BF02310555

Danish, R. Q., Munir, Y. & Butt, S. S. D. (2012). Moderating Role of Organizational Culture between Knowledge Management and Organizational Effectiveness in Service Sector *World Applied Sciences Journal* 20(1), 45-53. DOI:10.5829/idosi.wasj.2012.20.01.1740

Davis, G. F., & DeWitt, T. (2021). Organization Theory and the Resource-Based View of the Firm: The Great Divide. *Journal of Management*, 47(7), 1684–1697. https://doi.org/10.1177/0149206320982650

Dirk, B & Thilo, H. 2018. Approaches for Organizational Learning: A Literature Review, *SAGE Open*, 8(3), 21582440187, DOI: 10.1177/2158244018794224
Drucker's management theory. Sage Open, 1-8. doi:10.1177/2158244016639631.

Edeh, F. O., Zayed, N. M., Nitsenko, V., Brezhnieva-Yermolenko, O., Negovska, J., & Shtan, M. (2022). Predicting Innovation Capability through Knowledge Management in the

Banking Sector. *Journal of Risk and Financial Management*, *15*(7), 312. http://dx.doi.org/10.3390/jrfm15070312

Famiyeh, S., Asante-Darko, D., & Kwarteng, A. (2018). Service quality, customer satisfaction, and loyalty in the banking sector: The moderating role of organizational culture. *International Journal of Quality & Reliability Management*. 35(1), 1546-1567 https://doi.org/10.1108/IJQRM-01-2017-0008

Fattah, J., Yesiltas, M., & Atan, T. (2022). The Impact of Knowledge Sharing and Participative Decision-Making on Employee Turnover Intention: The Mediating Role of Perceived Organizational Support," *SAGE Open*, 12(4), 21582440221, DOI: 10.1177/21582440221130294

Fattahiyan, S., Hoveida, R. , Siadat, S. A. & Talebi, H. (2013). The relationship between Knowledge Management Enablers, Processes resources and organizational Performance in selected Universities of the Isfahan Province. *International Journal of Education and Research 1*(1), 1-14. https://www.ijern.com/journal/November-2013/04.pdf

Field, A. (2009) *Discovering Statistics Using SPSS*. (3rd ed), Sage Publications Ltd

Figurska, I & Sokol, A. (2020). Potential of Creative Knowledge of Workers and their Development in a Sustainable Organisation, *European Research Studies Journal*, 13 (1), 628-650. DOI: 10.35808/ersj/1782.

Freeman, R. E., Dmytriyev, S. D., & Phillips, R. A. (2021). Stakeholder Theory and the Resource-Based View of the Firm. *Journal of Management*, 47(7), 1757–1770. https://doi.org/10.1177/0149206321993576

Garson, G. D. (2012). *Testing Statistical Assumptions*. Statistical Associates Publishing:

Garvin, D. A. (1993). Manufacturing Strategic Planning. *California Management Review*, *35*(4), 85–106. https://doi.org/10.2307/41166756

Giménez, E. J.A., Jiménez J. D. & Martínez Costa, M. (2023). Effects of the organizational culture and knowledge exploration and exploitation on results in the EFQM model framework", *Journal of Knowledge Management*, 27(6), 1607-1636. https://doi.org/10.1108/JKM-11-2021-0868

Greenberg, J & Baron, R. (2013). *Behavior in Organizations* (7th ed) Pearson

Grunert, K. G., & Hildebrandt, L. (2004). Success factors, competitive advantage and competence development. *Journal of Business Research,* 57(5), 459–461. https://doi.org/10.1016/S0148-2963 (02)00312-0

Hamzah, M. I., Othman, A. K., Hashim, N., Rashid, M. H. A. & Beshir, M. S. M. (2013). Moderating effects of Organizational Culture on the Link between Leadership Competencies and Job Role Performance. *Australian Journal of Basic and Applied Sciences*, 7(10), 270-285. https://www.researchgate.net/publication/281294427

Hasan, H., Nikmah, F. & Wahyu, E. E. (2022). The impact of meaningful work and work engagement on bank employees' performance. *International Journal of Research in Business and Social Science* 11(3), 161–167. https://doi.org/10.20525/ijrbs.v11i3.1699

Hayfa. Y. Abuaddous, A.M. Al Sokkar & Blaqees, I. A. (2018). The Impact of Knowledge Management on Organizational Performance" *International Journal of Advanced*

Computer Science and Applications 9(4), 2018. http://dx.doi.org/10.14569/IJACSA.2018.090432

Helmig, B, Stefan, I, & Pinz. A. (2014). Success and Failure of Nonprofit Organizations: Theoretical Foundations, Empirical Evidence, and Future Research." *Voluntas: International Journal of Voluntary and Nonprofit Organizations* 25(6), 1509–38. http://www.jstor.org/stable/43654678.

Hill & Jones (2009). *Strategic management: an integrated approach*, (12th ed) Cengage

Ibrahim, N.A., Mahmood, R. & Bakar, M.S. (2018), "Strategic improvisation and HEIs performance: the moderating role of organizational culture", *PSU Research Review*, 2(3), 212-230. https://doi.org/10.1108/PRR-01-2017-0009Learning

Igielski, M. 2017. Competency management of knowledge workers in modern enterprises. implementation, innovation, and organizational performance. *Journal of Business Economics & Management*, 17(1), 109-124. doi:10.3846/16111699.2012.720597

Iqbal, A. & Asrar-ul-Haq, M. (2017). Establishing relationship between TQM practices and employee performance: The mediating role of change readiness. *International Journal of Production Economics*, 203(C), 62-68.DOI: 10.1016/j.ijpe.2018.05.034

Itoe Mote, N. J., & Karadas, G. (2022). The Impact of Automation and Knowledge Workers on Employees' Outcomes: Mediating Role of Knowledge Transfer. *Sustainability*, 14(3), 1377-81 http://dx.doi.org/10.3390/su14031377

Jelena, R., Vesna, B. V. & Mojca, I.S (2012). The impact of knowledge management on organisational performance. *Economic and Business Review* 14(2), 147–168 .https://www.researchpublish.com/upload/book/Critical%20Review%20of%20Literature-5209.pdf

Johnson, P. & Clark, M. (2006). *Business and Management Research Methodologies*. SAGE Publications.

Jones, G. R. & Hill, C. L. (2009). *Strategic Management: An Integrated Approach*.
Mcgrawhill.

Kassaneh, T. C., Bolisani, E., & Cegarra-Navarro, J.-G. (2021). Knowledge Management Practices for Sustainable Supply Chain Management: A Challenge for Business Education. *Sustainability*, 13(5), 29-56. http://dx.doi.org/10.3390/su13052956.

Kenedi, J. ., Satriawan, B. ., & Khaddafi, M. (2022). The effect of organizational culture on employee performance. *International Journal of Educational Review, Law and Social Sciences* (IJERLAS), 2(6), 817–826. https://doi.org/10.54443/ijerlas.v2i6.443.

Kingsley, U. O. (2022). Knowledge Organization and Employee Prospect. The International *Journal of Business & Management*, 10(3). https://doi.org/10.24940/theijbm/2022/v10/i3/BM2111-046

Kinicki, A. & Kreitner, R. (2009). *Organizational Behaviour; Key Concepts Skills & Best Practices* (4th ed.). McGraw Hill/Irwin

Kinyua, G.M., Muathe, S.M.A. & Kilika, J.M. (2015) Effect of Knowledge Conversion and Knowledge Application on Performance of Commercial Banks in Kenya. International *Journal of Education and Research* 3 (10), 1-9 https://www.ijern.com/journal/2015/October-2015/33.pdf

Kombo, H. K. (2015). *Knowledge Strategy, Organizational Characteristics, Innovation And Performance of Manufacturing Firms in Kenya* [Master's Thesis, University of Nairobi] http://erepository.uonbi.ac.ke/handle/11295/95117

Kothari, C. R. (2014). *Research Methodology: Methods and Techniques* (3rd ed.) New Age International (P) Limited.

Kothari, C. R., & Garg, G. (2014). *Research Methodology: Methods and Techniques*. New Age International Publishers.

Kudozia, R., Kudozia, C. & Owusu-Donkor, D. (2023). Knowledge Management Infrastructure in Organisational Knowledge Management Processes—A Case of Aquantuo LLC. *Open Journal of Business and Management*, 11(8), 1248-1270. doi: 10.4236/ojbm.2023.113070.

Lam, L., Nguyen, P., Le, N & Khoa, T. (2021). The Relation among Organizational Culture, Knowledge Management, and Innovation Capability: It's Implication for Open Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 66-75, https://doi.org/10.3390/joitmc7010066.

Lara, F., Marques, D. P. & Devece, C. A. (2012).How to Improve Organizational Results through Knowledge Management in Knowledge-Intensive Business Services. *The Service Industries Journal*, 32(11), 1853–1863. DOI: 10.1080/02642069.2011.574283

Lendzion, J. (2015). Human resources management in the system of organizational knowledge management. *Procedia Manufacturing, 3(*2), 674-680. doi: 10.1016/j.promfg.2015.07.303

Leso, B.H., Cortimiglia, M.N. & Ghezzi, A. (2023). The contribution of organizational culture,

structure, and leadership factors in the digital transformation of SMEs: a mixed-methods approach. *Cogntive Technology Work*, 25(1), 151–179 (2023). https://doi.org/10.1007/s10111-022-00714-2

Li, R., Du, Y.-F., Tang, H.-J., Boadu, F., & Xue, M. (2019). MNEs' Subsidiary HRM Practices

and Firm Innovative Performance: A Tacit Knowledge Approach. *Sustainability*, 11(5), 13881398. http://dx.doi.org/10.3390/su11051388

Ling-hsing, C.C., & Tung-ching, L. (2020). The relationship between organisational cultures and knowledge management culture. *International Journal of Information Systems and Change Management* (IJISCM), 11(2), 25-33 DOI: 10.1504/IJISCM.2019.104621.

Luo, S., & Lee, G. (2015). Applying failure mode and effects analysis for successful management in small and medium enterprises: a systematic literature review, bibliometric analysis, and research agenda", *Journal of Knowledge Management*,. 9(2), 1-12. https://doi.org/10.1108/JKM-10-2022-0800.

Martin-Rios, C., & Erhardt, N. (2016). Small business activity and knowledge exchange in informal interfirm networks. *International Small Business Journal Researching Entrepreneurship* 35(3), 285-305. DOI: 10.1177/0266242616667540

Mash, B. & Ogunbanjo, G. A. (2014). African Primary Care Research: Quantitative analysis and presentation of results. *African Journal of Primary Health Care & Family Medicine*, 6(1), E1-5. doi: 10.4102/phcfm.v6i1.646.

Masrek, M.N Nuru, H & Zainol, N.Z (2015). The Relationship between Knowledge Conversion Abilities and Academic Performance, *Procedia - Social and Behavioral Sciences*, *174* (2), 3603-3610, https://doi.org/10.1016/j.sbspro.2015.01.1078.

Massaro, M., Dumay, J. & Bagnoli, C. (2015). Where there is a will there is a way: IC, strategic intent, diversification and firm performance. *Journal of Intellectual Capital*. 16 (3), 490-517. https://doi.org/10.1108/JIC-07-2014-0091

Matolo, R.S. & Mukulu, (2016). Role of Counseling in Employee Performance in Public Universities (A Case Study of Kenyatta University) *International Journal of Humanities and Social Science*. 6(8), 1-11. http://ir.mksu.ac.ke/bitstream/handle/123456780/4132/23.pdf?sequence=1&isAllowed=y.

McNabb, D.E. (2013) *Research Methods in Public Administration and Nonprofit Management*
(3rd ed). Routledge.

Medase, K., & Barasa, L. (2019). Absorptive capacity, marketing capabilities, and innovation commercialisation in Nigeria. *European Journal of Innovation Management*, *22*(5), 790-820. https://doi.org/10.1108/EJIM-09-2018-0194.

Meher, J. R., & Mishra, R. K. (2019). Assessing the influence of knowledge management practices on organizational performance: An ISM approach. *VINE Journal of Information and Knowledge Management Systems,* 49(3), 440–456. https://doi.org/10.1108/VJIKMS-04-2019-0050

Mertens, D. M. (2005). *Research Methods in Education and Psychology: Integrating Diversity with Quantitative and Qualitative Approaches* (2nd ed.). Sage: Thousand Oaks,

Minja, D. (2009). Ethical Leadership Practices: mitigation Model using a Project Learning Approach in Practice. *Construction Management and Economic, 26(4),* 15–27. DOI:10.4314/kjbm.v2i1.44407

Mohsen, A., Neyazi, N., & Ebtekar, S. (2020). The impact of organizational culture on employees performance: an overview. *International Journal of Management (IJM), 11*(8), 879-888.DOI: 10.34218/IJM.11.8.2020.079

Mosoti, Z. & Masheka, B. (2010). Knowledge Management: The Case for Kenya. *Journal of Language, Technology & Entrepreneurship in Africa* 2(1), 1-9, DOI:10.4314/jolte.v2i1.51994

Mugenda, A. & Mugenda, O. (2003). *Readings in Research Methods: Quantitative and Qualitative Approaches*. African Centre for Technology Studies

Muhammed, M & Zaim, A. (2020). Peer knowledge sharing and organizational performance: the role of leadership support and knowledge management success: *Journal of Knowledge Management·8*(2), 25-36. https://www.researchgate.net/publication/343818436/DOI: 10.1108/JKM-03-2020-0227

Mungai, J.W. (2019). *Knowledge management practices and performance of small and Medium* [Master's Thesis, Kenyatta University]. https://ir-library.ku.ac.ke/bitstream/handle/123456789/19837/.

Muraga, K.D. (2015*). Strategic Human Resource Management practices and performance of parastatals in Kenya*, [unpublished Doctoral dissertation]. Kenyatta University

Musa, A., & Adamu, J. (2017). Determinant of Firm Innovation in Nigeria. *Kasetsart Journal of Social Sciences* 39(3) , 448-456. DOI:10.1016/j.kjss.2017.07.006

Mushref, A. M. (2014).The Moderator Role of Organizational Culture between Intellectual Capital and Business Performance: An Empirical Study in

Iraqi Industry. *Journal of Social Science*s, 2(3), 82-91. https://www.netjournals.org/pdf/NJSS/2014/3/14-029.pdf.

Mutura, J. K., Nyairo, N., Mwangi, M., & Wambugu, S. K. (2015). Analysis of vertical and narrative review and the way forward. *Dynamic Relationships Management Journal*, *9*(1), 5-22. https://www.researchgate.net/publication/323073883.

Nasser, F. E. (2019). Knowledge Management at Banking Industry: A Review of the Literature and Further Guidelines, International *Journal of Customer Relationship Marketing and Management (IJCRMM)*, 10(2), 21-34. RePEc:igg:jcrmm0:v:10:y:2019:i:2:p:21-34

Ndabari, M. (2021). Knowledge management and performance: A conceptual review. *International Academic Journal of Human Resource and Business Administration*, 3(9), 538-553 http://iajournals.org/articles/iajhrba_v3_i9_538_553.pdf.

Nesheim, T., & Gressgård, L. J. (2014). Knowledge sharing in a complex organization: Antecedents and safety effects. *Safety science*, 62, 28-36. https://core.ac.uk/download/401549544.pdf

Nickols, F. (2017). *Knowledge Worker. Drucker's Dictums.* https://www.nickols.us/DruckersDictums.pdf.

Njoki, M.P. (2013). *Implementation of knowledge management systems by firms in Nairobi.* [Master's Thesis, University of Nairobi] . http://erepository.uonbi.ac.ke/bitstream/handle/11295/58906/

Njoroge, P. T., Bula. H. & Wanyoike R. (2020). Moderating Effect of Organizational Culture on the Relationship between Organizational Learning and Employees' Performance in Classified Hospitality Firms in Kenya. *International Journal of Business and Management Archives* 15(12). https://ccsenet.org/journal/index.php/ijbm/article/view/0/44118

Nonaka, I. (1991). The Knowledge Creating Company. *Harvard Business Review*, 69, (2) 96-104. https://www.scirp.org/((i43dyn45teexjx455qlt3d2q))/reference/ReferencesPapers.aspx?ReferenceID=1555575.

Nowacki, R. & Bachnik, K. (2016).Innovations within knowledge management, *Journal of Business Research*, 6(5), 1577-1581,https://doi.org/10.1016/j.jbusres.2015.10.020.

Nowell, L.S., Norris, J.M., White, D.W. & Moules, N.J. (2017). Thematic Analysis: Striving to Meet the Trustworthiness Criteria. *International Journal of Qualitative Methods* 16(1),1–13. DOI: 10.1177/1609406917733847

Nurdin, N., & Yusuf, K. (2020). Knowledge management lifecycle in Islamic bank: the case of syariah banks in Indonesia. *International Journal of Knowledge Management Studies*, *11*(1), 59-80. https://www.dline.info/ijis/fulltext/v10n2/ijisv10n2_3.pdf.

Nurung, J., Tamsah, H & Yusriadi, Y. (2023). Talent and Knowledge Management on Employee Performance in Public Organization. *International Journal of Professional Business Review*. 8(4), e01557DOI:10.26668/businessreview/2023.v8i4.1557

Nwachukwu, C., Chládková, H., & Fadeyi, O. (2018). Strategy formulation process and innovation performance nexus. *International Journal for Quality Research*, *12*(1).147-164. DOI – 10.18421/IJQR12.01-09.

Nyaboke, C.E (2019). *Effect of knowledge management on performance of research institutions: case study of Kemri Kisumu County, Kenya.* [Master's Thesis, Maseno University]. https://repository.maseno.ac.ke/bitstream/handle/123456789/1418/

Ogbonnaya, C. N., & Nielsen, K. (2016, August 5-9). *Transformational leadership, high performance work practices, and an effective organization*. [Conference Session], 76th Annual Meeting of the Academy of Management, Anaheim, California, United States. http://proceedings.aom.org/content/2016/1/11152.abstract?sid=947d0e55-bb56-4e8f-a907-5cf3713f693c

Ohiani, A.S. (2021). "Technology innovation in the Nigerian banking system: prospects and challenges", *Rajagiri Management Journal*, 15(1), 2-15. https://doi.org/10.1108/RAMJ-05-2020-0018

Okira, K. & Ndungu, J. (2013). The Impact of Mobile and Internet Banking on Performance of Financial Institutions in Somalia. *European Scientific Journal*, 9(13), 1-16. https://core.ac.uk/download/pdf/236418215.pdf

Omotayo, F. O. (2015). Knowledge Management as an important tool in Organisational on competitive advantage and business performance of textile SMEs. *Management Science Letters*, 9(9), 1419-1428. https://www.researchgate.net/publication/280889362_

Ongore, V. O., & Kusa, G. B. (2013). Determinants of Financial Performance of Commercial Banks in Kenya. *International Journal of Economics and Financial Issues*, 3(1), 237–252. https://www.econjournals.com/index.php/ijefi/article/view/334

Paais, M., & Pattiruhu, J. R. (2020). Effect of motivation, leadership, and organizational culture on satisfaction and employee performance. *The Journal of Asian Finance, Economics and Business*, *7*(8), 577-588. DOI:10.13106/jafeb.2020.vol7.no8.577

Papa, A., Dezi, L., Gregori, G. L., Mueller, J., & Miglietta, N. (2020). Improving innovation performance through knowledge acquisition: the moderating role of employee retention and human resource management practices. *Journal of Knowledge Management*, *24*(3), 589-605.https://doi.org/10.1108/JKM-09-2017-0391

Penrose, E. (1959). *The Theory of the Growth of the Firm*. Basil Blackwell.

Peppard, J. & Rylander, A. (2006) From Value Chain to Value Network: Insights for Mobile Operators. *European Management Journal*, 24, 128-141. http://dx.doi.org/10.1016/j.emj.2006.03.003

Pierce-Quinonez, M. (2015, July, 22). *What You Need To Know About Knowledge Management*. https://usaidlearninglab.org/community/blog/.

Polit, D.F. & Beck, C.T. (2014) *Essentials of Nursing Research: appraising Evidence for Nursing Practice.* (8th ed), Lippincott Williams & Wilkins.

Prabhakar, G.V. & Savinkina, L.A. (2018) 'Knowledge conversion processes and practices on organizational performance: An ISM approach", *VINE Journal of Information and Knowledge Management Systems* 49(3), 440-456. https://doi.org/10.1108/VJIKMS-04-2019-0050

Rahimli. A. (2012), Knowledge Management and Competitive Advantage. *Information and Knowledge Management* 2 (7), 2224-5758 https://core.ac.uk/download/pdf/234671247.pdf

Ramírez, A. M., Morales, V. J. G., & Rojas, R. M. (2011). Knowledge creation, organizational learning and their effects on organizational performance. *Engineering Economics*, 22(3), 309-318. DOI: https://doi.org/10.5755/j01.ee.22.3.521

Rana, S., & Chopra, P. (2016). Exploring the antecedents of organizational learning capability in small and medium enterprises. *International Journal in Management & Social Science*, 4(2), 404–424. https://www.researchgate.net/publication/320241010_.

Rao, G. K. & Kumar, R. (2011). Framework to Integrate Business Intelligence and Knowledge Management in Banking Industry. *Review of Business and Technology Research*, 4(1), 1-9. https://doi.org/10.48550/arXiv.1109.0614

Ravasi, D., & Schultz, M. (2006). Responding to Organizational Identity Threats: Exploring the Role of Organizational Culture. *The Academy of Management Journal*, 49(3), 433–458. http://www.jstor.org/stable/20159775

Ruparel, N., & Choubisa, R. (2020). Knowledge hiding in organizations: A retrospective narrative review and the way forward. *Dynamic Relationships Management Journal*, 9(1), 5-22. 10.17708DRMJ.2020.v09n01a01-Clanek-1.pdf.

Saha, S., & Kumar, S. P. (2018). Organizational culture as a moderator between affective commitment and job satisfaction: Empirical evidence from Indian public sector enterprises. *International Journal of Public Sector Management*, *31*(2), 184-206.https://doi.org/10.1108/IJPSM-03-2017-0078.

Saini, D. (2013). Model Development for Key Enablers in the Implementation of Knowledge Management *the IUP Journal of Knowledge Management*, 6 (2), 46-62. https://ssrn.com/abstract=2261145

Santoro, G., Vrontis, D.,Thrassou, A. & Dezi,L (2019). The Internet of Things: Building a knowledge management system for open innovation and knowledge management capacity. *Technological Forecasting and Social Change*, 136, 347-354, https://doi.org/10.1016/j.techfore.2017.02.034.

Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill building approach.* John Wiley & Sons.

Setini, M., Yasa, N. N. K., Gede Supartha, I. W., Ketut Giantari, I. G. A., & Rajiani, I. (2020). The Passway of Women Entrepreneurship: Starting from Social Capital with Open Innovation, through to Knowledge Sharing and Innovative Performance. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(2), 25. http://dx.doi.org/10.3390/joitmc6020025

Shahzad, F., Xiu, G., & Shahbaz, M. (2017). Organizational culture and innovation performance in Pakistan's software industry. *Technology in Society*, 51, 66-73. doi: http://dx.doi.org/10.1016/j.techsoc.2017.08.002

Shamoo, A. &. Resnik, D (2015) *Responsible Conduct of Research* (3rd ed) Oxford

Sherringham, K., Unhelkar, B. (2020). *Crafting and Shaping Knowledge Worker Services in the Information Economy.* Palgrave Macmillan.

Singh, A. S., & Masuku, M. B. (2014). Sampling Techniques & Determination of Sample Size in Applied Statistics Research: An Overview. *International Journal of Economics, Commerce and Management*, 2, 1-22.http://ijecm.co.uk/.

Singh, R., & Kota, H., B. (2017). A resource dependency framework for innovation and internationalization of family businesses: Evidence from India. *Journal of Entrepreneurship in Emerging Economies* 9(2), 207-231 DOI: 10.1108/JEEE-04-2016-0013

Smyrnios, K. X., Poutziouris, P. Z., & Goel, S. (2013). *Handbook of research on family business,* (2nd ed). Edward Elgar Publishing Ltd

Souleh, S. (2014).The Impact of Human Capital Management on the Innovativeness of Research Centers: The Case of Scientific Research Centers in Algeria. *International Journal of Business and Management.* 2(4), 1-14 https://citeseerx.ist.psu.edu/document?repid=rep1&type=pdf&doi=633a64ffdfe0e046eab99f7af5f282618db357b5

Stone, M. (2007). *Coaching, Counselling & Mentoring: How to Choose & Use the Right Technique to Boost Employee Performance* (2nd ed.). American Management Association.

Sujatha, R & Krishnaveni, R (2018). Knowledge creating Ba as a determinant of work performance of employees: An empirical analysis among pump manufacturing firms in South India, *Asia Pacific Management Review,* 23(1), 45-52. https://doi.org/10.1016/j.apmrv.2017.01.006

Sukaatmadja, I., Yasa, N., Rahyuda, H., Setini, M., & Dharmanegara, I. (2021). Competitive advantage to enhance internationalization and marketing performance woodcraft industry: A perspective of resource-based view theory. *Journal of Project Management,* 6 (1), 45-56. DOI: 10.5267/j.jpm.2020.9.002

Surawski, B. 2019. Who is a "knowledge worker" – clarifying the meaning of the term through comparison with synonymous and associated terms? *Management,* 23(1), 105-133. DOI: 10.2478/manment-2019-0007.

Sureena, M., A.K. (2013). The review of approaches to knowledge management system studies', *Journal of Knowledge Management,* 17(3), 472–490. https://scholar.google.com/citations?user=tv7T0tIAAAAJ&hl=en.

Syed-Ikhsan, S.O. & Rowland, F. (2004) Knowledge Management in a Public Organisation: A Study on the Relationship between Organizational Elements and the Performance of Knowledge Transfer. *Journal of Knowledge Management,* 8, 95-111. https://doi.org/10.1108/13673270410529145.

Tan, L. P., & Wong, K. Y. (2015). Linkage between knowledge management and manufacturing performance: A structural equation modeling approach. *Journal of Knowledge Management,* 19(4), 814–835. http://dx.doi.org/10.1108/JKM-11-2014-0487.

Tang, P. M., Bavik, Y. L., Yifeng, N. C., & Tjosvold, D. (2015). *Linking ethical leadership to knowledge sharing and knowledge hiding: The mediating role of psychological engagement. In International Proceedings of Economics Development and Research* (IPEDR) (pp. 71-76). IACSIT Press.

Teece, D. J. (2014). The foundations of enterprise performance: dynamic and ordinary capabilities in an (economic) theory of firms. *Academy of Management Perspectives,* 28(4), 328–520. http://www.jstor.org/stable/43822373.

Torugsa, N. A., & O'Donohue, W. (2016). Progress in innovation and knowledge management research: From incremental to transformative innovation, *Journal of Business Research,* 69(5), 1610-1614.DOI: 10.1016/j.jbusres.2015.10.026

Trivellas, P., Akrivouli, Z., Tsifora, E., & Tsoutsa, P. (2015). The impact of knowledge sharing culture on job satisfaction in accounting firms. The mediating effect of

general competencies. *Procedia Economics and Finance*, 7 (19), 238-247. doi: 10.1016/S2212-5671(15)00025-8

Tseng, S. (2010). The correlation between organizational culture and knowledge conversion on corporate performance", *Journal of Knowledge Management*, 14(2), 269-284. https://doi.org/10.1108/13673271011032409

Turriago-Hoyos, A., Thoene, U., & Arjoon, S. (2016). *Knowledge Workers and Virtues in Peter Drucker's Management Theory.* SAGE. https://doi.org/10.1177/2158244016639631

Udriyah, U., Tham, J & Azam, S. (2019). The effects of market orientation and innovation on competitive advantage and business performance of textile SMEs. *Management Science Letters*, 9(9), 1419-1428. DOI:10.5267/j.msl.2019.5.009

Valmohammadi, C. & Ahmadi, M. (2015) The Impact of Knowledge Management Practices on Organizational Performance. *Journal of Enterprise Information Management*, 28(1), 131-159. https://doi.org/10.1108/JEIM-09-2013-0066.

Van Long, N., Antoine, S., & Raphael, S. (2014). Knowledge accumulation within an organization." *International Economic Review* 55(4) 1089–1128. http://www.jstor.org/stable/44289267.

Walhad, S (2021, July 30). *The Regulatory Role of the Central Bank of Somalia.* https://www.hiiraan.com/op4/2021/july/183401/the_regulatory_role_of_the_central_bank_of_somalia.aspx

Warrick, D. (2017). What leaders need to know about organizational culture? *Business Horizons*, 60, 395-404. doi: http://dx.doi.org/10.1016/j.bushor.2017.01.011

Wei, Y., & Miraglia, S. (2017). Organizational culture and knowledge transfer in project-based organizations: Theoretical insights from a Chinese construction firm. *International Journal of Project Management*, 35, 571-585. doi: http://dx.doi.org/10.1016/j.ijproman.2017.02.010

Wioleta, K. &, Scott, E. (2023). Tacit knowledge acquisition & sharing, and its influence on innovations: A Polish/US cross-country study. *International Journal of Information Management*, 71(2), 15-18. https://doi.org/10.1016/j.ijinfomgt.2023.102647.

World Bank Group (2016). *World Development Report 2016: Digital Dividends.* https://www.worldbank.org/en/publication/wdr2016

Wu, J & Birge, J. R., (2014). *Supply Chain Network Structure and Firm Returns* http://dx.doi.org/10.2139/ssrn.2385217

Wu, S., & Chen, Y. (2014). The Impact of Green Marketing and Perceived Innovation on Purchase Intention for Green Products. *International Journal of Marketing Studies*, 6(5), 1-12. DOI:10.5539/ijms.v6n5p81

Wu, Y., Liao, S., Wen, M., & Weng, K. (2017). A Knowledge Conversion Model Based on the Cognitive Load Theory for Architectural Design Education. *Eurasia journal of mathematics, science and technology education*, 13(1), 2367-2385. DOI 10.12973/eurasia.2017.01230a

Xanthopoulou, P., Sahinidis, A., & Bakaki, Z. (2022). The Impact of Strong Cultures on Organisational Performance in Public Organisations: The Case of the Greek Public Administration. *Social Sciences*, 11(10), 320-486. http://dx.doi.org/10.3390/socsci11100486

Yamane, Y. (1967). *Mathematical Formulae for Sample Size Determination.* (2nd ed), Harper and Row.

Yang H., van Rijn M. B., & Sanders K. (2020). Perceived organizational support and knowledge sharing: Employees' self-construal matters. *The International Journal of Human Resource Management*, 31(17), 2217–2237. DOI:10.1080/09585192.2018.1443956

Yasa, N., Giantari, I., Setini, M., & Rahmayanti, P. (2020). The role of competitive advantage in mediating the effect of promotional strategy on marketing performance. *Management Science Letters*, 10(12), 2845-2848. DOI: 10.5267/j.msl.2020.4.024

Yu-Min, W & Yao-Ching, W. (2016) Determinants of firms' knowledge management system implementation: An empirical study. *Computers in Human Behavior* 64(3), 829-842 DOI:10.1016/j.chb.2016.07.055

Yussoff, W. & Daudi, S. (2010). Knowledge Management and Firms Performance in SMEs: the role of Social Capital as a Mediating Variable. *Asian Academy Management Journal*, 15(1), 135-155. https://www.ijern.com/journal/2015/October-2015/33.pdf.

Zack, M., McKeen, J. & Singh, S. (2009) Knowledge Management and Organizational Performance: An Exploratory Analysis. *Journal of Knowledge Management, 13*(2) 392-409. https://doi.org/10.1108/13673270910997088

Zaied, A. N. H., Hussein, G. S., & Hassan, M. M. (2012). The role of knowledge management in enhancing organizational performance. *International journal of information engineering and electronic business*, 4(5), 27. https://scholar.google.com/scholar?hl=en&q=Zaied%2C+A.+N.+H.%2C+Hussein%2C+G.+S.%2C+%26+Hassan%2C+M.+M.+2012.+The+role+of+knowledge+management+in+enhancing+organizational+performance.+International+Journal+of+Information+Engineering+and+Electronic+Business%2C+4%285%29%2C+27.

Zikmund, W.G. (2003). *Business Research Methods.* (7th ed). Thomson/ South-Western

Zwain, A.A.A., Teong, L.K. & Othman, S.N. (2012), "Knowledge management processes and academic performance in Iraqi HEIs: an empirical investigation", *International Journal of Academic Research in Business and Social Sciences, 2* (6), 273-293. https://scholar.google.com/scholar?q=Knowledge+management+processes+and+academic+performance+in+Iraqi+HEIs:+an+empirical+investigation&hl=en&as_sdt=0&as_vis=1&oi=scholart

APPENDIX I: QUESTIONNAIRE

Section A: General Information

Kindly tick or write in the spaces provided as appropriate.

1. Kindly indicate your gender.

Male [ ] Female [ ]

2. For how long have you worked in this bank?

3 years and below [ ]

4-7 years [ ]

8-11 years [ ]

12 years and above [ ]

3. What is your position in this Institution?

Finance manager [ ]

Human resource manager [ ]

Marketing manager [ ]

ICT manager [ ]

Operations manager [ ]

Other (specify) ……

Section B: Knowledge Conversion

4. Please indicate your level of agreement with the statements given below by Circling the following Abbreviations:

SD= Strongly Agree, **D**= Disagree, **M**=Moderate, **A**=Agree, **SA** = Strongly Agree

	SD	D	M	A	SA
Socialization Interaction with customers is encouraged in our organization					
Knowledge and experiences are shared through interaction with employeesin this organization					
Knowledge and experiences are shared through interaction with suppliers					
Externalization Organization members are able to articulate their ideas or images, in words, metaphors, analogies into a readily understandable form					
Organization members are able to elicit and translate knowledge of customers into a readily understandable form					
Combination Knowledge is organized and integrated through reports					
Meetings help in integrating knowledge					

Knowledge is disseminated through briefs					
There is use of information technology in editing or processing information					
Exchange of documents helps in integrating knowledge					
Internalization The institution's processes enhances understanding and translating of knowledge (explicit) into application (tacit knowledge) by organization staffs					
There is actualization of concepts and methods through the actual doing					
There is actualization of concepts and methods through simulations					

Section C: Knowledge Sharing

6. Please indicate your level of agreement with the statements given below.

	SD	D	M	A	SA
There is a process of information identification in this org.					
There is a process of information evaluation					
Similar mistakes are avoided in our institution					
Useful information is disseminated among the banks staff					
There are open discussions in our bank					

There is continuous capturing of information					

Section D: Knowledge Application

8. Please indicate your level of agreement with the statements given below.

	SD	D	M	A	SA
Organizational leadership has pioneered and driven KM adoption and use					
There is a KM training program					
There are continuous improvements as a result of KM application					
There is a KM strategy in the org					
KM has yielded efficient processes					
IT use in KM has supported worker's needs					

Section E: Organization's Culture

12. Please indicate your level of agreement with the statements given below.

	SD	D	M	A	SA
Openness Management frequently engage employees in dialogue					
Adequate time is committed to communication, knowledge exchange and learning					
Management welcome and stimulates change					
Employees are involved in important business processes					
Futuristic orientation					

Planning is important for developing the future					
Current action affects future results					
Employees are encouraged to identify and interpret changes in the environment					
Employees are encouraged to adequately respond to changes in the environment					
Learning orientation : There is a conducive environment for sharing new information and ideas					
There is collaboration in development and use of new information and ideas					
There is commitment to learning					
There is open-mindedness in the institution					
Adequate resources are committed to training					

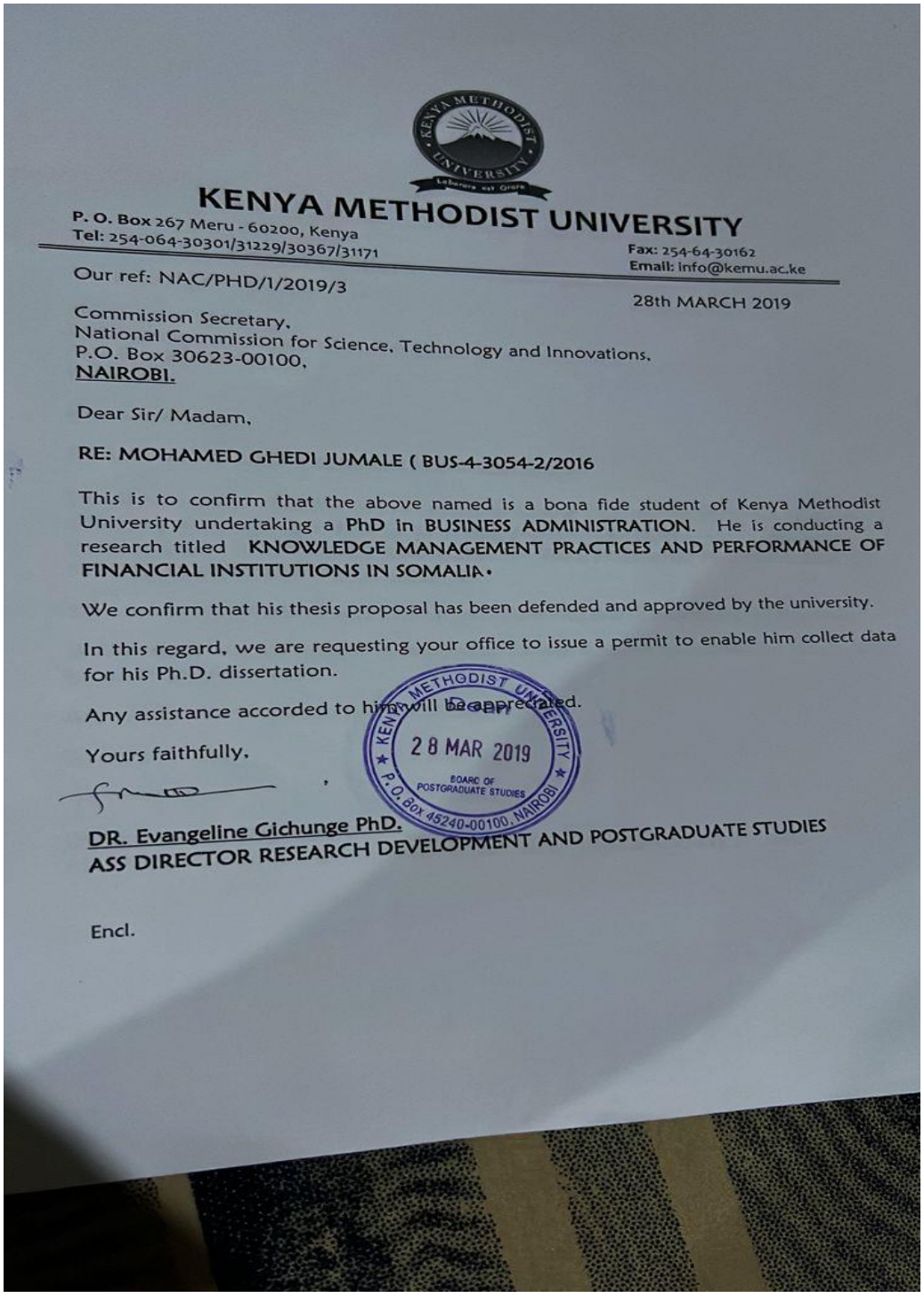
Section F: Performance

14. Please indicate your level of agreement with the statements given below.

	SD	D	M	A	SA
We have launched new products in the market					
We have increased the speed of response to market demand					
We have made improvements (such as branding) of existing products					
We have created new processes for delivering our financial					

services					
We have improved our existing processes leading to better service to customers.					
We have increased our profits					
I have acquired new useful skills to do my job					
Our customer retention has improved over the last two years					

APPENDIX II: Kemu Authorization Letter



KENYA METHODIST UNIVERSITY

P. O. Box 267 Meru - 60200, Kenya
Tel: 254-064-30301/31229/30367/31171
Fax: 254-64-30162
Email: info@kemu.ac.ke

Our ref: NAC/PHD/1/2019/3

28th MARCH 2019

Commission Secretary,
National Commission for Science, Technology and Innovations,
P.O. Box 30623-00100,
NAIROBI.

Dear Sir/ Madam,

RE: MOHAMED GHEDI JUMALE (BUS-4-3054-2/2016

This is to confirm that the above named is a bona fide student of Kenya Methodist University undertaking a PhD in BUSINESS ADMINISTRATION. He is conducting a research titled KNOWLEDGE MANAGEMENT PRACTICES AND PERFORMANCE OF FINANCIAL INSTITUTIONS IN SOMALIA.

We confirm that his thesis proposal has been defended and approved by the university.

In this regard, we are requesting your office to issue a permit to enable him collect data for his Ph.D. dissertation.

Any assistance accorded to him will be appreciated.

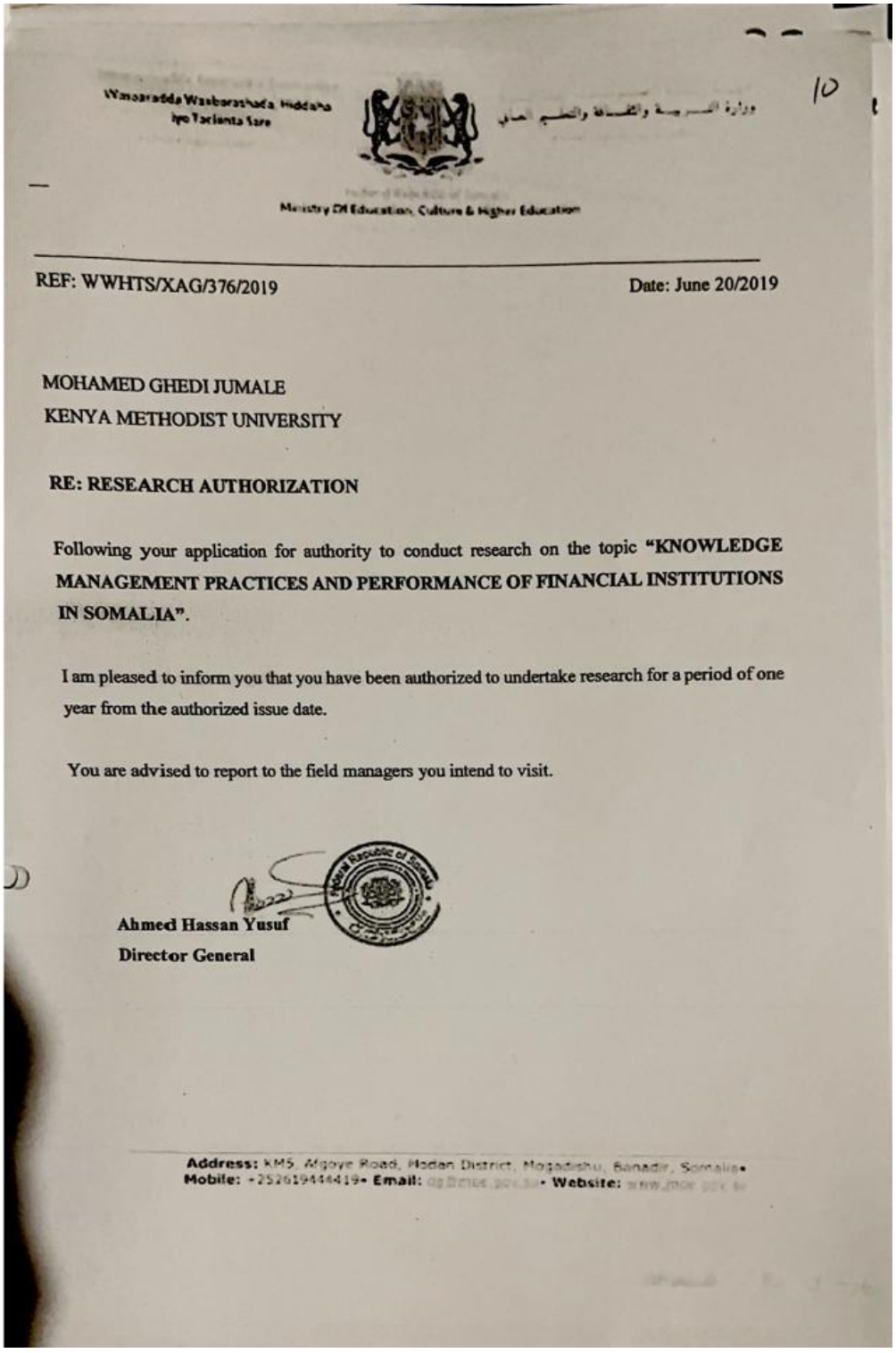
Yours faithfully,

KENYA METHODIST UNIVERSITY
28 MAR 2019
BOARD OF POSTGRADUATE STUDIES
P.O. Box 45240-00100, NAIROBI

DR. Evangeline Gichunge PhD.
ASS DIRECTOR RESEARCH DEVELOPMENT AND POSTGRADUATE STUDIES

Encl.

APPENDIX III: Research Permit



Wasaaradda Waxbarashada Hiddaha iyo Farsamada Sare

وزارة التربية والثقافة والتعليم العالي

Ministry Of Education, Culture & Higher Education

REF: WWHTS/XAG/376/2019 Date: June 20/2019

MOHAMED GHEDI JUMALE
KENYA METHODIST UNIVERSITY

RE: RESEARCH AUTHORIZATION

Following your application for authority to conduct research on the topic **"KNOWLEDGE MANAGEMENT PRACTICES AND PERFORMANCE OF FINANCIAL INSTITUTIONS IN SOMALIA".**

I am pleased to inform you that you have been authorized to undertake research for a period of one year from the authorized issue date.

You are advised to report to the field managers you intend to visit.

Ahmed Hassan Yusuf
Director General

Address: KM5, Afgoye Road, Hodan District, Mogadishu, Banadir, Somalia• **Mobile:** +252619444419• **Email:** [illegible] • **Website:** [illegible]