A South African Retail Bank's Readiness for Knowledge Management Implementation

by

ELSHIA MOGOLE

A dissertation submitted in fulfilment for the Degree
of
Magister Commercii
in
Business Management

Faculty of Management
UNIVERISTY OF JOHANNESBURG

Supervisor: Dr P Thomas
Co-Supervisor: Ms A Potgieter

2014

DECLARATION

I certify that the minor dissertation submitted by me for the degree Master's of Commerce (Business Management) at the University of Johannesburg is my independent work and has not been submitted by me for a degree at another university.

Elshia Mogole

ACKNOWLEDGEMENTS

I would like to thank Dr Peta Thomas and co-supervisor Andrea Potgieter for their patience, constant support and guidance throughout the length of my research. To my daughter Bokamoso Mogole, husband Lebogang Mogole, my mother and brothers thank you for being the pillar of my strength.

ABSTRACT

This study focuses on one specific knowledge management process, namely the knowledge sharing process within an operational risk management cluster of a chosen South African retail bank. The study specifically focuses on the bi- weekly meetings that are used as platforms for knowledge sharing sessions.

The primary objective of the study, is to ascertain how well the corporate investment bankers, shared services and CIB Africa operational risk management cluster is effectively utilising its meetings in terms of knowledge sharing to ensure that the operational risk management strategies of the chosen bank, provides optimal assurance to its stakeholders that the bank operates within its operational risk appetite.

The study is divided into five chapters. The first chapter provides the readers with a thorough understanding of the research problem and topic. The second chapter provides the theoretical framework of the literature pertaining to the context of knowledge management with a specific focus of knowledge sharing. The third chapter discusses the research methodology adopted to conduct the study. The fourth chapter discusses the empirical findings and discussion of the study. Lastly, chapter five provides conclusions, recommendations and possibilities for further research.

The theoretical framework of study began by focusing broadly on the concept of knowledge management weaving its way to the specific concept of knowledge sharing. A single case research approach was adopted. All respondents were attendants of the bi-weekly knowledge sharing sessions held in the chosen bank. The empirical findings of the study revealed that there is no common awareness and understanding of the concepts of knowledge management and knowledge sharing within the chosen bank. It was further established that factors such as the role of organisational culture, leadership involvement and participation, and rewards and incentives were key factors that had the ability to either enable or hinder the knowledge-sharing within the chosen bank.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ABBREVIATIONS AND ACRONYMS

AMA	Advanced Measurement Approach
CIB:	Corporate Investment Bankers
IT:	Information Technologies
KM:	Knowledge Management
KS:	Knowledge Sharing
ORM:	Operational Risk Management
SECI:	Socialisation, Externalisation, Combination and Internalisation Model

CHAPTER ONE
INTRODUCTION AND PROBLEM STATEMENT

1.1 INTRODUCTION

This chapter lays the foundation of a research study conducted in assessing the ability of a chosen South African retail bank's capabilities and strengths in successfully adopting, using and benefiting from the implementation of Knowledge Management (KM) with a specific focus on the role of Knowledge Sharing (KS) as a process that facilitates good quality KM.

The objective of this chapter is to provide a thorough understanding of the research problem and topic. The chapter consists of ten sections. The first section introduces the chapter by providing an overview of what the chapter entails and the key focus area of the study. The second section describes briefly the KM problem in the chosen retail bank. Section 3 unfolds the background study. Section 4 discusses the concerns in the current Corporate, Investment bankers, Shared services and CIB Africa (CIB) Operational Risk Management (ORM) environment. Section 5 outlines the problem statement of the study. Section 6 outlines the study rationale. Section 7 discusses the research objectivities and questions. Section 8 outlines the literature review strategy adopted in the research. Section 9 provides an overview of the chapter to follow in the study conducted. Lastly, Section 10 concludes the chapter by providing a review of what the chapter has covered and introduces Chapter 2.

This study focuses on one specific KM process, namely the Knowledge Sharing process within an Operational Risk Management cluster of a chosen South African retail bank. The study specifically focuses on the bi-weekly meetings used as platforms for knowledge sharing sessions within the cluster of a chosen South African retail bank.

Attention is drawn to the manner in which tacit and explicit knowledge is shared in a high performance driven cluster of the chosen retail bank. The study acknowledges that both explicit and tacit knowledge can be shared, although explicit knowledge can be shared more easily than tacit knowledge (Ipe, 2003:340).

Furthermore the study extends Nonaka and Takeuchi's (1995) opinion that unless an individual's knowledge is shared with other individuals and groups, the knowledge is likely to have limited impact on organisational effectiveness (Ipe, 2003:340). The next section discusses briefly the KM problem of the study.

1.2 ORGANISATIONAL KNOWLEDGE AND RISK MANAGEMENT

Gan, Ryan and Gururajan (2006:97) argue that despite knowledge being recognised as an important asset in organisations, it remains that not enough is done to effectively manage and leverage this knowledge, held by its staff, which the organisation has at its disposal. More often knowledge leaves the organisation when the employees walk out of the organisation (Bhojaraju, 2005:41).

According to Li (2012:16) the importance of accessing and using knowledge in the financial market (such as the knowledge/lessons learnt from the banking financial crisis in period 2007-2009 which highlighted the importance in banking of knowledge sharing and knowledge management with regards to assessing the risks of financial activities) has done much to promote the current understanding of the value of knowledge management in the financial landscape. Li (2012:16) notes that since the bank crisis the United Kingdom treasury select committee has revealed that much of the available knowledge on markets and risk during the run-up 2001-2007 period before the crisis, was ignored in the banks that finally failed. Li (2012:16) indicates that the findings of the treasury show that the boards of directors and top management in the failing banks placed too much emphasis on growth based incentive and pay schemes for top managers combined with an aggressive sales and trading culture which lead to the development of a very risky organisational strategy offering very risky new products in the banking markets.

According to Ellis, Kristensen, Krivkovich and Singh (2012:8) financial institutions can no longer afford to rely on a "business as usual approach" to managing risk that was the mind-set prior to the financial crisis. Ellis *et al.* (2012: 5) emphasised that a number of factors, including the increasing size and scope of banking activities, the increasing operational complexity of large financial institutions, and more recently the multiple and large operational risk losses in the recent past, plus a more assertive

regulatory posture have all served to increase the importance of Operational Risk Management (ORM).

In addition, Squier and Snyman (2004:234) noted that managers all over the world are realising that knowledge, in the form of expertise and competence, is the organisation's most important asset and that its quality and availability can help them face the demands of the knowledge economy.

1.3 RESEARCH STUDY BACKGROUND

The South African banking industry is not an exemption from the global banking landscape current challenges and complexity relating to the management of operational risk management. According to PriceWaterhouseCoopers (2013:3) the South African banking industry is growing in an uncertain world, whereby the importance and value of knowledge that resides within its employees, cannot be treated lightly or ignored.

According to ATKearney (2012:2), retail banking is on the threshold of change, propelled by industry trends, technology tools, branches, new competitors and today's more empowered, energetic, and engaged retail bank customers. In addition, Squier and Snyman (2004:234) emphasised that in today's competitive business environment, many organisations are struggling to meet or keep up with the demands of their clients, competitors, investors and regulators (Squier & Snyman 2004:234).

This study has focused on the Corporate Investment Bankers (CIB) Operational Risk Management (ORM) office of a large bank (one of the South African big four banks, which are Absa, First National Bank, Nedbank and Standard Bank) situated in Johannesburg that offers two main ORM supporting functions to authorised market traders and corporate relationship managers of the chosen retail bank. The two main functions performed by CIB ORM are operational risk advisory and operational risk analytics and are discussed in the next section.

1.4 THE IMPORTANCE OF KM AND KS IN THE CIB ORM CLUSTERS

According to Rodriquez and Edwards (2009:2) the current state of the global economy makes it imperative that business has a better understanding of risk and its management all the more important. Ellis *et al.* (2012:4) noted that ensuring sufficient talent for risk management (capable and skilled at risk management) is one of the key common business challenges to effective ORM. Ellis et al. (2012:4) argues successful operational risk professionals must combine: a deep understanding of detailed business processes; an in-depth understanding of risk and risk control in their environment; regulatory requirements; and have strong communication skills to share their concerns and management advice. Ellis et al. (2012:4) notes that the above combination is relatively rare as it takes time and experience to develop. These researchers concluded that in light of these requirements for skilled ORM staff that as the importance of managing operational risks has increased many financial institutions have been forced to play 'catch up' in developing a group of skilled operation risk professionals.

According to Ellis, Kristensen, Krivkovich and Singh (2012:1) a series of costly, headline grabbing operational risk incidents among financial institutions, including the regulatory settlements of United State mortgage services and cases of "rogue trading" has once again brought operational risk management to the forefront of Chief Executive Officers and Chief Risk Officers agendas. Ellis et al. (2012:1) notes that in these cases, significant banking losses have been incurred as a result of operational failures.

Rodriguez and Edwards (2009:3) stated that the competitive advantage of the financial organisation can be limited because of the lack of quality management of aspects such as: the ability to evaluate risk potential; potential losses caused by poorly managed expansion; cultural pressures; reduced general controls; lack of communications of business values; poorly designed awards and earning systems; and lack of concentration on knowledge management/sharing of available information. Financial services are a knowledge based business sector so their ORM requires oversight and the coordination and alignment of all banking actions in order to safely achieve expected strategic results (Rodriquez & Edwards, 2009:17).

According to the Basel Committee (2011:4) it is in agreement with Ellis et al. (2012:4), that banking supervision principles for the sound management of operational risk is that the operational risk function needs to ensure that it has sufficient number of personnel skilled in the management of operational risk to effectively address its ORM responsibilities and that these personnel need to be able to access and share knowledge that is pertinent to their risk management duties.

Ellis et al. (2012:1) indicates that financial institutions should worry about managing operational risk because ineffective ORM negatively affects financial institutions in three ways: firstly actual operational risk losses represent a direct hit to the income bank's statement and reputation, as do the cost of inefficient processes; secondly, equity markets punish companies for operational risk failures, and this often well exceeds the actual financial losses experienced; finally, operational risk failure can increase the costs and complexity of compliance by raising regulatory scrutiny, affecting not just the specific failure but the institution as a whole. Ellis et al, (2012:2) gives examples of the regulatory intervention or sanctions punitively applied often with a direct financial impact, for example, regulators requirements on one bank in Singapore were to increase capital reserves for operational risk by an additional 200 million Singapore dollars following a data centre failure that lasted seven hours- although the bank made sure that affected customers were fully compensated. in other cases, regulators have required changes to business practices in response to operational risk failures, and these often increase the expense associated with specific business operations. Ellis et al. (2012:1) noted that alternatively when ORM is executed properly, improvements in the ORM can lead to substantial financial benefits, as well as regulatory and compliance benefits, through increased profitability and reputational gains.

The chosen retail bank for this research indicates in its interim risk management report for the period ending June 2013 (2013:3) that it has continued to focus on delivering an effective and efficient operational risk management strategy, while meeting regulatory requirements. The bank's interim risk management report (2013:8) also indicates that the bank actively seek to minimise the impact of future losses through it ORM policies both in the normal course of business (expected losses) and in extreme events (unexpected losses), thereby ensuring the brand strength and reputation of the bank.

The CIB ORM of the bank of this research has an advisory function which infers sharing knowledge - as it works closely with the customer relationship managers, who look after the relationships of the specific targeted clients to facilitate the identification, assessment and mitigation of specific operational risks. This facilitation is achieved through execution of elements of the operational risk methodologies and policies that outline how specific operational risks are to be identified, assessed, monitored and reported. These methodologies are central to the CIB office's approach in managing operational risk and are termed as an Advanced Measurement Approach (AMA). These methodologies consist of operational risk tools such as risk control assessment, key indicators and metrics, recognising external and internal risk events. These latter are used as input into key risk calculation metrics the results of which inform the capital-operating model.

Figure 1.1 illustrates this research's interpretation of the activities that occur within the CIB ORM advisory and analytic functions, which are the main functions of the cluster in question of this research. The analytics function focuses on the analytical element of operational risk, which looks at the quantitative aspect of operational risk such as key risk calculation metrics, operational risk capital allocation and data analysis. While the advisory function looks the qualitative element of operational risk such as providing risk assessments, new product approval, training and awareness and similar activities. These processes all rely on knowledge sharing with relevant individuals/ business units to recognise and mitigate risk events and then on ensuring risk knowledge is stored and accessible.

Figure 1.1: Operational risk framework: two main functions of CIB ORM

Source: Mogole (2014)

CIB ORM consists of four sub-clusters namely corporate, investment bankers, shared services and CIB Africa. The four clusters each consists of operational risk managers who are specialists tasked with the responsibility to provide operational risk expertise, enabling the cluster overall to achieve its specific strategic goal.

Figure 1.2 outlines the structure of the CIB ORM. CIB has in total for all four sub-clusters 17 operational risk professionals, four heads of clusters, five risk managers and seven risk analysts heading four sub clusters, reporting to CIB head of operational risk.

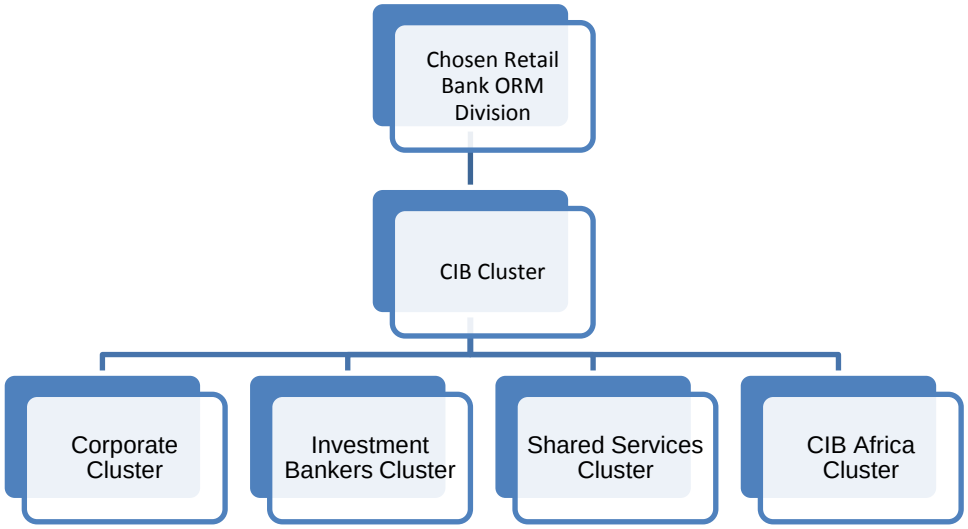

Figure 1.2: CIB ORM Organisational structure

Source: Mogole (2014)

1.5 CONCERNS IN THE CURRENT CIB ORM ENVIRONMENT

Individuals in the CIB use knowledge of their daily activities at work, and unless the organisation can facilitate the sharing of this knowledge with others, it is likely to lose this knowledge when the individual employees leave the organisation (Ipe, 2003:340). Furthermore, even if the individuals stay with the organisation, the full extent of their knowledge may not be realised and utilised unless there are opportunities for the individual to share that knowledge with others in the organisation (Ipe, 2003:343).

Team meetings are one of the popular platforms that are used by organisations as platforms of knowledge sharing (Paloti, 2010:2); people come together formally in order to discuss their problems and project experiences, provide opinions and take decisions. In such meetings people express their opinions, expertise and their knowledge about a particular subject or topic, which enhances the knowledge of other participants (Paloti, 2010:3).

According to Bhojaraju (2005:41), managing the flow of knowledge through the organisation is one of the greatest challenges with which organisations around the world are confronted. Bhojaraju (2005:39) argues further that, the challenge is

because of the difficulties in ensuring employee participation in knowledge sharing, collaboration and reuse of the acquired knowledge within the organisations.

Recently the CIB ORM cluster introduced bi-weekly meetings called 'knowledge sharing sessions', whereby operational risk professionals within the cluster were encouraged to participate and attend the scheduled knowledge sharing sessions. The primary objective was to ensure that the cluster has well equipped operational risk managers that will be in a position to provide assurance that the business is operating within their operational risk appetite.

Operational risk professional within this cluster are operating in a performance driven environment that has many demands on their time, and although they can often see the importance of knowledge sharing among themselves, it may not have the degree of urgency that other tasks have. This is part of the problem being investigated.

While major meetings can be an entry point for knowledge sharing into an organisation, a need to ensure that the meetings provide people with the right information, at the right time in the right place cannot be underestimated (Staiger, Hewlitt, Horton, Russell & Toomeny, 2005:48).

1.6 PROBLEM STATEMENT

Wang and Noe (2010:115) argue that because of the potential benefits that can be realised from knowledge sharing, many organisations have invested considerable time and money into KM initiatives that facilitate KS activities including the development of knowledge management systems, which use state-of-the-art technology to facilitate the collection, storage, and distribution of knowledge. Wang and Noe (2010:115) argue further that despite these investments into knowledge management systems, it has been estimated that at least $31.5 billion are lost per year by Fortune 500 companies as a result of failing to share knowledge.

The focus of this research is to ascertain how well the CIB ORM cluster is effectively utilising its bi-weekly meetings to share knowledge to ensure that the operational risk management strategies provide optimal assurance that the bank is in a better

position to minimise the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events.

1.7 STUDY RATIONALE

While KM is being promoted as the key competitive tool in a knowledge-based economy, a need exists for a South African retail bank to assess its readiness to implement KM. The specific focus is on knowledge sharing among the employees, bearing in mind the current landscape of the retail banking industry that demands innovative solutions to respond to customers' high expectations.

Bartczak, Rainer, O'Malley, Boulton and Oswald (2010:23) state that drowning in information but starving for knowledge remains the plight of many today's public and private sector organisations. Ipe (2003:337) states that the recognition of knowledge as a key resource of today's organisation affirms the need for processes that facilitate the creation, sharing and leveraging of individual and collective knowledge.

Ipe (2003:338) expands on the work done by Bartol and Srivastara (2002:1) that there is a growing realisation that knowledge sharing is critical to knowledge creation, organisational learning and performance achievement.

From the South African perspective, very little has been written about the readiness of the South African retail bank to implement KM, with a specific focus on knowledge sharing. This study contributes to the previous research conducted by Squier and Snyman (2004:234) in three financial institutions that have indicated that South African institutions have an understanding of KM; however, the question that remained was the readiness status of KM implementation, with a specific focus on knowledge sharing among the employees.

The study provides new insights into the readiness of KM implementation within the South African retail banks, with a specific focus on knowledge sharing within an Operational Risk Management Function of a chosen South African retail bank. In addition, attention is drawn to the detailed insights into specific factors to which the chosen retail bank management needs to pay attention, in order to enhance its ability

to implement KM with a specific focus on the bi-weekly meetings used as platforms for knowledge sharing.

1.8 RESEARCH OBJECTIVES AND RESEARCH QUESTIONS

This section pays attention to the research objectives and questions that are underpinning the study. In order for the research to assess the readiness of CIB to implement KM with a specific focus on knowledge sharing, it is imperative to have clear research objectives and questions that will serve as guiding tools for the study.

1.8.1 Primary research objective

The primary objective of the research study is as follows:

- To assess CIB ORM's ability to successfully adopt, use and benefit from aspects of KM such as KS with regard to bi-weekly meetings.

1.8.2 Secondary research objectives

In order to ensure that the study achieves its primary objective, the following secondary objectives serve as building blocks to the study:

- First, to determine the current level of CIB awareness and understanding of knowledge sharing as opposed to information sharing;
- Second, to determine the enablers and barriers of knowledge sharing within the CIB ORM clusters bi-weekly meetings by carrying out semi-structured interviews; and
- Third, to draw conclusions and propose recommendations for CIB ORM to enhance its readiness for the implementation of KM. specifically regarding knowledge sharing, with a specific focus on the bi-weekly meetings.

1.8.3 Research questions

The research questions that underpin the study and help to achieve the objectives are:

- *Research question 1*: What is the role of organisational culture in promoting knowledge sharing within the cluster?
- *Research question 2*: Is there sufficient motivation for the employees to share their knowledge in the weekly meetings?
- *Research question 3*: Is there strong and visible management support for the scheduled knowledge sharing?

1.9 LITERATURE REVIEW STRATEGY

To locate the relevant and applicable literary resources to the study, various information repositories were employed, such as the University of Johannesburg's electronic research journal database, Google Scholar and theoretical books related to KM from the university library. The following two fundamental operational processes were adhered to during the literature review of this study:

The first process was to conduct background reading on the topic as guidance on how to go about researching the chosen topic. This was also used to assist in identifying the current approach and trends relating to the topic in other industries as well as the banking to knowledge sharing.

The second entailed specific undertaking of the following activities:

- Determine the kind of information required as a research basis for the study;
- Determine how much information is needed, ensuring that the literature reviewed was recent and up to date;
- Determine the key word related to the research topic; and
- Use secondary research data to guide the research design and the design of the qualitative survey instrument.

1.10 CHAPTER CLASSIFICATION

This study is divided into five chapters as follows:

1.10.1 Chapter 1

The first chapter introduces the background of the research, followed by a brief discussion of the research objectives, questions and literature review strategy adopted to complete the study.

1.10.2 Chapter 2

Chapter 2 concentrates on the literature reviewed pertaining to KM implementation, with specific reference to the key concepts of knowledge sharing.

1.10.3 Chapter 3

Chapter 3 outlines the research methodology, and the rationale of the chosen methods.

110.4 Chapter 4

Chapter 4 presents the findings and discussions of the study based on the outcomes of the research process followed.

1.10.5 Chapter 5

Chapter 5 concludes the study by providing recommendations that could be implemented to enhance the ability of CIB ORM office to implement KM with specific reference to knowledge sharing to address the current identified gaps within the business environments.

1.11 CONCLUSION

This chapter provided the foundation of this study. The next chapter introduces the context of KM implementation with a specific focus on knowledge sharing by reviewing secondary data sources.

CHAPTER TWO
LITERATURE REVIEW

2.1 INTRODUCTION

Chapter 2 is a review of the relevant existing literature pertaining to assessing an organisation's readiness for KM implementation with a specific focus on the knowledge sharing process. The chapter begins with the broad introduction of the concepts of knowledge, weaving its way into the knowledge-based economy, the drivers of KM, definitions and discussion of the key terms, enablers of KM, banking landscape and lastly the knowledge sharing process of KM.

Although the study focuses on a specific South African retail bank, numerous previous studies, conducted in international financial institutions and other industries, pertaining to KM implementation were taken into consideration with an objective of providing a comprehensive understanding of the concept of KM.

Nonaka and Takeuchi's (1995) model of Socialisation, Externalisation, Internationalisation and Combination (SECI) is used as a foundation to assess the readiness status of CIB ORM of a chosen bank to implement KM with a specific focus on knowledge sharing. The SECI model focuses on the exchange and socialisation process. This is underpinned by Becerra-Fernandez, Gonzalez and Sabherwal's (2004:35) agreement that depending on whether explicit or tacit knowledge is shared, exchange or socialisation processes are used.

The value proposition of this chapter is to build a solid foundation on which to compile the research instrument used to conduct a comprehensive study of CIB ORM readiness to implement KM with a specific focus on knowledge sharing.

2.2 DEFINITION OF KNOWLEDGE

This section looks at different definitions of knowledge. Key concepts that contribute to the creation of knowledge are examined. It begins by highlighting the difference between information and knowledge, and proceeds into defining three key differentiating characteristics of knowledge. In addition, five perspectives that could be used to define knowledge are briefly discussed.

A need for a well-defined taxonomy with clear concepts and terms is essential for efficient KM (Paulin & Suneson, 2012:81). Furthermore, Paulin and Suneson (2012:81) state that the content and meaning of 'knowledge' must be clear-cut and there should be no ambiguity about the aim when fundamental concepts are used.

2.2.1 Difference between information and knowledge

The concepts of information and knowledge are used interchangeably in the literature (Ipe, 2003:340). Although some authors distinguished between the two terms, others used them synonymously (Ipe, 2003:340); however, for the purpose of this study a distinction between the two terms is recognised.

According to Ipe (2003:340) authors such as Davenport and Prusak (1998) and Nonaka and Takeuchi (1995) define information as a flow of messages, while knowledge is defined as the interaction of the flow of messages with the beliefs and commitments of its holders. Ipe (2003:340) argues further that these authors have identified three characteristics that distinguish information from knowledge. The first characteristic that differentiates information from knowledge is that, "knowledge is a function of a particular perspective, intention or stance taken by individuals and therefore unlike information, it is about beliefs and commitment". The second characteristic is that knowledge is "always about some end, which means that knowledge is about action". The third characteristic is that "knowledge is context specific and relational and therefore it is about meaning" (Ipe, 2003:340).

Knowledge was defined by Nonaka and Takeuchi (1995) as a justified belief that increases an organisation's capacity for effective action. Jennex (2008:7) expands on Nonaka and Takeuchi's (1995) definition that knowledge is context specific, and in

order for it to have value within an organisation, it must include elements of human context, experience and interpretation.

“Knowledge requires information, but information does not necessarily contain knowledge” (Mamaghani, Samizadeh & Saghafi, 2001:203). Chiran (2008:74) states that information builds on data and knowledge builds on both data and information.

Gupta and Sharma (2004:4) define knowledge as a full utilisation of information and data, coupled with the potential of people’s skills, competencies, ideas, intuitions, commitments and motivations. The definition acknowledges the view that knowledge is stored in the individual brain encoded in organisational processes, documents, products, services, facilities and systems.

According to Becerra-Fernandez et al. (2004:12), knowledge is quite distinct from data and information. Knowledge is considered to be at the highest level in a hierarchy with the information at the middle level and data at the lower level. Based on this view Becerra-Fernandez et al. (2004:13) define knowledge as information that enables action, decisions, or information with direction. Alternatively, it could be stated that knowledge is an area justified as beliefs about relationships among concepts relevant to that particular area.

O’Dell and Hubert (2011:1) argue that from a practical perspective, knowledge is defined as information in action. It was further noted that until people take information and use it, it is not knowledge. O’Dell and Hubert (2011:1) extend their argument that in a business context, knowledge is what employees know about their customers, each other, products, processes, mistakes and successes, whether that knowledge is tacit or explicit.

Ujwary-Gil, (2008:85) adds to previous scholars Nonaka and Takeuchi’s (1995) and Davenport and Prusak’s (1998) view that when one defines knowledge it is imperative to take the context into consideration. Ujwary-Gil (2008:85) further stipulates that knowledge be determined by organisational culture, language, visual symbols, beliefs and behaviours. Ujwary-Gil (2008:85) is of a view that when knowledge is passed to another person, its transfer and assimilation are affected by the experience of the receiver. Moreover, if the receiver cannot interpret knowledge, it becomes worthless (Ujwary-Gil, 2008:85).

Becerra-Fernandez et al. (2004:15) argues further that it is without a doubt that information is more useful than raw data but it does not directly help decision-makers make a well-informed decision, whereas knowledge provides decision-makers with useful information.

Figure 2.1 illustrates the hierarchy of knowledge, illustrating the view that knowledge is the highest level in hierarchy followed by information in the middle and data at the bottom.

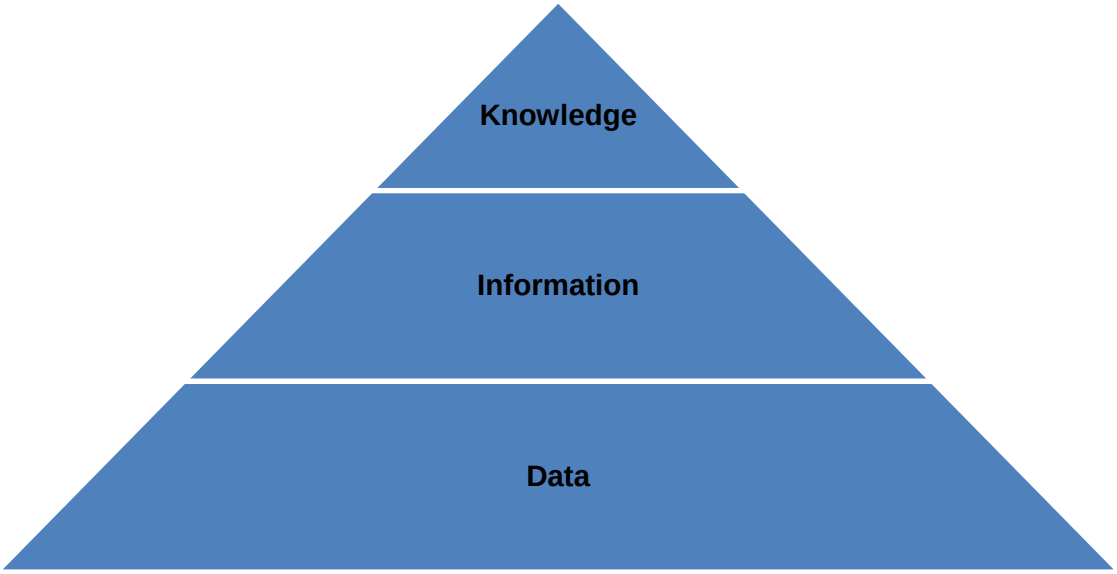

Figure 2.1: Knowledge hierarchy

Source: Adapted from Becerra-Fernandez et al. (2004:15)

Mamaghani et al. (2011:204) argue that it is essential, when defining knowledge to consider two categories namely tacit and explicit knowledge. The authors are of a view that the management of knowledge in an organisation happens when these two categories can convert interchangeably. Tacit knowledge can be defined as something that is in the thoughts and minds of people, this includes the cognitive and technical views of an employee (Mamaghani, et al., 2011:204). Explicit knowledge includes technical know-how presented in the form of information and knowledge that an employee of the organisation owns (Mamaghani, et al., 2011:204).

2.3.2 SECI model

Nonaka and Takeuchi's (1995) SECI model outlines the socialisations, externalisation, combination and internalisation processes by which knowledge is transformed within and between tacit and explicit forms (Gorelick, Milton & April, 2004:13). The model explains KM as a movement through four transitions, in which, the first movement tacit knowledge is converted to tacit knowledge, second movement tacit knowledge converts to explicit knowledge, third movement explicit knowledge is converted to explicit knowledge, and lastly explicit converts into tacit knowledge.

The SECI model (Nonaka & Takeuchi, 1995) processes are discussed below. It is essential to note that these processes do not work in isolation but together in different combinations (Gorelick et al, 2004:13).

- *Socialisation:* This process includes the shared formation and communication of tacit knowledge between people. The process usually takes place in meetings or other forms of dialogue. Gorelick et al. (2004:12) emphasis that knowledge sharing is often done without ever producing explicit knowledge and to be most effective, should move between people who have a common culture and can work together effectively (Gorelick et al. 2004:12). Gorelick et al. (2004:12) concludes that thus tacit knowledge sharing occurs in teams and communities.
- *Externalisation:* This is a process whereby tacit knowledge is turned into explicit knowledge. Gorelick et al. (2004:13) emphasises that although tacit knowledge by its nature is difficult to convert into explicit knowledge, through conceptualisation, elicitation and ultimately articulation, usually occurs in collaboration with others. Some proportion of a person's tacit knowledge may be captured in explicit forms. Activities such as facilitating conversion include dialogue among team members responding to questions and elicitation of stories.
- *Combination:* This process looks at the movement of explicit knowledge to explicit knowledge. Explicit knowledge can be shared in meetings, via documents and emails or through education and training.

- *Internalisation:* This process looks at the movement of explicit knowledge into tacit knowledge. In order to act on information individuals have to understand and internalise it. The process of internalising the knowledge makes it tacit.

According to Rodriguez and Edwards (2009:4) in the broader enterprise risk management the interaction among people, which correspond to the movements from tacit and explicit knowledge and tacit to tacit knowledge on the individual and organisational level is expressed through the following relating to SECI model:

- Socialisation: social interaction among risk management employees and shared risk modelling experience
- Combination: merging, categorising, reclassifying and synthesizing the risk reporting process
- Externalisation: articulation of best practice and lessons learned in risk modelling process
- Internalization: learning and understanding from discussions and mathematical modelling review

The critical differences between tacit and explicit knowledge are found in three major areas, the first area is the codifiability and mechanisms for transfer, the second area is the methods for acquisition and accumulation and the third area is the potential to be collected and distributed (Ipe, 2003:343). In addition to the SECI model, Becerra-Fernandez et al. (2004:16) reiterate that there are alternatives that define what knowledge is; either a subjective or an objective stance.

2.2.3 Different perspectives of knowledge

According to Becerra-Fernandez et al. (2004:16), knowledge can be viewed from a subjective or an objective stance. The subjective view represents knowledge using two possible perspectives and the objective view has three possible perspectives.

2.2.3.1 Subjective view of knowledge

The subjective view of knowledge emphasises that knowledge can be viewed as a reality that is socially constructed through the interactions with individuals. Two sub-

categories of a subjective view are discussed below. The first view perceives knowledge as a state of mind and the second view perceives knowledge as a practice (Becerra-Fernandez et al., 2004:17).

[1] *Knowledge as a state of mind*: Promotes the view that knowledge is the state of an individual's mind and that an individual should be enabled to enhance their personal areas of knowledge so that they can be applied to best pursue organisational goals.

[2] *Knowledge as practice:* Promotes the view that knowledge is held by the group and is not decomposable into elements possessed by individuals (Becerra-Fernandez et al. 2004:17). Knowledge resides in practice; it is composed of beliefs, and is consistent with the definition that knowledge is a justified belief. These beliefs need to be collective instead of individual, and therefore are better reflected in organisational activities than in the minds of the organisation's individuals.

2.2.3.2 Objective view of knowledge

The objective view views knowledge in three different perspectives. The first perspective views knowledge as an object, the second view is that knowledge is access to information and the last view states that knowledge is a capability.

[1] *Knowledge as objects*: From this view, knowledge is something that can be stored, transferred and manipulated; in addition, this view promotes the perception that knowledge can exists in a variety of locations (Becerra-Fernandez et al., 2004:18).

[2] *Knowledge as access to information*: This perception views knowledge as a condition of access to information; knowledge is viewed as enabling access and utilisation of information (Becerra-Fernandez et al., 2004:18).

[3] *Knowledge as a capability*: This perspective is consistent with the previous objectives views of knowledge; however, it differs in that knowledge can be applied to influence action and places an emphasis on knowledge as a strategic capability that can

potentially be applied to seek competitive advantage (Becerra-Fernandez et al., 2004:18).

It is can be concluded that irrespective of how knowledge is perceived, the essence of what it constitutes and the fundamental principles of what knowledge is cannot be undermined.

For the purposes of this study, knowledge is perceived as a state of mind and it is acknowledged that in order to implement KM within an organisation, it is imperative to acknowledge that knowledge is a state of mind, and therefore attention needs to be focused on the enablers and barriers that could hinder or promote KM.

Figure 2.2 outlines two different perspectives that knowledge can be viewed from. Two main views namely subjective and objective are outline in the diagram.

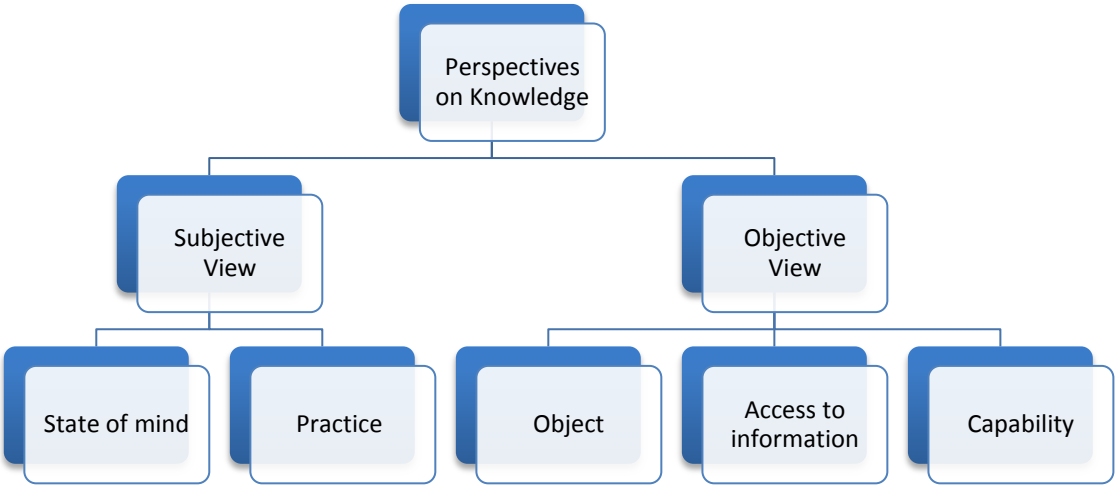

Figure 2.2: Knowledge perspectives adopted

Source: Adapted from Becerra-Fernandez et al. (2004:16)

2.2.4 Knowledge reservoirs

Knowledge resides in several different locations or reservoirs, which encompass people, including individuals and groups; artefacts, including practices, technologies and repositories; and organisational entities, including the organisational units,

organisations and inter-organisational networks (Becerra-Fernandez et al., 2004:25). The focus of the study is on the knowledge stored in people.

Figure 2.3 outlines different locations of knowledge. Three primary locations of knowledge are outlined in the below diagram.

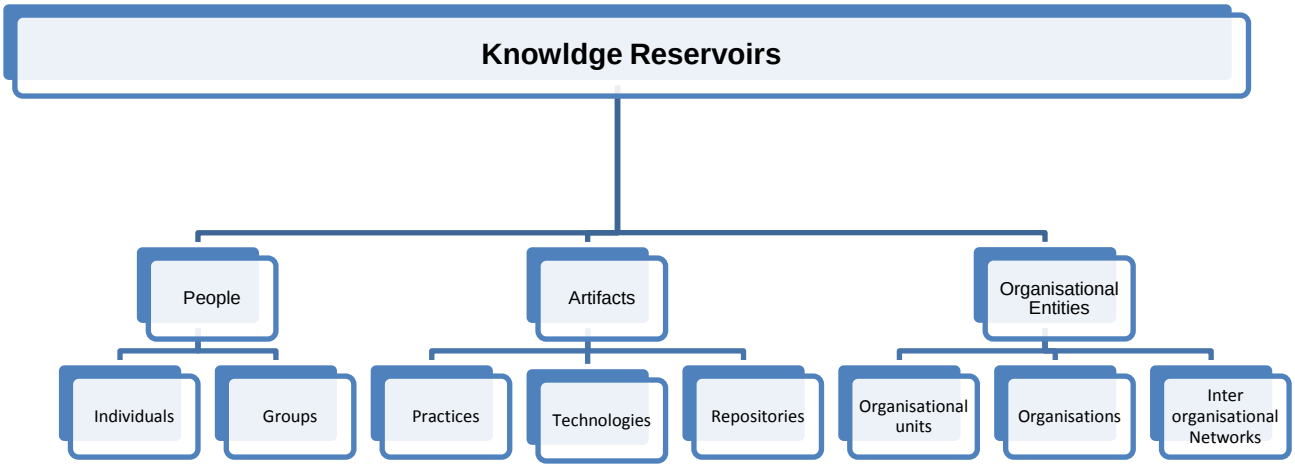

Figure 2.3: Knowledge reservoirs

Source: Adapted from Becerra-Fernandez et al. (2004:25)

2.2.4.1 Knowledge in people

According to Becerra-Fernandez et al. (2004:25), a considerable element of knowledge is stored in people. Moreover, some of this knowledge is stored in individuals within the organisations (Becerra-Fernandez et al., 2004:25). Becerra-Fernandez et al. (2004:25) argues further that the knowledge stored in individuals is the reason several organisations continually seek ways to retain knowledge that must be lost because of individuals retiring or otherwise leaving the organisation.

Rodrigues and Edwards (2009:4) argued further that KM and KS are based on interactions among people, which correspond to the movements from tacit and explicit knowledge to tacit and explicit knowledge on the individual and organisational level, better known as SECI model of Nonaka and Takeuchi 1995.

According to Rodriguez and Edwards (2009:4) KS has an important influence in KM implementation because it provides a connection between people and the organisational producing dissemination, collaboration, innovation and acquisition of knowledge. Rodriquez and Edwards (2009:5) argues that KS requires more than Information Technology (IT), it requires the creation of a means, and a willingness to share.

Ipe (2003:341) states further that at an individual level; authors such as Lowendahl, Revang and Fossetenloken (2001:912) have identified three types of knowledge that are important to value creation in organisations. The three types of knowledge that are important are the know-how, know-what and lastly the dispositional knowledge. Table 2.1 outlines the classification of individual knowledge into the three types of knowledge.

Table 2.1: Classification of individual knowledge

Knowledge Type	Description
Know-how	Includes experience-based knowledge that is subjective and tacit
Know-what	Includes task related knowledge that is objective in nature
Dispositional knowledge	Personal knowledge that includes talents, aptitudes and abilities

Source: Adapted from Lowendahl, Revang and Fossetenloken (2001:911)

2.2.4.2 Knowledge in artefacts

Knowledge stored in artefacts refers to knowledge stored in the organisational practices, routines or sequential patterns of interactions (Becerra-Fernandez et al., 2004: 25).

2.2.4.3 Knowledge in organisational entities

This location of knowledge refers to knowledge that is stored within the organisational entities (Becerra-Fernandez et al., 2004:25). Knowledge stored in a specific business unit, contains contextually specific knowledge.

The above section has discussed various perspectives and types of knowledge. The next section will look at the definitions of KM.

2.3 DEFINITION OF KNOWLEDGE MANAGEMENT

This section focuses on different scholars definitions of KM from various perspectives. Three definitions of KM are discussed below. The first definition defines KM from a systematic approach, the second defines KM as doing what is needed and the third defines KM as a collection of processes.

Gorelick et al. (2004:3) defines KM as a fundamental systematic approach for optimising the access, for individuals and teams within an organisation, to relevant actionable advice knowledge and experience from elsewhere. Gorelick et al. (2004:3) are of the view that KM promotes a collaborative environment for identifying and accessing existing knowledge creates opportunities to generate new knowledge and provides the tools and approaches needed to apply what the organisation knows in its efforts to meet its strategic goals.

Becerra-Fernandez et al. (2004:3) define KM as “doing what is needed to get the most of the knowledge resources”. It is further argued that KM is increasingly viewed as an important discipline that promotes the creation, sharing and leveraging of the organisation’s knowledge.

Gupta and Sharma (2004:4) define KM as a collection of processes that govern the creation, dissemination and utilisation of knowledge. According to Gupta and Sharma (2004:4) KM involves the creation of supportive organisational structures, facilitation of organisational members, putting in information technology (IT) instruments with an emphasis on teamwork and diffusion of knowledge.

It is clear from above definitions that KM is a combination of three key factors, namely people, process and technology. Furthermore, it can be agreed from the three mentioned definitions that KM is an integration of the three concepts, and that all three concepts are interdependent.

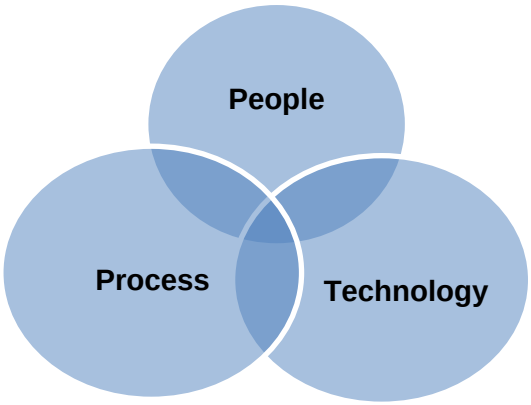

Figure 2.4: Knowledge management model

Source: Adapted from Gorelick et al. (2004:8)

2.4 DRIVERS FOR KNOWLEDGE MANAGEMENT

In order to fully understand and motivate the need for KM implementation with a specific focus on knowledge sharing, it is essential to ensure that the forces driving KM are well understood and discussed. A fundamental part of KM is to spread and make knowledge accessible and usable within or between chosen organisations (Paulin & Suneson, 2012:81).

Taylor and Schellenberg (2005:93) state that while organisations continue to grapple with the implementation of KM, organisational managers need to measure gaps between the effectiveness of current KM practices and their importance, and decide whether to direct resources towards changing employee attitudes, organisational

practices or KM infrastructures. Furthermore, Taylor and Schellenberg (2005:94) argue that the implementation of KM is context dependent and that there is no universal recipe or methodology. Ologbo, Ansari and Okyere-Kwakye (2012:46) state that knowledge provides a sustained competitive advantage for an organisation and managing organisational knowledge has being generally identified as an important bedrock of today's business activities. Furthermore, Ologbo et al. (2012:416) argue that the implementation of KM initiatives is critical for organisations that wish to remain competitive in this era of the knowledge economy.

Factors such as increasing operational domain complexity, accelerating market volatility, intensified speed of responsiveness and diminishing individual experience are leading factors that prompt organisations of any type around the globe, to assess their readiness to implement KM, in order to ensure that they remain relevant in their markets.

According to Zin and Egbu (2010:789) many organisations are moving towards KM initiatives that address some of the challenges brought to the fore by marketplace pressures and the nature of the workplace. Furthermore, it was noted that KM is essential to business activities in organisations around the globe (Mamaghani et al., 2011:203).

Mohanavel and Ravidran (2012:152) highlight factors such as external influences on organisations like globalisation and technological capabilities emphasises the importance of KM.

In addition to the activities in today's organisations being knowledge-driven, and with knowledge-based industries growing in economic significance such as financial institutions, manufacturing, military and public organisation, greater focus has been recently directed towards the acquisition and management of knowledge resources (Zin & Egbu, 2010:789; Mamaghani et al., 2011:203).

Nothing has made more evident the need for KM than the corporate downsizing trends at the public and private organisations that marked the reengineering era of the 1990s, a well-known feature of the economic landscape of the late 20th century (Berecca-Fernandez et al., 2004:5).

According to Berecca-Fernandez et al. (2004:5) the dominant driver of downsizing in most organisations is well understood: rapidly reduce costs to survive against competitors; however, Berecca-Fernandez et al. (2004:5) state that a negative side effect of downsizing is the dissipation of the knowledge resources of organisations, resulting in devitalised organisations. It cannot be disputed that the number of individuals who are retrenched, had performed significant tasks and had acquired considerable and valuable skills over the years of employment.

O'Dell and Hubert (2011:1) promote the view that a KM program is implemented in organisations to institutionalise and promote knowledge sharing practices. It was further highlighted by O'Dell and Hubert (2011:1) that KM programs in organisations:

- Connect employees to each other in order for them to excel at their jobs;
- Connect employees to knowledge assets (just enough, just in time, and just for them); and
- Connect those with experience or know-how to those who need it.

2.5 THE MOVEMENT TOWARDS A KNOWLEDGE-BASED ECONOMY

In a knowledge-based economy, where knowledge is regarded as a key strategic tool, the ability of an organisation to learn and leverage from its existing knowledge base in an efficient and effective manner is a distinct competitive advantage in the 21st century (Bryan & Joyce, 2005:25).

The economic world is in the midst of an economic transition from an era of competitive advantage based on information to one that is based on knowledge creation (Chaudhary, 2012:87). Over the past two decades, the economies of leading countries have increasingly evolved into knowledge-based economies, relying less on traditional resources such as capital, and labour for wealth creation and growth and more on knowledge-based activities (Blankley, 2010:1). Tobin and Volavsek, (2006:96) are also of the view that the movement from an industrial to a knowledge-based economy has placed a significant emphasis on the promotion of KM initiatives as a strategic tool, which has the potential to increase and sustain the organisational competitiveness in a highly competitive landscape.

According to Mamaghani et al. (2011:203) the expansion of KM implementation in industries such as manufacturing, financial services, military, public and private organisations has increased compared with when the discipline was introduced in 1980, and this is mainly due to the realisation of organisations that KM is an essential part of their business activities. Tahir, Basit, Haque, Mushtag and Anwar (2010:1029) state further that this is the result of global pressure placed on management to ensure that their organisations are competitive and are able to compete in a global arena.

However, it was noted that although knowledge plays a critical role in achieving the organisation's strategic objectives and gaining competitive advantage, its implementation remains a challenge for most organisations (Shirazi, Mortazavi & Pourazad., 2011:168). Mamaghani et al. (2011:203) argue further, that although that might be the situation in most organisations, the essential role that KM plays in organisational activities cannot be undermined.

2.6 ENABLERS FOR KNOWLEDGE MANAGEMENT IMPLEMENTATION

The section begins with a broad scale discussion on the key enablers that previous scholars have highlighted as factors that have the ability to either enable or hinder the implementation of KM within the organisation.

Knowledge sharing is noted as an important process in KM, the study promotes the view that before the enablers and barriers for knowledge sharing can be pinpointed, it is imperative to obtain first a broader understanding of the enablers and barriers related to implementation.

In a KM capability survey conducted in Small Medium Enterprises in Hong Kong, it was revealed that the mere presence of KM awareness or KM operation plans are no guarantee the KM programs will automate and be successful as expected (Chan & Chao, 2008:84). The authors are of the view that to ensure success, moves beyond creating awareness about KM are necessary.

Wong (2005:261) notes that organisations are becoming more knowledge intensive and as a result are hiring minds more than hands. Wong (2005:261) is also of an opinion that ignorance and oversight of the important factors that influence the success of a KM initiative will likely hinder an organisation's effort to realise the full benefit of KM initiatives (Wong, 2005: 261).

Four enablers are discussed in this section. The first enabler focuses on the organisational culture, next the role of leadership, IT infrastructure and lastly the organisational structure. Based on the literature reviewed, there is a close relationship between the four broad enablers of KM and the specific enablers for knowledge sharing.

2.6.1 Organisational culture

Assessing cultural readiness of an organisation for KM implementation is a basic and impressive part of the successful implementation of KM and needs to be done in the primary phase of a KM implementation project. Ghodselahi Amirmadhi, Moghadam, Shahrivary, Baharvand and Hashemzehi (2012:124) state further that, should an organisation's culture not align with KM strategies, the KM implementation would fail.

Wong (2005:267) states that organisational culture is another imperative for successful KM and states that organisational culture defines the core beliefs, values, norms and social customs that govern the way individuals act and behave in an organisation.

A culture supportive of KM is one that values knowledge highly and encourages its creation, sharing and application. In addition, Wong (2005:267) acknowledges that the biggest challenge for most KM efforts lies in developing a knowledge supportive culture. Moreover, Wong (2005:267) states further that since culture is a broad concept, and comprises many facets, one cultural aspect crucial for KM is collaboration. Furthermore, a collaborative culture is an important condition for knowledge transfer between individuals and groups (Wong, 2005:267).

Wang and Noe (2010:115) is of a view that the success of KM initiatives depends on KS. Wand and Noe (2010:115) argues further that KS is a fundamental means through which employees can contribute to knowledge application innovation, and

ultimately the competitive advantage of the organisation.

Wang and Noe (2010:115) argues further that because of the potential benefits that can be realised from KS, many organisation have invested considerable time and money into KM initiatives including the development of KM systems (KMS) which use the state of the art technology to facilitate the collection, storage and distribution of knowledge. Wang and Noe (2010:116) argues that however despite these investments it has been estimated that at least $31.5 billion are lost per year by fortune 500 companies as a result of failing to share knowledge.

2.6.1.1 Cultural facilitators for adopting KM

In addition, Ghodselahi et al. (2012:125) highlighted that a comprehensive understanding of culture and its derivatives in organisations, along with defining key factors, is a promising step towards successful KM implementation..

Tahir et al. (2010:1030) stipulate further that workforce diversity in global business reflects a multitude of cultural and ethnic backgrounds and shared values that blur potentially sharp cultural differences. In addition, the authors are of a view that as a result the success or failure of KM within an organisation depends on culture as an emerging prerequisite for effective KM. Tahir et al. (2010:1030) also state that organisational culture as a concept is considered to be a key element of managing organisational change and renewal.

Tahir et al. (2010:1030) argue that, if the organisational culture is supportive and adaptive, it can enable the successful implementation of KM technologies and practices. For the purpose of this study, the concentration is on the specific cultural attributes that have the potential to support and enable a successful implementation of KM practices.

Furthermore, Tahir et al. (2010:1030) state that an organisational culture that embraces trust, collaboration, learning and formalisation as cultural factors or predictors of knowledge creation processes has greater potential to implement KM practices successfully, as opposed to organisations that fail to do so. The authors stated further that an effective KM strategy requires a balance between open and flexible organisational systems, and formality and discipline to ensure tangible output.

2.6.2 The role of leadership in driving KM implementation

The role of leadership in driving the readiness of KM implementation in organisations is one of the enablers that various researchers have highlighted in their studies. The focus on the role of leadership in driving KM implementation is mainly on the active role that a leader plays in promoting and encouraging participation and shifting the mind-set of the followers.

Kok (2003:2) is of a view that a knowledge leader needs to create a knowledge sharing culture that facilitates tacit and explicit knowledge sharing and organisational learning. It is stipulated further that in order for a knowledge leader to be in a position to do this, it is essential that a culture of change be fostered in an organisation. Kok (2003:2) argues further that KM is 20 percent technology and 80 percent cultural change, and therefore knowledge leaders are eclectic change agents. Kok (2003:2) concludes that knowledge leaders are relationship builders as the fundamental issues relating to KM implementation are people, organisational culture, defined roles, behaviour and the business processes in an organisation.

The value and significance of the role of leadership in influencing the readiness for KM, is indicated by the appointment of a knowledge leader, which is an indication that the importance of knowledge in the future prosperity of an organisation is recognised (Kok, 2003:1). Kok (2003:2) stipulates further that the knowledge leader is an advocate of knowledge and learning and has a huge responsibility for educating both leadership and employees about KM and its benefits.

Al-Hakim and Hassan (2011:86) introduce new thinking, with the argument that the current KM frameworks have neglected the nature of the interpersonal relationships between employees and successful KM implementation, which is reflected in the limited studies that investigate the relationship between middle managers' roles and

successful KM implementation. The authors define middle management as managers occupying positions that fall within a range of two levels below the head of the organisation and one level above supervisory staff or professional workers.

Al-Hakim and Hassan (2011:86) also believe that in order to achieve successful KM implementation, organisations need to determine the 'crew members' responsible. The knowledge crew concept refers to crew members responsible for the identification, promotion and creation of knowledge within the organisation (Al-Hakim & Hassan, 2011:86). Furthermore, the authors state that the crew comprises three key groups of people in the organisation: the knowledge officers (top management), the knowledge engineers (middle managers) and the knowledge practitioners (front line employees).

2.6.3 Information Technology (IT)

IT is indisputably one of the key enablers for implementing KM (Wong. 2005:267). Wong (2005:267) acknowledges the fact that the role of IT has evolved from merely a static archive of information to being a connector of a humans to information and of one human to another, which indicates the significance and the value add of IT as an enabler for KM implementation. Wong also acknowledged that IT is merely a tool not an ultimate solution.

Alam et al. (2009:117) are of a view that many organisations increase the knowledge sharing behaviour among the employees by introducing and using technology. In addition, Alam et al. (2009:117) state that knowledge sharing technology may provide a visible symbol of management's support for the knowledge sharing initiatives.

Alam et al. (2009:117) believe that many organisations increase the knowledge sharing behaviour among the employees by introducing and using technology. Wang and Noe (2010:116) argue further that based on the qualitative study of 50 companies, the benefits of technology infrastructures were limited if organisational values and practices were not supportive of knowledge sharing across the units.

2.6.4 Organisational structure

Organisational structure is another central aspect for KM implementation (Wong, 2005:271). Wong (2005:271) states that despite the fact that some existing functions within an organisation such as human resource management and IT have already been working with knowledge issues, establishing a group of people with specific and formal responsibilities for KM is crucial. The author refers to a role, commonly mentioned in the literature, the chief knowledge officer or equivalent.

Processes and activities refer to something that can be done with knowledge in the organisation (Wong, 2005:271). Wong (2005:271) states that appropriate interventions and mechanisms need to be in place in order to ensure that KM processes are addressed in a systematic and structured manner.

2.7 BARRIERS OF KNOWLEDGE MANAGEMENT

This section looks at the barriers associated with KM and discusses the common barriers identified by various scholars. It was further noted that it is important for knowledge workers to identify the barriers of KM based on a given organisational context (Ologbo et al, 2012:420) As a result this could yield valuable information that can be used to resolve some issues and problems that are viewed or perceived as barriers.

According to Singh and Kant (2008:141), factors that adversely affect the success of KM implementation in organisations are known as barriers. Singh and Kant (2008:141) argue further that these factors could be either internal or external. Internal barriers are within the control of the organisation, and originate from the culture, structures etc., whereas external barriers are outside the immediate control of the organisation (Singh & Kant, 2008:141).

Although Ajmal's (2009:1) study focused on understanding circumstantial factors and the kind of impact they have on KM initiatives, particularly when there are projects. The results of the study highlighted that the non-availability of incentives and the lack of appropriate systems are the most significant barriers for successful KM initiatives.

Ajmal (2009:4) created a model of influencing factors on KM initiatives particularly taken in a project-based community. The model consists of six different factors namely, familiarity with KM, coordination among the employees/departments, incentive for knowledge efforts, authority to perform knowledge activities, presence of a system to handle knowledge, and last the cultural support of KM.

2.7.1 Familiarity with KM

This factor is closely aligned to ensuring that in a project, members of the project are familiar with and have a clear strategy to contribute towards KM efforts. Ajmal (2009:4) argues further that an employee's familiarity with KM is very important for the success of KM initiatives in any organisations, if employees are not familiar with the KM term, most times KM initiatives fail.

2.7.2 Coordination among the employees/departments

Ajmal (2009:4) is of a view that coordination can be through socialisation and a combination of factors suggested in Takeuchi and Nonaka's SECI model in which individuals denote internalising as adopting knowledge and externalising as sharing knowledge. Ajmal (2009:4) argues that a key element for an enterprise to be successful in promoting KM is the process of encouraging people to communicate and share their knowledge with others.

2.7.3 Incentive for knowledge efforts

Ajmal (2009:5) promotes the view that the use of incentive schemes is required to prompt and support employees to manage knowledge. Ajmal (2009:5) stipulates further that an employee can be extrinsically motivated, achieving objectives that exclude the work itself, or intrinsically motivated, gaining personal satisfaction from doing the work.

2.7.4 Authority to perform knowledge activities

This factor relates to the authority that the employees of an organisation have to share, utilise, and then convert data into information and information into knowledge within the organisation.

2.7.5 Systems to handle knowledge

This factor relates to a set of interacting or interdependent entities, real or abstract, forming an integrated whole (Ajmal, 2009:5). Ajmal (2009:5) argues that a system is the biggest KM enabler and in some cases a barrier, particularly when it is not properly managed or is non-existent. Strong IT helps communication in the business and information can be collected quickly, then acquired and finally re-used in knowledge intensive organisations.

2.7.6 Cultural support

According to Ologbo et al. (2012:418), culture has being numerously cited in existing literature as one of the major barriers to KM implementation and it has consistently been mentioned as a key failure factor. Ologbo et al. (2012:418) argues further that factors such as trust, empathy and cooperation are vital elements of culture and are essential for successful knowledge sharing. Furthermore Ologbo et al. (2012:418) noted that without trust, empathy and cooperation, effective KM processes would be hindered. In addition, Ologbo et al. (2012:418) stated that failure factors associated with organisational culture include organisational politics, knowledge-hoarding attitude, uncertain management commitment and resistance to use other's knowledge.

Ajmal (2009:5) states that the concept of culture becomes more important to understand in a firm before embarking on KM initiatives, particularly in project-based organisations because there are always people from different cultural backgrounds.

A research study concluded in Iranian institutions in 2011 by Abdolshah and Abdolshah (2011:173) revealed that KM in Iranian institutions was almost a new subject. It was further noted that the concept of KM was growing slowly and as a result, it has reached a point where a significant number of institutions have never

used KM, which has caused their inefficiency and ineffectiveness. The research findings revealed that the following were the barriers to KM implementation in Iranian institutions:

- Unawareness of KM concepts by senior management;
- Lack of proper competition among institutions for attracting customers;
- Lack of formation of a KM team; and
- Lack of proper information interchange among institutions.

Moreover, Abdolshah and Abdolshah (2011:180) argues further that due to the lack of information about KM, especially by the operational risk managers, the absence of research and development and a lack of company vision and strategic programmes linked to KM, KM teams have faced serious difficulties. The research showed that the most important obstacle to KM replacement in Iranian institutions is the unawareness of operational risk managers about KM concepts. When a manager does not know about important concepts, such as KM, other staff members certainly will not know (Abdolshah & Abdolshah, 2011:180).

2.8 KNOWLEDGE SHARING

This section looks at different definitions of knowledge sharing. Key concepts that contribute to the differentiation between sharing and reporting are discussed and followed by the key attributes of what constitutes knowledge sharing.

Riege (2005:19) states that despite the growing awareness of the benefits of knowledge sharing, the accessibility of knowledge is still limited because knowledge resides in the heads of people commonly referred to as ‘tacit knowledge’ or in documents or repositories ’explicit knowledge’ not readily accessible to others.

Riege (2005:18) argues further that best practices in knowledge sharing have gained increasing attention among researchers and business managers in recent years. The commercial success and competitive advantage of companies seems to reside in increasing the application of knowledge and the location of those parts of the organisation where knowledge sharing practices can assist in optimising business goals (Riege, 2005:18).

Wang and Noe (2010:115) expands on Jackson, Chuang, Harden, Jiang, and Joseph's (2006) view knowledge sharing as a fundamental means through which employees can contribute to knowledge application, innovation, and ultimately the competitive advantage of the organisation.

Wang and Noe (2010:117) adopted a perspective that stipulate by many researchers that uses the terms of knowledge and information interchangeably, emphasizing that there is not much practical utility in distinguishing knowledge from information in KS research. Wang and Noe (2010:117) argues further by considering knowledge as information processed by individuals including ideas, facts, experience and judgments relevant for individual, team and organisational performance.

2.8.1 Definitions of Knowledge Sharing

Wang and Noe (2010:117) define knowledge sharing as a provision of task information and know-how to help people to collaborate with others to solve problems, develop new ideas or implement policies or procedures. According to Wang and Noe (2010:117), knowledge sharing occurs via written correspondence, face-to-face communications, networking with experts, or documenting, capturing and sharing knowledge with others.

Paulin and Suneson (2012:83) define knowledge sharing as an "exchange of knowledge" between two individuals. Paulin and Suneson (2012:83) emphasise that in knowledge sharing, one individual communicates the knowledge and the other assimilates it. Moreover, Paulin and Suneson (2012:83) conclude that in knowledge sharing the focus is on human capital and the interaction of individuals.

Ipe (2003:341) is of a view that knowledge sharing is the act of making knowledge available to others within the organisation. Ipe (2003:341) concludes that knowledge sharing between individuals is a process by which knowledge held by an individual is converted into a form that can be understood, absorbed and used by other individuals.

2.8.2 Difference between sharing and reporting

To distinguish between sharing and reporting Davenport (1997) stated that sharing is a voluntary act while reporting involves the exchange of information based on routines or structured formats (Ipe, 2003:342).

According to Ipe (2003:341), the use of the term sharing implies a process of presenting individual knowledge in a form that can be used by others and involves some conscious action on the part of the individual who possesses the knowledge. Sharing also implies that the sender does not relinquish ownership of the knowledge; instead, it results in joint ownership of the knowledge between the sender and recipient (Ipe, 2003:342).

2.8.3 Knowledge sharing process

Knowledge sharing has become an essential part of KM (Paloti, 2010:1) and the ultimate goal of knowledge sharing is to distribute the right content to the right people at the right time. The importance of knowledge sharing lies in the fact that it aims to link the individual level, where knowledge resides, and the organisational level, where knowledge is applied and attains value (Corcoles, 2011:2).

Riege (2005:23) is of an opinion that knowledge sharing is the corner stone of many organisations' KM strategy. Riege (2005:23) noted further that while many organisations might have knowledge sharing goals and strategies, the main reason organisations do not reach their knowledge sharing goals is due to the fact that there is a lack of clear connection between KM strategy and overall company goals, possibly because knowledge sharing is perceived as a separate activity.

2.8.4 Key attributes of the knowledge sharing process

Knowledge sharing is an important process in enhancing organisational innovativeness and competitiveness. Three main attributes that constitute knowledge sharing are discussed below. The first attribute pays attention to the effective transfer of knowledge, followed by the second attribute that looks at the context of what is shared and lastly the third attribute of knowledge sharing is that sharing of knowledge

takes places across the individuals, groups, departments and organisations. (Becerra-Fernandez et al., 2004:34).

- The effective transfer of knowledge looks at ensuring that the recipient of the knowledge can understand the knowledge shared well enough to act on it (Becerra-Fernandez et al., 2004:34). It can therefore be concluded that the first attribute of knowledge sharing is the ability of the recipient to understand and act on the knowledge shared.
- The knowledge context that is shared, looks at what is shared is knowledge not recommendations based on the knowledge. This aspect promotes the view that the former involves the recipient acquiring the shared knowledge as well as having the ability to take action based on the shared knowledge, instead of the recipient utilising the knowledge shared without internalising it.
- The third attribute of knowledge sharing looks at the aspect that knowledge sharing needs to happen, where it is needed and will be utilised. This implies that when knowledge exists at a location that is different from where it is needed; either knowledge sharing or utilisation is taking place.

According to Becerra-Fernandez et al. (2004:35), depending on whether explicit or tacit knowledge is shared, exchange or socialisation processes are used. The socialisation process facilitates the sharing of tacit knowledge created as well as when new tacit knowledge is not created (Becerra-Fernandez et al., 2004:35). The sharing of explicit knowledge is facilitated through the exchange process.

2.9 CONDITIONS FOR KNOWLEDGE SHARING

This section pays attention to key conditions for knowledge sharing. Eight conditions that are defined as essential for knowledge sharing are discussed below. In addition to the eight conditions, the section discusses factors that have an influence on encouraging knowledge sharing in organisations.

According to Chay, Menkhoff, Loh and Evers (2004:6), there are conditions necessary that allow individuals within the organisation to engage in knowledge

sharing through socialisation and externalisation, and a combination must be present in order for knowledge to be shared.

The first condition extends on Ipe's (2003) view that in order to facilitate the sharing of knowledge between individuals in an organisation, opportunities to do so must exist (Chay et al., 2004:6). Ipe (2003:347) believes that an individual needs to be presented with an opportunity to share knowledge; these opportunities could either be formal or informal in nature. Formal opportunities include, for example training programmes, structured work teams, and technology based systems that can facilitate the sharing of knowledge; whereas, the informal opportunities include personal relationships and social networks that facilitate the sharing of knowledge (Chay et al., 2004:6).

The second condition is communication modality, which looks specifically at the physical proximity of the social space for knowledge sharing to occur (Chay et al., 2004:6). This condition highlights important differences between face-to-face and electronic mediated exchanges.

The third condition states that for an individual to share his or her knowledge, through socialisation, externalisation and a combination thereof, the individual's expectations of the benefits of engaging in knowledge sharing should be clear (Chay et al., 2004:7). This condition is of a view that there is a positive relation between reward and recognition in knowledge sharing activities.

The fourth condition of knowledge sharing is the individual's expectation of the cost of not sharing knowledge, which is based on the formulation of 'involuntary interaction' (Chay et al., 2004:7).

The fifth condition involves the context compatibility of those who share knowledge. Chay et al. (2004:7) argue that individuals who share certain professional similarities tend to engage in knowledge sharing.

The sixth condition is that for knowledge sharing to occur through socialisation, externalisation or a combination thereof, motivation must be provided. Motivational factors that influence knowledge sharing between individuals can be classified into two groups. The first group is internal factors and the second is external factors. Internal factors include the perceived power attached to the knowledge and the

reciprocity that results from sharing (Ipe, 2003:345). Factors such as the relationship with the recipient and rewards for sharing are known as external factors (Ipe, 2003:346). The external motivational factors look at the relationship between the sender and the recipient of knowledge (Ipe, 2003:347).

The seventh condition concerns personal compatibility and liking. This condition promotes the view that individuals are more likely to share knowledge with individuals they feel comfortable with or with whom they share similar personal interests.

The eighth condition of knowledge sharing is opportunism, which refers to the possibility that a decision maker may unconditionally seek his or her self-interest, and that such behaviour cannot necessarily be predicted.

2.10 DRIVERS OF KNOWLEDGE SHARING

In addition to the conditions of knowledge sharing, Ipe (2003:343) identified four factors that need to be given attention when there is a focus on knowledge sharing between individuals in organisations. Ipe (2003:351) states further that although the four factors have been identified as significant, they do not exert their influence on knowledge sharing in isolation. The first factor that is discussed is the nature of knowledge, followed by motivation to share, opportunities to share and lastly the culture of work environment.

2.10.1 The nature of knowledge

Ipe (2003; 344) argues that different types of knowledge are valued differently within organisations. Ipe (2003:344) extends on Polanyi's (1966) concept of tacit knowledge, stating that a large part of human knowledge cannot be articulated and easily made explicit. In addition, Ipe (2003:344) noted that the fact that tacit knowledge is the know-how that is acquired through personal experience and therefore is not easily codifiable and cannot be communicated or used without the individual who is the knower. Ipe (2003:344) concludes that tacit knowledge is a natural barrier to the successful sharing of knowledge between individuals in organisations.

Ipe (2003:344) emphasises that on the other hand explicit knowledge can be easily codified, stored at a single location, and transferred across time and space independent of individuals. Explicit knowledge is easier to disseminate and communicate, and therefore has a natural advantage over tacit knowledge (Ipe, 2003:344). However Ipe (2003:344) highlights further that the mere fact that explicit knowledge can be easily be transferred across individuals and settings, it should not assumed that it is easily shared in organisations.

Ipe (2003:344) presents Weiss, (1999) argument that the ability to articulate knowledge should not be equated to its availability for use by others in the organisation. Furthermore, Ipe (2003:344) highlights a distinction that was made by Weiss (1999) between explicit knowledge that is easily shared and that which is not, by introducing the notion of rationalised knowledge and embedded knowledge within the context of professional services organisations. Rationalised knowledge is defined as general, context independent, standardised and public (Ipe, 2003:344). It was further highlighted that the fact that this type of knowledge is separated from its original source and is independent of specific individuals, the knowledge is readily shared and available to all those who seek it (Ipe, 2003:344).

On the other hand, Ipe (2003:344) stated that embedded knowledge is context dependent, narrowly applicable, personalised, and may be personally or professionally sensitive. Ipe (2003:344) concludes that the explicit knowledge that is by nature embedded is not likely to be easily shared among individuals. Therefore, knowledge must be seen as more than just explicit and tacit in nature.

2.10.2 Motivation to share

Motivational factors that influence knowledge sharing between individuals can be divided into internal and external factors (Ipe, 2003:345). Internal factors include the perceived power attached to the knowledge and the reciprocity that results from sharing (Ipe, 2003:345). Factors such as the relationship with the recipient and rewards for sharing are known as external factors (Ipe, 2003:346).

2.10.2.1 Internal motivational factors

The increasing importance given to knowledge in organisations and the increasing value attributed to individuals who possess the right kind of knowledge are conducive to creating the notion of power around knowledge (Ipe, 2003:346). Ipe (2003:346) states further that if an individual perceives that power comes from the knowledge they possess, it is likely to lead to knowledge hoarding instead of knowledge sharing.

Reciprocity of knowledge can facilitate knowledge sharing if individuals see that the value add to them depends on the extent to which they share their own knowledge with others (Ipe 2003:346). Reciprocity as a motivator of knowledge sharing implies that individuals must be able to anticipate that sharing knowledge will prove worthwhile, even if they are uncertain about exactly what the outcome will be (Ipe, 2003:346).

According to Ipe (2003:347), a negative aspect of reciprocity is the fear of exploitation, which was found to be a serious threat to knowledge sharing between individuals. Furthermore it was noted that the fear of exploitation is a reflection of extreme anxiety that individuals experience when they are being asked to give away valuable knowledge with very little or no benefit to them in return (Ipe, 2003:347).

2.10.2.2 External motivational factors

The relationship between the sender and the recipient of knowledge is one of the factors that motivate the sharing of knowledge among the individuals in the organisation (Ipe, 2003:347). According to Ipe (2003:347), the relationship with the recipient includes two critical elements, the first element is trust and the second element is the power and status of the recipient. Ipe (2003:347) highlights that trust is one of the primary dimensions influencing the actions of individuals in organisations.

Another factor that Ipe (2003:347) highlighted as an aspect of the relationship with the knowledge recipients points to the power and status of the knowledge sharer vis-a-vis the knowledge recipient. Real and perceived rewards and penalties for individuals that come from sharing and not sharing knowledge influence the knowledge sharing process (Ipe, 2003:348).

2.10.3 Opportunities to share

Opportunities to share knowledge in organisations can be both formal and informal in nature (Ipe, 2003:349). Formal opportunities refer to training programs, structured work teams, and technology based systems that facilitate the sharing of knowledge (Ipe, 2003:349). In addition, Rehman et al. (2011:224) consider time and space as an important factor affecting knowledge sharing behaviour. If employees are too busy with their own job and do not have sufficient time to communicate with their colleagues then it is difficult for knowledge sharing to occur in such conditions.

2.10.4 Culture of the work environment

Organisational culture is increasingly being recognised as a major barrier to effective knowledge creation, sharing, and usage (Ipe, 2003:350).

2.11 ENABLERS OF KNOWLEDGE SHARING

This section focuses on specific factors influencing knowledge sharing in organisations. The section begins by highlighting factors that have been identified in Malaysian Small Medium Enterprises as factors that have an influence on knowledge sharing, followed by Wang and Noe's (2010:116) discussion of factors that influence knowledge sharing.

This section looks at the enablers or rather what could be defined as promoters of knowledge sharing within an organisation. The first enabler looks at the role of leadership in influencing knowledge sharing within the organisation, followed by the second enabler that looks at the role of organisational culture, the third enabler looks at the role of infrastructure and the last enabler looks at the design of the organisation as an enabler of knowledge sharing.

An empirical study conducted in Malaysia's Small Medium Enterprises have identified four factors as key in influencing the knowledge sharing behaviour within the SMEs (Alam, Abdullah, Ishak & Zain, 2009:115). The following are the factors identified in the study: the reward system, the culture of the organisation, trust and lastly technology.

Wang and Noe (2010:116) are of a view that to assess the organisational readiness to promote knowledge sharing in an organisation, there are six key factors that need to be in place. Wang and Noe (2010:116) outline the factors as: the organisational context, interpersonal, team, cultural and individual characteristics, and lastly motivational factors.

The organisational context pays attention to the issues related to four factors within the context of organisations. The following are the factors under the organisational context that will be discussed in the study. The first factor looks at the organisational culture, followed by the factor that focuses on the role of management support, the third factor looks at the reward and incentives factor and lastly the influence of an organisational structure on encouraging or hindering the sharing of knowledge within an organisation.

2.11.1 Organisational context

2.11.1.1 Organisational culture

An organisational culture that is supportive of knowledge sharing is an essential element that makes the implementation of KM easier (Alam et al., 2009:116). Organisational culture is one of the key factors that could either enable or hinder the ability to share knowledge within an organisation.

According to Alam et al. (2009:116), trust is one of the most effective and least costly methods that can encourage people to share their knowledge. Furthermore, it was noted that when people feel that individuals are honest and can be trusted, it becomes easier to motivate people to share knowledge.

2.11.1.2 Management support

According to Wang and Noe (2010:118) who state that based on the previous studies conducted by various experts in the field, it was revealed that top management support affects both the level and quality of knowledge sharing through influencing employee commitment to KM.

2.11.1.3 Rewards and incentives

According to Alam et al. (2009:116) reward is one of the effective factors that encourage people to share knowledge with others. It is argued, that employees will generally act in a way that they perceive as being rewarded (Alam et al, 2009:116). The reward is not only focused on the tangible things, but the outcomes that will make individual feel that they are achieving their intrinsic or extrinsic needs.

Rehman, Kamil and Mahmood (2011:224) states that although earlier studies emphasises that rewards were considered to increase the knowledge sharing behaviour, the authors argue that later research revealed that rewards can only be used for a short-term solutions. Rehman et al. (2011:224) stipulate that the two categories of rewards have a different impact on knowledge sharing behaviour. They further argue that extrinsic rewards may only be useful for temporary purposes, while intrinsic rewards are without monetary expectations and they are built so they can last longer.

Motivational aids such as certificates and monetary incentives play an essential role in motivating employees to share and apply their knowledge. According to Wong (2005:271) giving incentives to employees, helps to stimulate and reinforce the positive behaviours and culture needed for effective KM.

Contrary to the expected positive influences of reward and incentives, it is argued that it is essential to examine how different types of rewards influence knowledge sharing, instead of focusing on the presence or absence of rewards (Wang & Noe, 2010:119). Wang and Noe (2010:119) cite Ferrin and Dines' (2003) study, which revealed that a cooperative reward system positively influences knowledge sharing between employees, whereas a competitive system has the opposite effect.

2.11.1.4 Organisational structure

According to Wang and Noe (2010:119) organisational structure affects the manner in which employees within an organisation interact with each other. It is argued further that a functionally segmented structure is likely to inhibit knowledge sharing across functions and further.

2.11.2 Interpersonal and team characteristics

In this section, three factors are discussed that are closely aligned to interpersonal and team characteristics and that need to be taken into consideration as far as the concept of knowledge sharing is concerned. The first characteristic looks at the team characteristics, followed by a brief discussion of diversity and lastly, social networks.

2.11.2.1 Team characteristics and processes

The results of the study conducted by Wang and Noe (2010:119) suggest that team characteristics and processes influence knowledge sharing among the team members. This is based on the notion that the longer the team has been in operation and the higher the level of team cohesiveness the more likely team members are to share knowledge.

2.11.2.2 Diversity

This characteristic is linked to a view that team members who consider themselves a minority based on gender, marital status, or education were less likely to share knowledge with team members (Wang and Noe, 2010:119).

2.11.2.3 Social networks

According to Wang and Noe (2010:120) knowledge sharing may also be embedded in broader organisational networks such as communities of practice. Wang and Noe (2010:120) argue further that in virtual communities both the number of direct ties and personal relationships an individual has with other members has been shown to be positively related to the quantity and the perceived helpfulness of knowledge shared.

2.12 BARRIERS TO KNOWLEDGE SHARING

The section begins by providing an overview of the discussions of knowledge sharing barriers. The following are discussed in detail in this section, key three reasons that influence individual knowledge sharing, followed by categories of knowledge sharing barriers and lastly the interrelationships of knowledge sharing barriers.

2.12.1 Overview discussion of knowledge sharing barriers

Joshi, Parmer & Chandrawat (2012:207) argues that business will not be able to achieve their goals, until there is a fundamental understanding of knowledge sharing barriers and their mutual relationship so that those barriers that support other barriers, called the driving barriers, and those that are most influenced by others called driven barriers, are identified.

In addition, Huang and Davison (2013:1) argue further that numerous studies were conducted to indicate how employees can be persuaded and facilitated to engage in knowledge sharing behaviour. Results from their studies showed that there are many activities, which could be undertaken to encourage knowledge sharing, including a knowledge sharing culture, using IT and getting manager's support.

Moreover, Huang and Davison (2013:1) argue that it is not easy to motivate knowledge sharing behaviours because knowledge typically resides tacitly in employees heads. Moreover, Huang and Davison (2013:1) extends to Davenport and Prusak's (1998) view that, knowledge sharing behaviour can be only encouraged, not forced, since knowledge hoarding is seen as a characteristic of human beings.

Rehman, Mahmod, Salleh and Amin (2011: 223) are in agreement with Huang and Davison (2013:1) that although knowledge sharing is crucial in organisations, individuals do not share their knowledge because they consider it important for themselves as it can help them to remain valuable in organisation. In addition, Rehman et al. (2011:223) argues that people cannot be forced to share their knowledge but can be motivated to do so.

2.12.2 Three reasons that influences individual knowledge sharing

According to Wang and Noe (2010:123), it is important to recognise that employees may decide to share or not to share knowledge for various reasons. Wang and Noe (2010:123) pinpoint the following three reasons that can influence employees to either share or withhold their knowledge.

2.12.2.1 Impression of management and attribution

According to Wang and Noe (2010:123) employees may choose to share knowledge as a way to help personal relationships with peers or to manage their impression on others. Wang and Noe (2010:123) argue further that different intentions may influence with whom knowledge is shared. Employees' personal characteristics may also influence the extent to which they share knowledge for different purposes.

2.12.2.2 Power perspective

One major inhibitor of knowledge sharing is that knowledge can be considered a source of power and superiority (Wang and Noe, 2010:124). Although individuals may refrain from sharing knowledge for fear of losing power it is also feasible that individuals can increase their expert and referent power by sharing knowledge.

2.12.2.3 Issues derived from evaluation apprehension

Evaluation apprehension may result from self-perceptions that shared knowledge is inaccurate, not valued and likely to result in unfavourable criticism from others (Wang & Noe, 2010:124).

Huang and Davison (2013:1) argue further that while all these activities are designed to create an appropriate atmosphere where employees can share, knowledge sharing behaviour itself is still dependent on knowledge contributors, and so whether they actually want to share is a more important issue.

2.12.3 Categories of knowledge sharing barriers

This section pays attention to the different categories of knowledge sharing barriers. Previous scholars have been taken into account. The section begins by looking at knowledge sharing barriers associated with an organisation, followed by individual, sector and economy and lastly the technological barriers.

BenMoussa (2009:902) identified two categories associated with knowledge sharing barriers, namely the organisational and individual barriers. In addition to the two main categories of knowledge sharing barriers, the study has also considered Ujwary-Gil's (2008:94) three types of knowledge sharing barriers. Furthermore, Riege (2005:23)

introduces technological barriers that need to be taken into account, when one looks at the knowledge sharing barriers.

According to Ujwary-Gil (2008:94), there are various levels on which KM barriers exist, namely individual, enterprise and sector. Ujwary-Gil (2008:94) argues that although this is not a complete list of KM barriers, it comprises the most common barriers to effective KM in an organisation. Furthermore, Ujwary-Gil (2008:94) acknowledged that not all the barriers must appear among employees and the enterprise of a particular sector.

2.12.3.1 Organisational barriers category

The section pays specific attention to the knowledge sharing barriers associated with an organisation. Three studies of barriers associated with knowledge sharing are discussed in detail. The first scholar is of a view that the six factors identified are associated with knowledge sharing barriers, the second scholar identified five factors and the last scholar identified thirteen factors related to knowledge sharing barriers.

Lack of or poorly defined KM initiatives' goals are one major barrier that discourages knowledge sharing within organisations (BenMoussa 2009:902). BenMoussa (2009:902) argues that most organisations launching KM initiatives lean towards more general aspirations such as to 'share best practices' thus improving competitive advantage, instead of having clearly defined KM goals. According to BenMoussa (2009:902), articulating such generalised goals makes it nearly impossible to plan and communicate the benefits of the KM effort, especially targeted users.

BenMoussa (2009:902) states further that the following become barriers of KM implementation from an organisational planning, enabling and motivating perspective:

- Lack of understanding of what knowledge is critical to keep and what should not be kept;
- Focus on the current requirements instead of future requirements;
- When information is confused with knowledge;
- Unrealistic expectations about technology;
- The existence of inappropriate organisational culture; and

- Lack of communication.

From an enterprise level, Ujwary-Gil (2008:94) identified five groups that are associated with knowledge sharing barriers to which an organisation needs to pay attention. The psychological barrier type touches on issues related to the organisation's low awareness of KM benefits and low involvement of management in implementing and monitoring of KM. From the organisational social barrier type, Ujwary-Gil (2008:94) highlights factors associated with a lack of active leadership skills displayed, fear of investing in an employee who may leave for another enterprise, national and cultural differences and lastly the inability to cooperate in a group.

Moreover, Ujwary-Gil (2008:94) highlighted the following factors as key barriers within the broader organisational context to encouraging knowledge:

- No clearly defined strategy;
- No feedback with human resource management area;
- Improper information flow;
- Developed hierarchical structure;
- No inflow of people with new knowledge to enterprise;
- No integrated staff;
- Unworkable organisational culture;
- Early retirement of experienced employees; and
- Fear of information leak from enterprise.

Regarding the technical barrier type, the following factors were identified:

- Architecture;
- Distance;
- Non-integrated technical infrastructure or lack thereof;
- No system of filling information; and
- No possibility of substitution for period of training.

Ujwary-Gil (2008:94) associated financial barrier types with factors such as:

- Limited possibility of expenditure on implementation and realisation of KM concept; and

Inappropriate priorities leading to seeking economies in expenses on improving employee qualifications.

According to Riege (2005:25), one of the key issues of sharing knowledge in an organisational context is related to the right corporate environment and conditions. From the organisational potential barriers, Riege (2005:25) outlines the following barriers that are associated with an organisational context:

- Integration of the KM strategy and sharing initiatives into the company's goals and strategic approach is missing or unclear;
- Lack of leadership and managerial direction in terms of clearly communicating the benefits and values of knowledge sharing practices;
- Shortage of formal and informal spaces to share, reflect and generate (new) knowledge;
- Lack of transparent rewards and recognition systems that would motivate people to share more of their knowledge;
- Existing corporate culture does not provide sufficient support for sharing practices;
- Knowledge retention of highly skilled and experienced staff is not a high priority;
- Shortage of appropriate infrastructure supporting sharing practices;
- Deficiency of company resources that would provide adequate sharing opportunities;
- External competitiveness within clusters or functional areas and between subsidiaries can be high;
- Communication and knowledge flows are restricted in certain directions;
- Physical work environment and layout of work areas restrict effective sharing practices;

- Internal competitiveness within clusters, functional areas, and subsidiaries can be high;
- Hierarchical organisational structure inhibits or slows down most sharing practices; and
- Size of clusters is often not small enough and unmanageable to enhance contact and facilitate ease of sharing.

Riege (2005:26) argues that misallocation of human or process-oriented resources such as skilled personnel finance and information and communication technology, can impact on creating an effective knowledge sharing environment. Riege (2005:26) argues further that providing an appropriate infrastructure and sufficient resources to facilitate sharing practices within and between functional areas is the basis of a successful KM program. Furthermore, Riege (2005:26) states that sharing practices are often doomed to fail before they begin due to the absence of basic infrastructure and sharing capabilities. Lack of formal and informal tools that typically provide continuous support to, and improvement of diverse sharing activities is one of potential barriers that require management attention (Riege, 2005:27).

An organisational culture is one of the core barriers emphasised in numerous studies. Riege (2005:27) argues that an organisational culture determines the degree of interaction used to accomplish work, on a vertical and horizontal level.

Furthermore, lack of managerial direction and leadership can limit knowledge sharing practices (Riege, 2005:27). Riege (2005:27) emphasised that since knowledge sharing is effectively voluntary and conscious sharing is a new behaviour to learn for some people, who may require training and ongoing support, clear guidelines seem to be an obvious prerequisite for effective sharing on all organisational levels.

2.12.3.2 Individual barriers category

This section pays attention to specific barriers associated with individuals. The section begins by highlighting findings conducted in 2013 on 20 medium-sized enterprises in Albania, and then narrows the focus to three scholars' factors individual knowledge sharing barriers.

A survey consisting of 20 questions was distributed among 118 participants from 20 medium-sized enterprises in Albania to identified barriers to knowledge sharing in medium-sized enterprises; the following were the key findings from the study:

- The majority of the respondents identified cultural issues as the most important barrier to knowledge sharing in their firms. Vajjhala and Hassan (2013:815) argued that the finding is significant because even through some of the other studies had indicated cultural issues as one of the possible barriers, none of the studies had identified culture as the most significant factor.
- The second major barrier identified was associated with motivational issues. The barrier was linked to the view that employees emphasised lack of support from top management and lack of recognition for actively participating in knowledge sharing activities as major inhibitors. Lack of incentives has been suggested to be the major barrier to knowledge sharing across cultures (Wang & Noe, 2010:118). It was further mentioned that incentives, such as recognition, are recommended as interventions to facilitate knowledge sharing and help build a supportive culture (Wang & Noe, 2010:118).
- The third and fourth barriers were linked to a lack of human, financial and technological resources. The finding is supported by several other studies.

Vajjhala and Hassan (2011:815) conclude that the minority of the survey respondents identified lack of monetary incentives and benefits as an inhibiting factor for participating in knowledge sharing. Furthermore, they deduce that the low number of respondents reveals and confirms the view that monetary incentives alone need not motivate employees, but non-monetary incentives could be considered by organisational leaders intending to begin KM in firms.

According to BenMoussa (2009:904), from an employee perspective, the following could be barriers to KM implementation within an organisation. BenMoussa (2009:904) states further that issues associated with personal barriers such as attitudes and behaviours of users can negatively influence the implementation of KM

initiatives. The following are defined as individual barriers that can negatively influence the implementation of KM:

- Perceived lack of usefulness, this factor is closely linked to the idea that the user does not see the value of KM;
- Time and effort involved in the participation of KM; and
- Lack of incentives to share knowledge.

From an individual level, Ujwary-Gil (2008:94) identified three groups of barriers types. Table 2.2 describes the three groups of knowledge sharing barriers associated with the individual.

Table 2.2: Individual barriers category

Level type	Psychological barrier	Technical barrier	Financial barrier
Individual level	Natural fear of change Protection of own interest and position and fear of passing by a valuable experience Reluctance to do additional work Limited needs for professional development and self-actualisation Lack of initiative Inability to gain and evaluate own knowledge No courage to share own observations Fear of making a mistake and the consequences thereof Inability to receive criticism and to criticise constructively Inability to ask for advice and help	Inability to use new technologies Unclear codification of knowledge and freedom of interpretation	No possibility of bearing the costs of services related to access and acquisition of new skills

Source: Adapted from Ujwary-Gil (2008:94)

According to Riege (2005:23), at an individual or employee level knowledge sharing barriers are often related to factors such as a lack of communication skills and social networks, differences in national culture, overemphasis of position statuses, and lack of time and trust. At an organisational level, barriers tend to be linked to the economic viability, lack of infrastructure and resources, the accessibility of formal and informal meetings spaces, and the physical environment. At a technology level, barriers seem to correlate with factors such as the unwillingness to use applications due to mismatch with requirements, unrealistic expectations of information sharing or IT systems, and difficulties in building, integrating and modifying technology based systems.

According to Riege (2005:23), barriers originating from individual behaviour or people's perceptions and actions can relate to either individuals or groups within or between business functions. Riege (2005:23) outlines the following as potential barriers associated to the individual:

- General lack of time to share knowledge or identify colleagues in need of specific knowledge;
- Apprehension or fear that sharing may reduce or jeopardise their job security;
- Low awareness and realisation of the value and benefit of passing knowledge to others;
- Dominance in sharing explicit over tacit knowledge such as know-how and experience that requires hands on learning, observation, dialogue and interactive problem solving;
- Use of strong hierarchy, position based status, and formal power;
- Insufficient capture, evaluation, feedback, communication, and tolerance of past mistakes that would enhance individual and organisational learning effects;
- Differences in experience levels;
- Lack of contact time and interaction between knowledge sources and recipients;
- Poor verbal and written communication and interpersonal skills;
- Age differences ;

- Gender differences;
- Lack of social networks;
- Differences in education levels;
- Taking ownership of intellectual property due to fear of not receiving just recognition and accreditation from managers and colleagues;
- Lack of trust in people because they may misuse knowledge or take unjust credit for it;
- Lack of trust in the accuracy and credibility of knowledge due to the source; and
- Differences in national culture or ethnic backgrounds and the values and beliefs associated with them.

In addition, Riege (2005:24) and numerous other scholars noted that the ability of employees to share knowledge depends primarily on their communication skills. Riege (2005:24) extends on Davenport and Prusak's (1998) view that the effective communication is fundamental to effective knowledge sharing. The communication is inclusive of both verbal and written skills

Moreover, Riege (2005:24) recognised that an employee's national culture is another potential barrier that is commonly recognised as an interrelated set of values, practices and symbols, that are learned and shared by individuals and the meanings provide orientation to members of an organisational culture.

Information or knowledge power, inequalities in status, and perceived lack of job security can also be potential barriers (Riege, 2005:24). Riege (2005:24) stipulated further that in the old school of thinking, where profitability was reflected by an organisation's output, knowledge hoarding rather than sharing was believed to benefit career advancement. Therefore sharing of knowledge was often regarded as weakening an employee's corporate position, power or status within the company.

Riege (2005:24) extended on O'Dell and Grayston's (1998) agreement that lack of time is a commonly shared barrier, concluding that even though managers are aware of the benefits of knowledge sharing, they often struggle to implement it due to time

constraints. This is another reason why people may potentially hoard their knowledge rather than spend time sharing knowledge with others.

It is also impossible to discuss knowledge sharing without mentioning the word trust (Riege, 2005:25). Riege (2005:25) argues further that most people are unlikely to share their knowledge without a feeling of trust that first, people will not misuse their knowledge and second, that knowledge is accurate and credible due to the information source.

Another potential barrier that Riege (2005:25) discussed relates to the manager's tolerance towards employees making mistakes and learning from them. Dominance of sharing explicit knowledge over tacit was one of the potential barriers identified. Riege (2005:25) emphasises the core reasons for sharing, particularly tacit knowledge, and increases awareness that tacit knowledge cannot be easily transferred. Finally, Riege (2005:25) states that other possible impediments such as employee age, gender, level of education and experience may affect effective knowledge sharing.

2.12.3.3 Sector and Economy Level

Ujwary-Gil (2008:94) mentions that from the sector or rather an economy level, barriers associated with knowledge sharing are associated to five different groups. The first being the psychological group, such as an enterprise's inability to cooperate and associate. The second is the social barrier, which is linked to a factor that looks at the reluctance to share achievements and experiences. The technical and systematic knowledge sharing barrier type includes the following factors

- Deficit of KM specialists;
- No highly specialised and flexible training;
- No contract with the sphere of science and research;
- Education system not adjusted to the economy needs, inertia of education system ; and
- No uniform system of acknowledging qualifications obtained outside the formal education system

The two last barriers types that Ujwary-Gil (2008:94) mentioned under the sector level are legal and financial barrier types. The legal barrier type looked at the bad legal protection of intellectual property. The financial barrier looks at the poorly financed science and research programs and the bad working conditions.

2.12.3.4 Technology potential barriers

This section pays attention to the specific barriers associated with technology. Riege (2005:29) argues that knowledge sharing is as much a people and organisational issue as it is a technology challenge. The following barriers are identified by Riege (2005:29) as the key barriers associated with technology:

- Lack of integration of IT systems and processes impedes the way people do things;
- Lack of technical support (internal or external) and immediate maintenance of integrated IT systems obstructs work routines and communication flows;
- Unrealistic expectations by employees as to what technology can and cannot do;
- Lack of compatibility between diverse IT systems and processes;
- Mismatch between individuals requirements and integrated IT systems and processes restricts sharing practices;
- Reluctance to use IT systems due to lack of familiarity and experience; and
- Lack of training and familiarity on new IT systems and processes and lack of communication and demonstration of all advantages of new systems over existing ones.

Riege (2005:30) argues that although technology is rarely the ultimate solution to or driver of a knowledge sharing strategy, the integration of the right technology is important. In addition, Riege (2005:30) argues that mismatches of the employees' requirements and technology can also cause barriers. Unless there is a close fit between employees requirements and technology, technology in itself can become a barrier, not because of technical problems but because solutions do not match people's requirements.

Riege (2005:31) concludes by stating that for companies to achieve a continuous growth in their business, knowledge sharing practices need to become an integral part of the day-to-day conversation. Furthermore, Riege, (2005:32) argues that knowledge sharing has no real value to individuals and organisations unless those people who are in need of useful knowledge receive it, accept it, and re-apply it.

Moreover, Riege (2005:31) promotes the view that the ultimate success of knowledge sharing must be centred on a knowledge sharing culture and depend on the synergy of three main factors:

[1] Motivation, encouragement, and stimulation of individual employees to purposely capture, disseminate, transfer and apply existing and newly generated useful knowledge, especially tacit knowledge;

[2] Flat and open organisational structures that facilitate transparent knowledge flows, processes and resources that provide a continuous learning organisational culture, clear communication of company goals and strategy linking knowledge sharing practices and benefits to them and leaders who lead by example and provide clear directions and feedback processes; and

[3] Modern technology that purposely integrates tools and systems thereby providing a suitable sharing platform accessible to all those in need of knowledge from diverse internal and external sources.

2.13 KNOWLEDGE SHARING BARRIERS' INTERRELATIONSHIPS

This section looks at the knowledge sharing barriers' interrelationships. The classification is an extension of Mandal and Deshmukh (1994:54) view, which promotes the view that knowledge sharing has the driving and dependence power. The four categories are as follows: autonomous knowledge sharing barriers, dependent knowledge sharing barriers, linkages between knowledge sharing barriers, and independent knowledge sharing barriers.

Joshi et al. (2012:207) highlighted that although numerous scholars (Singh & Kant, 2008; Kant & Singh, 2009; Abdolshah & Abdolshah, 2011) have discussed KM barriers in details, a need to understand the interrelationships of various knowledge sharing barriers, their driving power and their dependencies is essential to obtain an in-depth understanding of the barriers associated with knowledge sharing.

Joshi et al. (2012:207) focused on the ten most common barriers as listed in Table 2.3

Table 2.3: Top Ten Common KM barriers

Barrier Name	Barrier Description
Lack of top management's commitment	Top management of an organisation is directly responsible for shaping the organisational culture, vision, policies, financial modelling, resources, training, infrastructure, IT, transparent rewards and recognition systems and adoption of new management technologies such as KM
Concept of KM is not well understood	Knowledge sharing may be hindered if the concept of KM is not well understood by all the stakeholders of the organisation and successful implementation requires properly and clearly drafted guidelines, which require support and involvement of the top management
Lack of strategic planning	Strategic planning helps successful knowledge sharing and it involves the deployment of an organisation's capabilities and resources to achieve knowledge sharing goals
Lack of methods and processes	Even though top management commitment, better organisational structure and good technological support may exist, knowledge sharing activities may be unsuccessful due to lack of methods and processes
Lack of financial resources	Financial resources are one of the key variables that support the infrastructure and manpower requirements for knowledge sharing
Lack of organisational culture	An organisational culture supportive KM values knowledge highly, encourages knowledge creation, sharing and application. Lack thereof will eradicate knowledge sharing
Lack of motivation, rewards and recognition	The effectiveness of both reward and recognition systems will motivate people to share their knowledge, whereas the absence of any transparent rewards and recognition systems will hamper knowledge sharing
Lack of trust	It is impossible to mention knowledge sharing without mentioning trust. Most people are unlikely to share their knowledge without a feeling of trust. Trust that people do not misuse their knowledge or take unjust credit for it, and that it is accurate and credible due to the information source

Barrier Name	Barrier Description
Resistance to change	KM implementation is highly depended on three pillars. Any weakness of any of the pillars hampers or weakens the creation of the knowledge sharing strategy. The three pillars are: top management involvement and commitment, employee attitude and support, and the type of infrastructure requirements such as IT
Lack of ownership of KM problem	Lack of ownership of problem will lead to a frustrating situation for any organisation, which is due to employees not ready to take the extra responsibility of knowledge sharing seriously. This is mostly because of the lack of ownership of the KM problem, making it difficult for KM implementation.

Source: Adapted from Joshi et al. (2012:208)

2.13.1 Autonomous knowledge sharing barriers

Based on the review of knowledge sharing barriers that could hinder the successful KM implementation based on the interpretive structural modelling methodology, it was revealed that there were no autonomous knowledge sharing barriers in the process of KM implementation. It was further noted that autonomous knowledge sharing barriers were weak drivers and relatively disconnected from the system, with which they have only a few weak links.

2.13.2 Dependent knowledge sharing barriers

Lack of culture, trust, motivation, resistance to change, ownership of the KM problem were identified as weak drivers but strongly dependent on others. Their strong dependence indicates that they require all the other knowledge sharing barriers to minimise the effect of these knowledge sharing barriers on implementing KM.

2.13.3 Linkage of knowledge sharing barriers

There were no knowledge sharing barriers that had a strong driver power and a strong dependence. Linkages of knowledge sharing barriers are unstable in nature and have great potential to hinder the successful implementation of KM in organisations.

2.13.4 Independent knowledge sharing barriers

Knowledge sharing barriers such as the lack of top management support, KM not being well understood, lack of strategic planning, lack of methods and processes and lack of financial resources have being identified as barriers that are independent, require cautious intervention by management and may be treated as the root cause of all knowledge sharing barriers.

2.14 THE BANKING LANDSCAPE

This section pays attention to the landscape of banking. Numerous studies conducted related to KM implementation in other banks are discussed in this section. It begins by providing a broad overview of the changing bank environment followed by a focus on the South African environment and lastly the specific environment chosen for the study.

2.14.1 Banking environment

According to Van Greuning and Bratanovic (2009:1), since the 1980s rapid innovations in financial markets and the internationalisation of financial flows have changed the face of banking almost beyond recognition. Van Greuning and Bratanovic (2009:1) argue further that the technological progress and deregulation have provided new opportunities and increased competitive pressures among banks and non-banks alike. In addition, Van Greuning and Bratanovic (2009:1) stated that in the late 1980s, margins attained from traditional banking business began to diminish and capital adequacy requirements began to increase. Banks have responded to these new challenges with vigour and imagination by entering new business areas focusing on superior information and KM capabilities.

Li (2012:17) states that banking is not just a business of money, but a business of information and noted further that managing knowledge is as important to banking industry as it is for any other kind of an organisation.

Traditional banking methods practices based on the receipt of deposits and the granting of loans is today only one part if the typical bank's business, it is often its

least profitable. The Basel Committee on banking supervision (2006) defines operational risk as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

Van Greuning and Bratanovic (2009:294) conclude that the accomplishment of the above-mentioned objectives requires a change in behaviour and culture of the organisation. According to Greenspan (2004:4) it would be a mistake to conclude that the only way to succeed in banking is through ever-greater size and diversity. Greenspan (2004:4) is of a view that better risk management may be the only truly necessary element of success in banking.

Chiran (2008:73) highlights that banks, insurance companies and all other players in the competitive financial service sector, have recognised that knowledge is power. However, the question of how they leverage that knowledge more effectively remains a challenge.

In modern banks, there is no debate about the value of KM as a business practice (Chiran, 2008:73). Cebi, Aydin and Gozlu (2010:308) support this viewpoint and state that because of the knowledge intensive environment that banks operates in, KM is increasingly becoming one of the most important practices for banks to achieve better performance and long-term competitive advantage.

Ali and Ahmad (2006:2) argue further that for the past 20 years, banks have been actively automating their manual processes, which as a result has led to a creation of numerous information systems within individual banks. Ali and Ahmad (2006:2) argue further that, while the information systems were able to help banks manage their processes and resources more effectively, these systems have also created big volumes of data and information, resulting in a phenomenon of information overload, which could result in less reactive responses. Furthermore, without proper management of the information systems, plans, procedures and tools, information becomes a serious and distracting problem in many banks and most of the time information management is regarded as a wasteful exercise (Ali & Ahmad, 2006:2).

Chiran (2008:73) argues that KM has become a critical competency for the banking sector's survival in the 21st century, with some banks formally recognising the

importance of KM with internal adaptations such as appointing a chief knowledge officer.

Shafiq and Nasr (2010:309) acknowledge that banking is a business mostly associated with risk because of its large exposure to uncertainty and huge responsibility that it has towards the economy. Furthermore, these authors acknowledge that KM is one of the best practices to be used, especially in banks, for getting assurance about the reliability of the knowledge operations and procedures being followed.

KM components such as knowledge systems, knowledge networks, knowledge workers and learning organisations are key in the banking sector in enabling a bank to promote KM (Chiran, 2008:74). It was noted however that the tools such as IT infrastructure, database, and software applications are usually well developed within banks, as banks are heavily dependent on IT and cannot survive without it (Chiran, 2008:74). On the other hand, soft indicators such as human resource development, promotion of cross-functional learning culture and cultivation of skills are often lacking (Chiran, 2008:75).

Chiran (2008:75) states that the most common fields of KM applications in a bank are risk management, marketing management, customer relationship management and performance measurement, especially for the benefit of its stakeholders. However, according to Ali and Ahmad (2006:1) the globalisation of financial markets is putting pressure on bankers to be knowledge-based and more efficient in managing knowledge in their banking operations.

The application of KM in the banking industry does not differ from other industries but the increasing complexity of the bank's environment makes its implementation more difficult (Ali & Ahmad. 2006:2).

Over the past 20 years Nepal's banking industries have grown rapidly in terms of business volumes, assets and markets (Chaudhary, 2012:87). Chaudhary (2012:87) noted further that due to the absence of proper KM practices and a reducing number of banking professionals, a complex situation may arise because of the liberation and reform of the finance sector.

2.14.2 The South African banking industry

This section pays attention to the banking environment in South Africa. According to ATKearney (2012:2) there are five major trends that are redefining the way banks inform and interact, transfer money, advise and sell, and shape the competition. ATKearney (2012:2) states that industry trends, such as the technology tools, branch networks, new competitors, and today's more empowered, energetic, and engaged retail bank customers, must be taken cognisance of.

According to Matoti (2012:2), although the South African banking sector has been through a process of volatility and change in the past, it has attracted a lot of interest from abroad. A number of foreign banks have established a presence in the country and others have acquired stakes in major banks, for example, the merger of Barclays and ABSA and the Industrial and Commercial Bank of China's deal with Standard Bank.

The changes in the regulatory environment, product offerings, and number of participants has resulted in a greater level of competition from smaller banks such as Capitec Bank and African Bank, which have targeted the low-income and the previously unbanked market (Matoti, 2012:1).

According to Matoti (2012:10), the South African banking sector is generally viewed as world class, with adequate capital resources, technology and infrastructure and a strong regulatory and supervisory environment. The strong regulatory system shielded the sector from the global financial crisis that started about four years ago and resulted in bailouts in a number of countries (Matoti, 2012:10).

The South African banking industry is growing in an uncertain world, whereby the importance and value of knowledge that resides within its employees, cannot be treated lightly or ignored (PriceWaterhouseCoopers, 2013:3).

According to ATKearney (2012:2) Retail banking is on the threshold of change, propelled by industry trends, technology tools, branches, new competitors and todays more empowered, energetic, and engaged retail bank customers. In addition, Squier and Snyman (2004:234) emphasised that in today's competitive business environment, many organisations are struggling to meet or keep up with the demands of their clients, competitors, investors and regulators.

However, a recent survey conducted by PriceWaterhouseCoopers (PWC) on the future of South African banks revealed that regulatory changes and global economic pressures are among the key driving forces that constantly challenge the banks to assess their ability to successfully adopt, use and benefit from their knowledge resources in order to enhance their competitiveness (PriceWaterhouseCoopers, 2013:5).

The survey (PriceWaterhouseCoopers, 2013:5) findings reveal further that the South African banking industry is dynamic and has evolved significantly since the last survey conducted in 2011. It was further noted that executives within the- industry have acknowledged that the industry is evolving fast, with a number of trends and developments currently shaping the global landscape for financial services and in particular the banking industry. In addition to the fast evolving industry, the lack of skilled employees is among one of the top three burning issues that the industry is faced with today.

2.14.3 CIB ORM environment

The chosen ORM function has undertaken the operational risk transformational journey. Over the last several months, the operational risk function of the chosen South African retail bank has taken some big steps to change how it is organised and operating, while maintaining a focus on high standards of risk management effectiveness and efficiency.

The ORM function of the chosen South African retail bank has a vision to set up a world-class risk function where all risk professionals want to work, align and fully support the overall goal of the chosen bank to become the ‘go-to’ bank.

According to the chief risk officer of the chosen South African retail bank the key to the long-term success of ORM, is that the function remains close to the business it supports, understands their strategies in detail, challenges effectively and ensures all risks are identified, understood and effectively controlled and managed.

The transformational journey of the ORM function of the chosen bank was a result of enabling the business to respond to the changing markets and increasing regulatory expectations and scrutiny. Furthermore, the transformation was also the result of the

ORM function evolving its capability (structure, systems tools, analysis and reporting) accordingly.

2.15 CONCLUSION

This chapter has covered previous research conducted in the field of KM and knowledge sharing. It has taken cognisance of various studies and the findings pertaining to what an organisation needs to pay attention to regarding the implementation of KM initiatives with specific reference to knowledge sharing. Different schools of thought were taken into consideration in the discussions of the enablers and barriers associated with the broader concept of KM followed by a specific focus on knowledge sharing.

Based on the findings of different scholars, it can be agreed that the following were key common findings, lack of top management's commitment, concept of KM is not well understood, lack of organisational culture and lack of motivation, rewards and recognition. These factors hindered the implementation of both KM and knowledge sharing.

The following chapter pays attention to the research methodology adopted to ascertain how well the CIB ORM cluster is effectively utilising its meetings in terms of knowledge sharing.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter outlines the research strategy used to investigate how well the CIB ORM cluster of the chosen bank is utilising its meetings in terms of knowledge sharing. This should ensure that the ORM strategies provide optimal assurance that the bank is in a better position to minimise the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events.

The research strategy has been designed on the research problem using the current best practice suggested for knowledge sharing literature review suggested in chapter 2.

3.2 PHILOSOPHICAL PARADIGM

This section outlines the philosophical paradigm adopted in the study. Epistemology is the philosophy of knowledge, or the means by which an individual attained certain knowledge (Krauss, 2005:758). Krauss (2005:758) stipulates that epistemology is intimately related to ontology and methodology. Ontology involves the philosophy or reality; epistemology addresses how we come to know that reality and methodology identifies the particular practices used to attain the knowledge.

Krauss (2005:759) emphasises an alternative, the constructivist view, where knowledge is established through the meanings attached to the phenomena studied, researchers interact with the subjects of study to obtain data, inquiry changes both the researcher and subject, and knowledge is context and time dependent.

According to Krauss (2005:759), philosophical assumptions or a theoretical paradigm about the nature of reality are crucial to understanding the overall perspective from which the study is designed and carried out. Krauss (2005:759) stipulates further that a theoretical paradigm is thus the identification of the underlying basis that is used to construct a scientific investigation, or a loose collection of logically held together

assumptions, concepts, and propositions that orientates thinking and research. Furthermore, Krauss (2005:759) concludes that a paradigm can be defined as the basic belief system or world view that guides the investigation.

An interpretive paradigm was chosen for the study based on its importance and relevance pertaining to the objectives of the study. The study was concerned with the issues associated with the what, why, how, when and whom is involved in the knowledge sharing process of the chosen bank with a specific focus on the knowledge sharing process. According to Saunders, Lewis and Thornhill (2009:119) interpretive philosophy focuses upon the details of the situation, the reality behind the details, subjective meanings and motivational actions. The philosophy entails in depth investigations to afford an opportunity to gain rich insight into the context of study.

Furthermore, the importance of understanding the circumstances and reality behind the details of CIB ORM in relation to gaining in-depth insight into the factors that could promote or hinder the readiness status of CIB ORM to implement KM with a specific focus of knowledge sharing, made the interpretive approach best suited to the study.

In addition, it was further noted that with the interpretivist philosophy the study had an opportunity to understand the reality behind the details and subjective meanings and motivation actions within CIB ORM that influenced the knowledge sharing behaviours. It is imperative that the circumstances and the reality behind details within CIB ORM are understood to ensure that the study is able to determine the factors that could promote or hinder the readiness status for KM implementation with specific reference to knowledge sharing.

It could also be argued that with an interpretive philosophy an opportunity exists for in-depth investigation that will offer the study the rich insights to be in a position to understand and explain the current readiness status of CIB ORM regarding the KM implementation.

Because the study was interested in not just observing and describing what is happening in CIB ORM regarding the readiness to implement KM, with specific focus

on knowledge sharing, but more on understanding and explaining the reasons for what is happening.

3.3 RESEARCH PARADIGM

In addition to the interpretive philosophy, an inductive approach was adopted in the study. The purpose was to understand the current reality or context, so as to understand better the nature of the problem (Saunders et al., 2009:127). The inductive approach obtained an understanding of the CIB ORM regarding the readiness for KM implementation in terms of KS processes. In addition; the following factors were the motivation to choose the inductive versus the deductive approach:

- The approach is in line with an interpretive philosophy of aiming to obtaining a sense of what is happening in CIB ORM regarding how well the cluster is utilising its meetings as a platform for knowledge sharing implementation;
- To answer the primary question of what of CIB ORM's ability to successfully adopt, use and benefit from aspects of KM such as KS with regard to bi-weekly meetings, a close understanding of the CIB ORM context was of great importance and could not be overlooked. The approach also offered an alternative explanation for the context in which events are taking place.

Therefore, it was concluded that understanding and paying attention to the context of the research study was essential. This resulted in being in a better position to fully understand the context of the research problem and understand what is happening within the context.

3.4 RESEARCH APPROACH

This section discusses briefly the chosen research approach that was best suited for the study. The study adopted a qualitative case study approach. A qualitative case study is an approach to research that facilitates exploration of a phenomenon within its context using a variety of data sources (Baxter & Jack, 2008:544). A case study

can be defined as a strategy for doing research that involves an empirical investigation of a particular contemporary phenomenon within its real life context using multiple sources of evidence (Saunders, Lewis & Thornhill, 2009:145). Baxter and Jack (2008:544) stipulate further that a case study approach ensures that the issue is not explored through one lens, but rather a variety of lenses, which allows for multiple facets of the phenomenon to be revealed and understood. It was noted that a case study strategy has considerable ability to generate awareness of the questions of why, what and how questions (Saunders, et al., 2009:146). This was deemed essential in enabling the study to be in a better position to answer the research questions pertaining to the readiness status of CIB ORM in implementing KM with a specific focus on knowledge sharing.

The importance of understanding the context of the units of analysis cannot be treated lightly, taking into consideration the primary objective of the study. Fidel (1983:273) states that case study attempts, to arrive at a comprehensive understanding of the event under the study but at the same time to develop more general theoretical statements about regularities in the observed phenomena.

The single case study design type involved an investigation of how CIB ORM utilised its meetings in terms of knowledge sharing to ensure that the ORM strategies of the chosen bank provide optimal assurance that the chosen bank operational risk is within the acceptable levels. In addition, Baxter and Jack (2008:545) expands on Yin's (2003) view that a case study design should be considered when:

[1] The focus of the study is to answer 'how' and 'why' questions;
[2] The behaviour of those involved in the study cannot be manipulated;
[3] The contextual conditions are covered because they are relevant to the phenomenon and included in the study; and
[4] The boundaries are not clear between the phenomenon and context.

The study focused on the bi-weekly meetings, used as platform for knowledge sharing within the cluster, as the primary objective of the study. It aimed to assess if the current bi-weekly meetings are bombarding employees with information or providing them with the tailored knowledge they need, at the time they need it.

The objectives achieved by this research were as follows:

3.4.1 Primary research objective

The primary objective of the research study is as follows:

- To assess CIB ORM's ability to successfully adopt, use and benefit from aspects of KM such as KS with regard to bi-weekly meetings.

3.4.2 Secondary research objectives

In order to ensure that the study achieved its primary objective, the following secondary objectives served as building blocks to the study:

- First, to determine the current level of CIB ORM's awareness and understanding of knowledge sharing as opposed to information sharing;
- Second, to determine the enablers and barriers of knowledge sharing within the CIB ORM cluster's bi-weekly meetings by carrying out semi-structured interviews; and
- Third, to draw conclusions from the findings and propose recommendations that CIB ORM can adopt to enhance its readiness status for the implementation of KM as far as the concept of knowledge sharing is concerned with a specific focus on the bi-weekly meetings.

The research questions guiding the study assessed the cluster readiness to implement KM with a specific focus of knowledge sharing:

- *Research question 1*: What is the role of organisational culture in promoting knowledge sharing within the cluster?
- *Research question 2*: Is there sufficient motivation for the employees to actively share their knowledge in the weekly meetings?
- *Research question 3*: Is there strong and visible management support for the scheduled knowledge sharing?

In addition to the research questions that were used as guidelines for the study, the three key attributes of the knowledge sharing process were taken into consideration. The first attribute of the knowledge sharing process focused on the ability of the recipient to understand and act on the knowledge shared. The second attribute

looked at the knowledge context that is shared, and the third attribute looked at the fact that knowledge sharing needs to happen where it is needed and will be utilised.

3.5 RESEARCH METHOD

This section focuses on the research method adopted in collecting and analysing the required data for the study. For the purposes of the study, a qualitative method was adopted. The data collection method and sampling technique are covered in this section.

3.5.1 Data collection

Gerring (2008:645) notes that a case study is, by definition, focused on a small sample. Twelve out of seventeen respondents, which represent 71% of the sample population voluntarily, participated in the scheduled semi-structured, open-ended interviews. These were four heads of clusters (CIBs, shared services CIB Africa) that fall under the CIB ORM umbrella, two operational risk managers (investment banking) and six risk analyst for three sub-clusters of CIB ORM namely, corporate (2 people), investment banking (1 person) and shared services (3 people).

3.5.2 Pilot of survey instrument

A total of three pilot interviews were held to pilot the study questionnaire with three different role profiles. One pilot interview (Recording 20) was held on the 10th of February, and the remaining two were held of the 28th of February 2014. The first interview was held with the risk analyst from corporate cluster. The risk analyst has been in the specified bank and cluster for a period of 5 months. The second pilot interview was held with the Head of Shared Services cluster (Recording 23), who has been in the chosen bank for 4 years and 6 months, and lastly the third pilot interview was held with the Operational risk manager (Recording 24) from Investment bankers cluster, who has been in the chosen bank for a period of 5 years and 8 months.

All pilot interviews went well, however it was observed during all three interviews that lack of understanding of the concepts regarded to KM and how best to ensure KS was evidenced. The problems seemingly arose from the fact that the respondents

had no training in KM or KS terminology which suggest that the training for, implications of, excellent KM or KS practice were not clearly recognised at the current time in the chosen bank.

As a result of the observed instances, where the respondents were hesitating to answer or asked the researcher for clarification on KM and KS and what the implications of these were, the questions in the questionnaire then had to be explained by the researcher, May lead to some bias in how questions were then answered.

The survey instrument was kept as is, because the instrument also served to investigate and prove that CIB ORM has not been trained in best practices for KM/KS and this is clearly evidenced in the analysis of chapter 4 of the empirical findings.

Table 3.1: Respondents sample – breakdown by sub-cluster

Cluster	Head of cluster	Operational risk manager within the cluster	Risk analysts within the cluster	Total number of respondents within the clusters
1. Corporate cluster	1	0	2	3
2. Investment bankers cluster	1	2	1	4
3. Shared services cluster	1	0	3	4
4. CIB Africa cluster	1	0	0	1
Total respondents	4	2	6	12

Source: Mogole (2014)

3.5.2 Summary of study respondents

One-on-one, 30 to 60 minute, semi-structured interview appointments were set with each employee who volunteered to participate in the research study. Nineteen email invites were sent to potential respondents within the CIB ORM cluster. The potential respondents were all in attendance at the bi-weekly knowledge sharing meetings. Twelve respondents accepted the invite to participate in the study, which constituted a 71 percent response rate. The respondents were purposively selected, based on the following criteria:

- The participant must be an employee of CIB ORM , and the sub-cluster needs to be part of the CIB ORM organisational structure;
- The participant must have been in the same position for longer than three months;
- The participant must have attended at least four knowledge sharing sessions; and
- The participant must fulfil one of the three roles within the CIB ORM cluster: head of cluster, operational risk manager, or risk analysts.

For the purpose of this study, the role profiles are presented in Table 3.2. The head of cluster's purpose is to lead and direct the operational risk activities within the CIB cluster and in doing so, to provide material and practical ORM support to the executive committee of the chosen bank. One of the key responsibilities of head of cluster within the CIB ORM is to ensure that they set an operational risk strategy for the cluster aligned to the chosen bank's frameworks and oversee the implementation thereof to support the CIB ORM cluster in the management of the operational risk profile.

The operational risk manager role is to implement, manage and execute the responsibilities emanating from the CIB ORM framework within the cluster. One of the key accountabilities of an operational risk manager within CIB ORM is to provide operational risk support and execution, by means of developing and maintaining an understanding of the various elements of the business model of the CIB ORM as well as the key role players in order to ensure efficient operations of CIB ORM.

The role of risk analyst is to interpret and prioritise the risk reporting as governed by CIB ORM cluster, by ensuring that relevant and reliable information is recorded and communicated to senior management and governance committees. In addition, the risk analyst needs to ensure that the operational control issues and risk events are appropriately dealt with and that matters are escalated to the relevant accountable persons and governance committees when necessary.

Table 3.2: Key roles and responsibilities

Role description	Key role accountabilities	Key role experience requirements	Key knowledge and skills requirements
Head of cluster	Strategy and Operating model development ORM activities Team management	10-15 years working experience in a commercial or risk environment Exposure to strategic processes and monitoring of outcomes	Commercial acumen and Leadership Risk Management Formulating strategies and concepts
Operational risk manager	Operational risk support and execution Risk reporting Operations management	Writing and reporting Presenting and communicating information Applying knowledge and expertise	Interpersonal skills and relationship management Presentation skills Knowledge of risk management
Risk analyst	Adherence to Operational Risk governance Policy compliance Reporting	History of interacting with senior management Ability to challenge senior management based on expert knowledge	Ability to work under pressure Good communication skills Good analytical skills

Source: Mogole (2014)

3.5.4 Semi-structured qualitative interviews

An interview is a purposeful discussion between two or more people (Saunders et al., 2009:318). The semi-structured questionnaire (Appendix 3) was divided into three sections, which were closely aligned to the research questions. The first section focused on obtaining the respondent's awareness and understanding of KM and knowledge sharing. The second section focused on the enablers of KM as per Chapter 2 of the study. All five key enablers of KM were covered each with its own set of questions. The third section covered general questions that asked the respondents to provide their view and insight into what are regarded as barriers to KM with a specific focus on knowledge sharing sessions held within CIB ORM cluster of the chosen South African retail bank. Employees who had been in their roles for longer than 12 months were asked to identify any recent changes seen in the cluster related to the promotion of knowledge sharing within the cluster.

A list of questions to be covered in the interviews were prepared before the interviews, because of the nature and type of data collection methodology chosen. This implied that certain questions were asked in certain interviews and others omitted, and the order of the questions might have differed in interviews. It was highly dependent on the response of a respondent.

3.6 SAMPLING TYPE, SAMPLING TECHNIQUE AND DATA ANALYSIS PROCESS

This section covers the sampling type, sampling technique and data analysis process adopted in the study.

3.6.1 Sampling type

Taking into consideration the nature and extent of this study, non-probability sampling was viewed as the best suited sampling type for this study. The chosen sampling type has afforded the study an opportunity to focus on a small population with a view that the population will provide the study with rich and detailed information that enables the achievement of the study's objectives.

3.6.2 Sampling technique

To select the best respondents for the study, a purposive sampling technique was adopted in the study. The chosen sampling technique allows the selection of cases that best enables the research questions to be answered and the research objectives met (Saunders et al., 2009:237).

Qualitative research is especially appropriate to the study of those attitudes and behaviours best understood within their natural setting as opposed to the somewhat artificial settings of experiments and surveys (Babbie & Mouton, 2008:270). Sometimes it is appropriate to select a sample based on knowledge of the population, its elements and the nature of the research aims (Babbie & Mouton, 2008:116).

The study aimed at viewing the world through the eyes of the operational risk managers and specialised risk staff in the CIB cluster of the chosen South African retail bank. Instead of a focus on counting and quantifying patterns in behaviour, the emphasis was on thick description.

3.6.3 Data analysis process

Data was analysed as and when it was collected to develop a conceptual framework to guide the subsequent research work.

The type of qualitative analysis process that was adopted in the study was the categorisation of the interview contents into themes found to be of importance in the literature review. Categorising data involves two activities, namely developing high-level categories that have relevance to understanding the KM CIB ORM situation and, subsequently attaching these categories to meaningful chunks of data found in the interviews. This provides a better understanding of the current reality with regard to KM management in the problem situation (Saunders et al., 2009: 492).

3.7 ETHICAL CONSIDERATIONS OF THE RESEARCH

Before embarking on collecting and analysing of data, approval from the chosen South African bank was received from the relevant senior management of the chosen clusters.

The general ethical considerations of the study include the following:

- Participants of the study were not subjected to embarrassment, harm or any other material disadvantages;
- Participants right to privacy were considered in the gathering and utilisation of the data;
- Participants right to partial or complete withdrawal from the process was respected;
- Participants were provided with full information regarding their participation in the data collection and the usage of their data; and

- The university's code of conduct was adhered to while conducting the interviews.

3.8 STUDY LIMITATIONS

The study focused on a CIB ORM of one South African bank situated in Johannesburg. This meant that findings from the study may not be a full representation of other sub-clusters within the chosen bank or of similar units within its competitor banks. It was further noted that the study provided a snapshot in time of CIB readiness for KM implementation with a specific focus on knowledge sharing.

3.9 CONCLUSION

The chapter discussed the research methodology employed in the study to investigate KM readiness with a specific focus on the knowledge sharing process of CIB ORM. The identified choice of research methodology and motivation for the reasoning behind the use of the research methodology was provided. The chapter extensively outlined the research philosophy that underpinned the study and covered the ethical considerations and limitations of the study.

The following chapter covers the research results analysis of the findings gathered. This includes the discussion and interpretation of research findings combining the research findings with the relevant literature.

CHAPTER FOUR
FINDINGS AND DISCUSSION

4.1 INTRODUCTION

This chapter discusses the empirical findings of the study. The empirical findings of the study are addressed according to the themes highlighted in the literature review of the study as per the data analysis process in section 3.6.3. The categorisation of the themes involved two activities. The first activity involved the development of the high level categories that have relevance to understanding CIB ORM KM/KS situation from secondary data (chapter 2) and second activity involved the attachment of categories to meaningful primary data found in the semi structured interviews.

The first section of the empirical findings analysis that follows focused on assessing the respondents' current level of awareness and understanding of concepts of KM/KS as per the literature review (chapter 2). The second section of the related to the questionnaire focusing on five key themes highlighted in the literature review of the study namely the organisational culture, role of leadership or management, reward and incentives, organisational structure and lastly the role of information technologies in KM/KS. The last section of the findings focused on the responses from asking the respondents to identify key barriers to knowledge sharing specific to their clusters.

The empirical findings from the questionnaire for each cluster (Corporate, Investment bankers, Shared services and CIB Africa) within the CIB ORM are discussed individually, beginning with Corporate, followed by Investment bankers, Shared services and lastly CIB Africa cluster.

4.2 Section 1: CURRENT LEVEL OF AWARENESS AND UNDERSTANDING OF KM

To assess the current level of awareness and understanding of KM within the CIB ORM clusters, five key questions were addressed in this section. Questions related to the key concepts of KM highlighted in the literature review on the study (chapter2) relevant to the study focused were addressed.

The first question asked the respondents for their understanding of KM, the second question asked the respondents if the concept of KM was clear or was it shaped with the influence of others' concepts. The third question asked the respondents if they thought that knowledge, as a form of expertise and competence, is a valuable asset within their cluster. Questions 4 and 5 narrowed the focus to knowledge sharing with the fourth question asking each of the respondents of their understanding of knowledge sharing and last question asking if the concept of knowledge sharing was clear to them or is it influenced by other concepts.

This section presents and discusses the empirical findings of the corporate cluster of CIB ORM of the chosen bank. Three respondents, as per the organisational interview organogram (Figure 3.2) participated in the semi-structured interviews. The cluster had a total of four risk analysts and one head of cluster. The respondents represent 60 percent (three out of five, head of cluster and two risk analysts) of the total Corporate ORM cluster. All the risk analysts within the cluster report directly to the head of the cluster, who reports directly to the head of operational risk CIB (Figure 1.2) in the CIB ORM organisational structure.

4.2.1 Question 1: What is your understanding of KM?

Corporate cluster : Head of cluster: defined KM as ensuring that the *"knowledge built over the years is not necessary book knowledge but institutional knowledge and frameworks that they are working with daily is carried over and passed down to others to address the concerns of having a key man dependency*". This means that if this person leaves the employ of the chosen bank a great deal of knowledge is lost. The definition provided by the head of cluster seems to be in line with Gorelick's et al. (2004:13) (Section 2.3) definition of KM, which views KM as a systematic approach.

Corporate cluster: Risk analyst 1: acknowledged that she does not have a broad understanding of KM, but to her KM sounds like *"what business or corporate do in managing knowledge".* The risk analyst stipulated further *"I don't know all the spheres of KM, but I know that information management is one of the categories under knowledge management".*

Although the risk analyst did not have a clear understanding of KM, the analyst was able to identify that the concept of KM had different spheres and that information management has a close relationship to KM. These findings are contrary to Squier and Snyman's (2004:234) (Section 1.6) study that was conducted in three financial institutions that have indicated that the South African institutions have an understanding of KM.

Corporate cluster: Risk analyst 2: instead of articulating what her understanding of KM was, focused on defining the concept of knowledge. The risk analyst defined KM from an individual perspective. *"Knowledge management is one's ability to understand what he or she can do within her business and also whatever one can do and put into perspective to manage your own area with knowledge".*

The risk analyst's definition of KM is more of an individual managing their own knowledge. The definition agrees with O'Dell and Hubert (2011:1) (Section 2.2) that in a business context, knowledge is what employees know about their customers, each other, products, processes, mistakes and success, whether tacit or explicit.

Corporate cluster: Overall analysis of Question 1. It is clearly evidenced from the above respondents that there is not a common understanding of KM within the corporate cluster. Each respondent defined KM based on their own experience and exposure. It can also be agreed that based on the head of cluster's response, that she has a fundamental understanding of KM opposed to the two risk analysts within her cluster.

Investment Bankers cluster: Head of cluster: was unable to articulate his understanding of KM. He stated that KM is closely aligned to talent management, which forms part of the human resource function. *"I guess knowledge management turns out to be talent management, for the bank we don't use the term knowledge management, but we instead refer to talent management*".

The fact that the head of the cluster was unable to clearly define his understanding of KM and stated that KM is talent management, highlights and agrees with a barrier that was identified by Ajmal (2009:4) (Section 2.7); that a lack of familiarity with the concept of KM is one of the leading factors that contributes to the failure of KM initiatives and implementation within an organisation.

Both the operational risk managers acknowledged that the concept of KM was new to them, and they are not familiar with what the concept entails. This empirical finding agrees with the study that was conducted in Iranian institutions (Abdolshah & Abdolshah, 2011:173) (Section 2.7) that highlights that senior management awareness of the concepts of KM is one of the leading barriers of KM.

Investment Bankers cluster: Operational risk manager 1: *"Knowledge management as a concept, I don't have much understanding about".*

Investment Bankers: Operational risk manager 2: *"Oh, first of all it's new to me; although my personal understanding is basically that it [KM] is trying to tap into what current employees know and distribute that to the organisation, instead of going external and using consultants as external [KM] sources".*

Investment Bankers: Risk analyst: defined KM as how an individual uses knowledge that he or she has and acquires via others. *"How you use knowledge that you have currently got and also acquire via other streams to best meet the work objectives and your job expectation and to make your job easier".*

Investment bankers: Overall analysis of Question 1

The empirical findings highlight that there is no clear or common understanding of KM. This is a primary concern within the investment bankers cluster that agrees with Ajmal (2009:4) (Section 2.7), who states that lack of familiarity with the concept of KM is one of the leading factors that contributes to the failure of KM implementation within an organisation.

Both operational risk managers admitted that the concept of KM is new to them and that they have very little understanding of what KM entails. The risk analyst definition is in line with Becerra-Fernandez et al. (2004:16) (Section 2.3), who state that

knowledge is a practice, which must be held by a group and is not decomposable into elements possessed by individuals.

Shared Services: Head of cluster: *"My understanding is that knowledge management is ensuring that everyone has the correct level of knowledge to be able to carry out their duties".* This understanding is in line with Gorelick et al. (2004:3) (Section 2.3) that promotes the view that KM is a systematic approach.

Shared Services: Risk analyst 1*: "Your high level of understanding [of KM] is basically trying to share information within the cluster, maybe trying to get certain people to share their knowledge with other clusters and up skilling each other in terms of empowering each other so that we are all on the same track in terms of the clusters".* Risk analyst 1's understanding agrees with Ipe (2003:340) (Section 2.2) who states that the concepts of information and knowledge are more often used interchangeably.

Shared Services: Risk analyst 2: *"Knowledge management is different from information management, knowledge management is building some repository to refer to, and it is different from information management as the latter goes without a formal repository, whereas knowledge management should have an element of a repository".* Risk analyst 2's view seems to acknowledge the view that KM is different from Information management, Becerra-Fernandez et al, (2004:12) (Section 2.2), and further acknowledge that knowledge is at the highest level compared to information.

Shared Services: Risk analyst 3: *"Knowledge management is sharing knowledge that you have already got or experience you have and people have different knowledge and should share it with the clusters members and also discuss their ideas".* Risk analyst 3 view agrees with Mamaghani et al, (2011:204) (Section 2.2) definition, that states that it is essential, when defining knowledge to consider two categories of knowledge namely tacit and explicit knowledge. The risk analyst understanding acknowledges the view that knowledge is the thoughts and minds of an individual, and it includes cognitive and technical views of an employee.

Shared Services: Overall analysis of Question 1

It is clearly stated that the cluster does not have a clear and common understanding of KM. The head of cluster define KM from a perspective that KM is a systematic approach, while the risk analyst 1 seems to confuse the concept of KM with information management. It was interesting to observe that risk analyst 2 is of a view that KM understanding is linked to the technology, that technology defines KM. Risk analyst 3 seems to have a grasp of KM.

CIB Africa: Head of cluster: *"Knowledge management is a manner in which we share what we know with our co-workers within the organisation, especially if one is an expert in a certain subject, it is always ideal to get someone in that field to takes us through the knowledge, and obviously we need to know how we integrate that expertise know-how"*

The head of cluster's understanding of KM seems to agree with Gorelick et al. (2004:3) (Section 2.3) who promote the view that KM is a systematic approach. The understanding puts an emphasis on the view that KM is the sharing of knowhow with others.

4.2.2 Question 2: Is the concept of KM clear to you and your cluster or is it shaped/influenced by other concepts such as information management or information sharing?

This question was a follow-up question from the previous question (Section 4.2.1.1). The purpose of this question was to ascertain if the respondents share the same understanding within their cluster. The respondents had some difficulties when asked if the concept of KM shapes with other concepts. In order to assess the respondents understanding of KM further, they were asked if there is a difference between KM and information management.

Corporate cluster: Head of cluster: responded that she would like to think she shares the same view as her cluster. The head elaborated that the concept of KM is clear to her, and made a distinction between the concept of KM and information management. According to the head of cluster, information management is similar to product training, which the organisation is doing well. She acknowledges that KM is lacking. *"I would like to think that information management and knowledge*

management are understood as two separate concepts information management looks at product training, on the other side we had great wins from where we build on certain skills more than product [information]."

Corporate cluster: Risk analyst 1: acknowledged that the concept of KM is not clear to her, and believes the same can be said within the cluster. She knows that KM and information management are two separate concepts. According to the risk analyst, KM is much broader than information management: *"Knowledge management and Information management are separate, the first one is bigger umbrella, and inclusive of other categories, while information management is specific to information, which is how new information is handed out and distributed".*

Corporate cluster: Risk analyst 2: felt that the concept of KM was clear to her and did not believe that this was so within the cluster, taking into account the definition provided in the first question (Section 4.2.1.1). The risk analyst was not able to substantiate her response it being more of *a "gut feeling".*

Corporate cluster: Overall analysis of Question 2

Based on the response to this question, there is no common or clear understanding of the KM concept within this cluster. This is not surprising taking into account the response from the first question. Moreover, despite the different interpretation of KM within the cluster, the head of cluster and risk analyst 1 were able to articulate that the concepts of KM and information management are two separate concepts.

Based on the view that there is no common or clear understanding of KM, within the corporate cluster confirms and raises the same concern that was highlighted by Ajmal (2009) (Section 2.7) that an employee's lack of familiarity with KM can be identified as a barrier to KM initiatives in any organisation. Furthermore, the chances of KM failing are higher when employees are not familiar with the concept of KM. In this case, one employee, in what is a small but powerful unit (corporate), is not aware of KM and may herself be a barrier to successful KM processes.

Investment Bankers: Head of cluster: admitted that the concept of KM might not be necessarily clear within the cluster; however, when one views KM as talent management, then one will find that more likely the concept will be clear and everyone has a similar understanding. *"Again, I guess knowledge management turns*

out to be talent management, for the bank we don't use the term knowledge management, but we instead refer to talent management".

Investment Bankers cluster: Operational risk manager 1: stated that due to the fact that the concept of KM is new to him, he is of a view that the majority of the people within the Investment bankers cluster might not have a clear understanding of KM, *"knowledge management as a concept, I don't have much understanding about and I doubt if anyone in my cluster would understand what it is".*

Investment Bankers cluster: Operational risk manager 2: stated that the concept is new to him and he does not believe that the cluster has any common definition or understanding of KM, and if there is a common understanding, it is something that is not necessary formal. *"No I don't think there is a common and clear understanding of KM within the cluster, if there is anything it could be informal and again it has never been driven as a key objective or something that the bank needs"*.

Investment Bankers cluster: risk analyst: stated that the concept of KM is clear to her and believes that the same can be said within the cluster. *"I think that the understanding is clear, we all have various pockets of expertise with the firm and also within the team."*

Investment Bankers cluster: Overall analysis of Question 2

It is again evident that the head of cluster does not have a clear understanding of KM, and interchanges the concept of KM with talent management. Operational risk manager 2 highlighted a key concern that the fact that he is not aware of the concept of KM, might be purely due to the fact that KM is not taken seriously or driven as a key objective within the specific bank. This seems to be in contrast to the finding of Squier and Snyman (2004:234) (section 1.6) who studied three South African financial institutions and suggested that these banking organisations are familiar with the concept of KM.

This might provide a reason for operational risk manager 1 stating that he is not clear and does not believe anyone is clear about the concept of KM in this specific banking environment because the manager is not leading the KM practices. Moreover, the fact that the head of cluster was also not very clear about the concept attests to the

fact that KM is not taken seriously despite the numerous promotions of KM as a key competitive advantage in organisations today.

It was interesting to observe that the risk analyst was of a view that the rest of the cluster had a similar view to her and that KM understanding is clear to all. It could be the fact that the risk analyst views knowledge management as a reflection of the practical aspects of her job that are associated to KM as highlighted by O'Dell and Hubert (2004:1) (Section 2.2).

It can be concluded that the fact that there is a lack of clear and common understanding within the investment bankers cluster raises concern for a possible barrier that was identified by Ajmal (2009:4)(Section 2.7). Employees' lack of familiarity with the concept of KM has a great potential to hinder the implementation of any KM initiatives.

Shared services cluster: Head of cluster: *"I think the concept of knowledge management is very similar, although it may not be exactly the same, knowledge management is ensuring that there is sufficient knowledge to perform their duties, I think that it is very similar".*

Shared Services cluster: Risk analyst 1: *"I think on the whole, we have a similar understanding that is why we are participating in terms of the current knowledge sharing session with our clusters within CIB ORM cluster".*

Shared Services cluster: Risk analyst 2: *"In the bank they are treating knowledge management and information management the same, I'm getting to see the repository, information is shared in passing, unless there is a formal repository, then one can say it's KM".*

Shared Services cluster: Risk analyst 3: *"It is clear to me and I would think the same within the cluster".*

Shared services cluster: Overall analysis of Question 2

There seems to be a good understanding within the cluster, and a level of common understanding of the concept of KM. Although the views are different and there are confusions in the concepts of KM, the fact that the respondents acknowledged that

there might be a common understanding, promotes the view that the fundamentals are similar.

CIB Africa cluster: Head of cluster: *"everyone has his or her view on what knowledge management is; one could say that the concept is not really clear. People are of a view that KM could have an expert field with KM experts to lead it, while others it could be generic in a way. I feel the concept of knowledge management needs to be managed centrally so that we all understand it the same way".*

CIB Africa cluster : Overall analysis of Question 2

According to the head of cluster there is no common or clear understanding of KM, each person has his or her own understanding of what KM is. This seems to be in line with Paulion and Suneson (2012:81) (Section 2.2) who argue that the concepts and meaning of knowledge must be clear-cut in order to enhance the organisation's ability to implement KM. The fact that the head of cluster is of a view that there is no clear understanding highlights the gaps within the CIB ORM cluster.

4.2.3 Question 3: Do you think knowledge is a form of expertise and competence and as such is a valuable asset in your cluster?

The question aimed at obtaining the respondents view as to whether knowledge is a valuable asset in their cluster. It was interesting to observe that when knowledge was defined as a form of expertise and competence, the respondents agreed with confidence that indeed knowledge as a form of expertise and competence is a valuable asset, but when asked if it is valued in their cluster, a different picture was painted.

Corporate cluster: Head of cluster: stated that knowledge is very valuable, and that information is easy accessible but the opposite can be said about knowledge. *"Information is available to everyone, sources such as Google, makes information easily available, while knowledge, which is the interpretation of information that can be useful for an organisation is difficult to find".*

The head of cluster's response agrees with Becerra-Fernandez et al. (2004:15) (Section 2.2) definition of knowledge. Furthermore the head of cluster agrees with Squier and Snyman (2004:234) (Section 1.2) that managers all over the world are

realising that knowledge in the form of expertise and competence is the organisation's most important asset and that its quality and availability can help organisations face the demands of the knowledge economy.

Corporate cluster Risk Analyst 1: stated that in theoretical terms, *"yes knowledge as a form of expertise and competence is a valuable asset in any organisation, but in practical terms knowledge as a form of expertise and competence is not valuable within this cluster".* The risk analyst pinpointed two factors that led to her observation. The first factor was that there is insufficient attention given to KM and the tools and second is that there is limited knowledge sharing between employees within the specified cluster. *"No, not in practice, in terms of the corporate cluster, there is not enough attention to the knowledge that the cluster has in its daily business exposure and secondly, there is no enough attention and tools to support the view that knowledge is a valuable asset in the cluster, and not enough interaction between the cluster employees".*

Corporate cluster Risk Analyst 2: viewed knowledge as a form of expertise and competence that are valuable assets in any organisation, although the opposite was evident in the corporate cluster. *"Yes without a doubt, knowledge as a form of expertise and competence is a valuable asset, and this is yet to be seen in our corporate cluster".*

Corporate cluster: overall analysis of Question 3

Risk analysts 1 and 2 agree with Gan et al. (2006:97) (Section 1.2) that despite the view that knowledge is being recognised as an important asset in organisations these days, there is a still a view that not enough is done with what knowledge an organisation has. Risk analysts 1 and 2 raised a second area of concern within the cluster with their responses to this question.

Investment banker's cluster: Head of cluster: stated with confidence that *"As part of the ORM function, knowledge and knowledge sharing is indeed a valuable asset".*

Investment banker's cluster: Operational risk manager 1: *"Oh yes, without knowledge sharing one will not be able to provide expertise in services to our stakeholders".*

Investment banker's cluster: Operational risk manager 2: *"Knowledge sharing is what makes an individual indispensable, bearing in mind the complexity of the products that the cluster is dealing with, it goes without saying that knowledge has a value".*

Investment banker's cluster: Risk analyst: *"Yes, knowledge is very valuable, in terms of getting the roles and responsibilities done by those who know what to do"*.

Investment bankers cluster: overall analysis of Question 3

All respondents agreed that knowledge as a form of expertise and competence in an individual is a valuable asset in their cluster. This seems to be in line with Squier and Snyman (2004:234) (section 1.2) who believe that organisational knowledge increases in usefulness as knowledge is shared. Furthermore, it can be agreed that this is also in line with other scholars' view that knowledge has a value in organisational performance (Wang & Noe, 2010:117; Ipe, 2003:342)

Shared services cluster: Head of cluster: *"Yes, knowledge is very important and key because a cluster is big that is separate and divided into sub clusters, in my team or others needs to know what is happening in other instances, because all is interlocked to know what is happening in the business, this might be important to perform their duties".*

Shared services cluster: Risk analyst 1: *"Definitely, I think that knowledge is a valuable asset within our team, because we have different clusters, and it is difficult to know everything that is happening in each cluster, in terms of knowledge sharing and give other people to know what is happening in other clusters".*

Shared Services cluster: Risk analyst 2: *"Looking at the regulatory framework that is guiding the operational risk framework, knowledge is a key requirement and also it is the underlying factor that distinguishes a poor and good risk specialist. For the role of risk specialist, one needs to have the ability to manipulate and extract risk intelligence from the information obtained from the knowledge base that is the experience. One cannot do this, if they don't have an existing knowledge exposure".*

Shared Services cluster: Risk analyst 3: *"Yes absolutely, I would say as part of the job, that's how to do the job properly"*

Shared Services cluster: overall analysis of Question 3

It is evident that the cluster is of a view that knowledge as a form of expertise and competence is a valuable asset in the cluster. This empirical finding agrees with Squier and Snyman's (2004:234) (Section 1.2) definition of knowledge that states that managers all over the world are realising that knowledge in the form of expertise and competence is the organisation's most important asset and that its quality and availability can help organisations face the demands of the knowledge economy.

CIB Africa Cluster: Head of cluster: *"It goes without saying that it is valuable, from where I sit as an advisory, and with oversight of what is happening in the business. As far as KM, within the cluster that one is supporting you are expected to be knowledgeable, if you are perceived not to be knowledgeable, the cluster that you are supporting loses its confidence in you".*

There seems to be agreement with Squier and Snyman (2004:234) (Section 1.2) that all managers are realising that knowledge in the form of expertise and competence is the organisation's most important asset and its quality and availability can help organisations face the demands of the knowledge economy.

4.2.4 Question 4: What is your understanding of knowledge sharing?

There was generally a good understanding of the knowledge sharing within the cluster. All respondents were able to articulate their understanding of knowledge sharing without any difficulties.

Corporate cluster: Head of Cluster: stated that knowledge sharing is the ability to interpret information that can be useful to the organisation. *"Knowledge sharing is the ability to interpret what is happening outside and linking that to the organisation".*

Corporate cluster: Risk Analyst 1: defined knowledge sharing as sharing experience and understanding. *"Knowledge sharing is sharing one's experience with the others"*.

Corporate cluster: Risk Analyst 2: defined knowledge sharing as the ability to communicate knowledge to colleagues. The emphasis was the ability to convert tacit

knowledge to explicit knowledge. "*Knowledge sharing is the ability to communicate the know-how to the next person"*.

Corporate cluster: overall analysis of Question 4

It is evident from the respondents that there is a general and common understanding of knowledge sharing. All respondents' agreed with scholars Wang and Noe (2010:117), Paulin and Suneson (2012:83) and Ipe (2003:341) (Section 2.8.1) that knowledge sharing is the provision of task information and knowhow. Moreover, knowledge sharing is an exchange of knowledge between two individuals and is the act of making knowledge available to others within the organisation. However, it must be noted, from the previous question, that the opportunity to share knowledge was not considered available by one of the risk analysts, so while the three respondents understood the importance of the act whether it was happening was questionable.

Investment bankers' cluster: Head of cluster: *"I have a clear understanding of what knowledge sharing is all about, knowledge sharing is sharing the knowledge that one has on (about) the job".* The head of cluster's understanding of knowledge sharing promotes the view that knowledge share is more about the provision of the task information; however, as highlighted by Wang and Noe (2010:117) (Section 2.8), this understanding does not refer to collaboration. This collaboration would solve problems, develop new ideas or implement policies or procedures, instead the understanding is limited to knowledge to get the job done.

Investment bankers cluster: Operational risk manager 1: *"Knowledge sharing is more like talking to an expert, sharing their expertise and knowledge".* This view agrees with Paulin and Suneson (2012:) (Section 2.8) who highlight the view that knowledge sharing is an exchange of knowledge between two individuals.

Investment bankers cluster: Operational risk manager 2: *"If you pass on knowledge for example about how to use a microwave and the recipient is not interested in acquiring that knowledge because the knowledge is not related to him or her in improving their performance but only useful in completing a task, the knowledge becomes information sharing. Also, the urgency of what is shared will determine if it is necessary/important or not"*. This view agrees with Ipe (2003:341) (Section 2.8) that there is a difference between knowledge sharing and information

reporting.Operational risk manager 2 seemed to grasp this difference in the example given.

Investment bankers cluster: Risk analyst: *"Knowledge sharing is, I know a couple of things that you might not know and together we meet those things and pass knowledge and drill down to basic things".* This view agrees with Paulion and Suneson (2012:83) (Section 2.8) who highlights the view that knowledge sharing is an exchange of knowledge between two individuals.

Investment bankers cluster: overall analysis of Question 4

There seems to be a general understanding of the concept of knowledge sharing. Respondents were able to articulate their understanding of knowledge sharing. However, it was interesting to observe that operational risk manager 2's understanding of the knowledge sharing process coincides with Ipe (2003:342) (Section 2.8), who emphasised that sharing implies that the sender does not surrender ownership of knowledge, instead knowledge sharing results in joint ownership of knowledge between the sender and recipient. Operational risk manager 2 indicated that sharing knowledge does not make the employee less valuable but in fact may make them indispensable.

Shared service cluster: Head of cluster: *"Knowledge sharing is interlinked to information sharing, information can be translated to knowledge and the opposite cannot be said about knowledge".* The head of cluster acknowledges the fact that knowledge and information are different concepts and that knowledge is distinct from data and information, this is in line with Becerra-Fernandez's et al. (2004:12) (Section 2.2) definition of knowledge. Furthermore, the head of cluster, in her response, stated that the concept of knowledge and information are interlinked. This view agrees with Paulin and Suneson's (2012:81) (Section 2.2) definition of knowledge that states that a need for a well-defined taxonomy with clear concepts and terms are essential when one aims for efficient KM.

Shared service cluster: Risk analyst 1: *"Knowledge sharing is different from information sharing, and there is a clear cut between the two concepts. Knowledge sharing is when a person has information and experience, anyone can share information, to me in my mind there is a clear cut, it may not be clear cut in the*

cluster, in terms of information sharing and knowledge sharing, it's something that we need to do".

Shared services cluster Risk analyst 2 *"Knowledge sharing, is sharing the knowhow and experience, while information sharing is sharing just information without any interpretation".*

Shared services cluster: Risk analyst 3: *"Knowledge sharing and information sharing are not the same, everyone has access to information but knowledge is how to interpret the information that one has. Yes, the cluster has a similar understanding of knowledge sharing. Knowledge sharing takes into account one's experience".*

Shared Services cluster: overall analysis of Question 4

The risk analysts' view agrees with Ipe's (2003:340) (Section 2.2) definitions of knowledge, that information and knowledge are two separate concepts with three characteristics that distinguish information from knowledge. It was worth noting that the head of cluster stated that the concepts are interlinked, while the risk analyst within the cluster stated clearly that the concepts are two separate concepts and cannot be treated the same.

CIB Africa cluster: Head of cluster: *"Knowledge sharing for me is different to information sharing; knowledge sharing is what you know as an expert and the ability to interpret what you know. Information can easily be passed but knowledge is completely different from information sharing".*

The head of cluster's understanding of knowledge sharing seems to be in line with Wang and Noe (2010:117) (Section 2.8) who stipulate that knowledge sharing is the provision of both task information and know-how to help others by collaborating to solve problems, develop new ideas or implement policies or procedures.

4.2.5 Question 5: Is the concept of knowledge sharing clear to you and your cluster, or is it shaped by other concepts? Please elaborate

The question was aimed at assessing if all the individuals within the cluster share a similar understanding of knowledge sharing. To address the second part of the question, the respondents were asked if knowledge sharing and information sharing

are similar concepts or two separate concepts, this was in line with the objectives of the study (Section 1.7).

Corporate cluster: Head of cluster: stated that the concept of knowledge sharing is clear to her, and thinks the same can be said within her cluster. However, she stipulated that although the concept is clear, *"sometimes there tends to be mistakes about information sharing instead of knowledge sharing".* She argues that knowledge is far deeper, for instance, on how a situation is dealt with. Sometimes there is confusion between information and knowledge sharing, which is in agreement with the view of Corcoles (2011:2) (Section 2.8.3).

Corporate cluster: Risk Analyst 1: emphasised that in practical terms and within the cluster, there is no clear distinction between knowledge sharing and information sharing. The risk analyst further elaborated that in theory, it makes sense but in reality, it is different. The risk analyst referred to the amount of energy put into talking among themselves and what is produced does not always seem to be valuable. The response that *"there is no distinction between information and knowledge sharing"* concurs with Ipe (2003:342) (Section 2.8.2) who notes a fundamental difference between 'sharing' and 'reporting'. Ipe (2003:342) stated, *"sharing implies that the process of presenting individual knowledge in a form that can be used by others involves some conscious action on the part of the individual who possesses the knowledge".* This means that reporting is different from sharing and risk analyst 1 infers they are reporting rather than sharing.

Corporate cluster: Risk Analyst 2: stated that within the cluster there is perhaps a distinction between knowledge sharing and information sharing. She could not articulate further, because there had not been any discussion about the two concepts within the cluster. Again, risk analyst 2 seems to be weak in how to interpret knowledge and information management in her personal capacity and this could be a barrier (lack of understanding) to how well the entire cluster can function.

Corporate cluster: overall analysis of Question 5

In the previous questions there seemed to be a degree of misalignment between the views and perceptions of the head of cluster and the risk analysts. It was further noted, that while the individual respondents were able to clearly articulate their own

individual understanding of knowledge sharing, when asked if their cluster shared the similar view, there was a disconnect. It can be agreed that perhaps the reason for the cluster admitting that knowledge sharing and information sharing are not clear-cut different concepts, could be related to the fact that there is a lack of the key attributes of how a knowledge sharing process/system works, as highlighted by Becerra-Fernandez et al (2004:34) (Section 2.8).

Investment bankers cluster: Head of cluster: stated that the concept of knowledge sharing is clear, *"Knowledge sharing is learning on the job and involves talent management, while information sharing is sharing of policies and procedures".*

Investment bankers cluster: Operational risk manager 1: *"The concept of knowledge sharing is clear to me but I can't say the same of others within the cluster, but to me information sharing sounds like data sharing, sending each other emails and knowledge sharing is more like talking to an expert and sharing their expertise".* This view agrees with Paulin and Suneson (2012: 83) (Section 2.8) that concluded, that in knowledge sharing the focus is on human capital and the interaction of individuals.

Investment bankers cluster: Operational risk manager 2: *"Yes, the concept of knowledge sharing is clear to me, and there is a difference between information and knowledge sharing. There is a lot of information sharing, information sharing can be shared when a person views information as key, it will then be knowledge".* This view agrees with Ipe (2003:342) (Section 2.8) who emphasised that sharing implies a process of presenting individual knowledge in a form that can be used by others and involves some conscious action on the part of the individual who possesses the knowledge.

Investment bankers' cluster: Risk analyst 1: *"Yes, the concept of knowledge sharing is clear to me and those in my cluster, and it is different from information sharing. Knowledge sharing is more of understanding the details of the knowhow, while information sharing is just sharing the information about something".* This view agrees with Mamaghani et al. (2001:204) (Section 2.2) who state that knowledge requires information, but information does not necessarily contain or produce knowledge.

Investment bankers: overall analysis of Question 5

The head of cluster was not able to articulate if the concept of KM was clear to him and his cluster. The head of cluster emphasised that the concept of KM is closely aligned with talent management. The head stated that if an individual learns from expertise in an organisational context it is viewed as talent management not KM. Both operational risk managers and the risk analyst stated, with confidence, that the concept of knowledge sharing was clear to them and could not be confused with other concepts, such as information sharing.

Shared services cluster: Head of cluster: *"Yes, I think knowledge sharing and information sharing are similar, although I may be wrong it may not exactly be the same".*

Shared services cluster: Risk analyst 1: *"I think on the whole, we all here have a similar understanding, that knowledge sharing is different from information sharing, and there is a clear cut difference between the two concepts. Knowledge sharing is when a person has information and experience and it's something special about that person but anyone can share information. To me in my mind there is a clear cut difference but it may not be clear cut to all in the cluster, in practical in terms of information sharing and knowledge sharing, it's something that we need to do to make sure everyone understands the difference".*

Shared service cluster: Risk analyst 2: *"The cluster treats them as same concepts, but I know they are different".*

Shared service cluster: Risk analyst 3: *"Yes, I think everyone in the cluster has a similar understanding of knowledge sharing. Knowledge sharing takes into account one's experience".*

CIB Africa cluster: Head of cluster: *"The concept of knowledge sharing is not clear. I don't think we are at that level, where we can define that. For example information is available and can be passed, but knowledge is the interpretation, information is shared as a document".*

This seems to be in line with the definition that was highlighted by Becerra-Fernandez et al. (2004:12) (Section 2.2) that outlines the view that knowledge is at

the highest level in a hierarchy with information at the middle. The head of cluster acknowledged that the cluster is not yet at the level where knowledge sharing and information sharing can be distinguished.

4.2.6 Questions 1-5 overall conclusion for CIB ORM clusters: Current awareness and understanding of KM concepts

This section focused on obtaining an indication of the current level of awareness and understanding of KM, information management and knowledge sharing in the corporate cluster of CIB ORM of the chosen bank. From the empirical findings of this section, it can be agreed that numerous areas of possible concerns regarding the awareness and understanding of the concepts of KM within the corporate cluster have been highlighted. Furthermore, it can be agreed that the view that the head of cluster holds is different to the risk analysts that report directly to her.

4.2.6.1 Corporate cluster does not have a common or clear understanding of KM concepts and this was seen when the respondents were asked to confirm if their individual understanding is similar to the head of cluster. This could be the first barrier that the corporate cluster has to manage thus ensuring that the bi-weekly knowledge sharing session provides the cluster with knowledge instead of bombarding them with information irrelevant to their individual duties. The information and knowledge presented at the meeting should be integrated with improving their own performances.

4.2.6.2 Investment bankers cluster: The empirical findings of this section have highlighted that within the investment bankers cluster of CIB ORM, there is no common or clear understanding of KM. The views from the head of cluster and two operational risk managers confirmed the view that there is ambiguity about the concept of KM within the cluster. It was further noted, that although the respondents did not have common understanding of KM, there seems to be a good understanding of knowledge sharing, as all respondents were able to state what knowledge sharing is and differentiate it from information sharing. In addition, there was general agreement that knowledge is a valuable asset and it is valuable in the cluster. This seems to be in line with Squier and Snyman's (2004:234) (Section 1.2) views on organisational knowledge.

4.2.6.3 Shared services Cluster: It was worth noting that the head of the cluster and risk analyst 1 and 3 are of a view that the cluster has a similar understanding, while the risk analyst 2 stated that the cluster is treating information and knowledge sharing as similar concepts. This agrees with the response that the head of cluster provided, when she stated that the concepts of information and knowledge are interlinked but these responses suggest that everyone in the cluster is not sure how they link or what the implications of this linkage are, or how to maximise value from these linkages. This agrees with Ipe (2003:340) (Section 2.2) that promotes the view that the concepts of information and knowledge are more often used interchangeably.

4.2.6.4 CIB Africa cluster: It is clearly evidenced in the head of the cluster response that the head has a fundamental understanding of the KM concepts, although he acknowledged that CIB ORM is not yet at a level, whereby it can be said that the cluster has a common understanding of the KM concepts.

The next section of the questionnaire paid attention to the five key enablers of KM highlighted by numerous scholars in literature review chapter of the study.

4.3 SECTION 2: KEY THEMES

This section looked at five key themes of KM highlighted by numerous scholars in the literature review of the study. Each theme had its own set of questions within the survey instrument. The themes discussed were the organisational culture of the cluster, management support and involvement, reward and recognition, organisational structure and the information technologies infrastructure.

4.3.1 Theme 1: Organisational culture

Since organisational culture defines the core beliefs, values, norms and social customs that govern the way individuals behave in an organisation. Three key questions were asked under this enabler. The first question asked if the current culture of the corporate cluster supports and promotes knowledge sharing. The second question asked if the knowledge sharing was cluster management driven or a wider organisational initiative and the third question asked if there have been recent

changes pertaining to the organisation supporting or promoting knowledge sharing initiatives.

Question 1: Do you think that CIB ORM culture supports or promotes knowledge sharing? Please explain and give details

Corporate cluster: Head of cluster: is of a view that without a doubt the organisational culture of CIB ORM does promote and support Knowledge sharing; *"without a doubt, from a management view, we encourage knowledge sharing sessions, in a broad group there was a recent session, where the focus was one of transferring the knowledge from senior management to junior employees".*

Corporate cluster: Risk analyst 1: is of a view that there are attempts within the CIB ORM culture to promote and support knowledge sharing initiatives, however the culture is failing to promote taking ownership of knowledge sharing initiatives, the platforms exist but there is no real ownership of knowledge sharing supportive initiatives. "*I think there are attempts, where it is falling is in the ability to take ownership within the cluster, the platforms are there*".

Corporate cluster: Risk analyst 2: is of a view that culture does not support or promote knowledge sharing, however the risk analyst thought that the other clusters such as the investment bankers culture does support knowledge sharing initiatives. The risk analyst stated further that in her experience in the bank people work in silos and there is no knowledge sharing or a common corporate culture.

Corporate cluster: overall analysis of Question 1

Once again, there is no common agreement among the respondents regarding the application of a KM supporting culture that can support and promote knowledge sharing.

Investment bankers cluster: Head of cluster: *"I think within the team (investment bankers cluster) the culture does support knowledge sharing, but in the wider CIB ORM the culture is not supportive of KM, but I think it also depends on the maturity of the team".*

Investment bankers cluster; Operational risk manager 1: *"Yes the culture does support knowledge sharing; there are open lines of communication among the team and trust."* The operational risk manager's view agrees with Alam et al. (2009:116) (Section 2.11) who state that trust is one of the most effective and least costly methods that encourage people to share their knowledge.

Investment bankers cluster: Operational risk manager 2: *"No, and the culture is not supportive of knowledge sharing, and this is a result of the culture of the business model, as investment bankers cluster is highly competitive, I would like to believe that the bank would like to share knowledge, and what often one finds is that one will tend to ask why should they share their knowledge if they are not remunerated on sharing their knowledge".* This view agrees with Riege's (2005:250) (Section 2.12) statement that when an existing corporate culture does not provide sufficient support for sharing practices it can be a barrier for knowledge sharing initiatives.

Investment bankers cluster; Risk analyst: *"I think that the culture does support knowledge sharing, we are close in the team, with an exception of few, the majority of people within the team are approachable, one can simply approach one for help".* The risk analyst's view agrees with Alam et al. (2009:116) (Section 2.11) who state that trust is one of the most effective and least costly methods that can encourage people to share their knowledge. The fact that the risk analyst stated that the team is close and team members approachable, shows the element of trust exists for knowledge to be shared more freely.

Shared service cluster: Head of cluster: *"I do believe that our cluster's culture supports knowledge sharing, although it might be enhanced a bit, with the recent knowledge sharing sessions, and the current sitting plan, one can say with confidence that this culture is supportive of knowledge sharing".*

Shared service cluster: Risk analyst 1: *"Yes, I think that the culture does support and promote knowledge sharing, we have scheduled knowledge sharing in our diaries and we invite people from different areas. Based on that sort of exercise, I believe that our cluster does support knowledge sharing"*.

Shared service cluster: Risk analyst 2: *"I think with the recent activities we have had [meetings, knowledge sharing sessions], the culture is seen as supportive of KM,*

however the knowledge sits with the person trying to embed the knowledge sharing as part of CIB ORM culture. To ensure the fact that there is a platform for knowledge sharing, I can say with confidence, that the culture does support knowledge sharing".

Shared service cluster; Risk analyst 3: *"I definitely think we share knowledge, meetings are set up regularly within broader or smaller teams within the CIB ORM, so yes I do believe that the culture is supportive of knowledge sharing culture".*

Shared services Cluster: overall analysis of Question 1

Based on the above responses under this theme, it can be agreed that the culture of CIB ORM is supportive of knowledge sharing. The empirical findings are in line with

CIB Africa cluster: Head of cluster: *"It should, but I don't think we are at the level yet as we often get swamped with our expected deliverables to do first. There are times, we should try to share our roles but we don't. Looking at the values of the organisation, knowledge sharing is encouraged; one of the values of KM touches on the type of stewardship that managers exhibit, certain people believe that when they touch something it needs to change".*

CIB Africa cluster Analysis for question 1 : According to the head of cluster, the organisational culture of CIB ORM is not yet at the phase where it fully supports knowledge sharing. The head highlighted certain aspects of the culture within CIB ORM that supports knowledge sharing, such as changes in the organisational culture. Furthermore, the head of the cluster acknowledged that sometimes, people become swamped in their key deliverables, attests to the view that was promoted by Moussa (2009:902) (Section 2.12) that the focus is on the current requirements instead of future requirements.

Question 2: Do you think knowledge sharing is more your manager's initiative or an organisation-wide idea?

The question aimed to assess whether the bi-weekly meeting, used as a platform for a knowledge sharing session, was the bank initiative or was a proactive initiative by management of CIB ORM.

Corporate cluster Head of the cluster: *"The knowledge sharing initiative of these meetings is a management initiative".* In addition, the head of cluster stated*, "there are a lot of different initiatives within the broader scale of the bank".* This suggests that management supports knowledge sharing initiatives but is tackling it in their own way.

Corporate cluster: Risk analyst 1: could not articulate if the initiative was a management or an organisational initiative, however the risk analyst acknowledged that there are cultures within the CIB ORM clusters that do support knowledge sharing.

Corporate cluster Risk analyst 2: is of a view that knowledge sharing should be a management initiative and be on management's balanced scorecard; however, the analyst was not able to pinpoint if the current initiative was a management or organisational initiative.

Corporate cluster: overall analysis of Question 2

The responses indicate that there is a perception that knowledge sharing is the CIB ORM management's initiative or should be a management initiative. As respondents stated that the current knowledge sharing initiatives are management initiated, aligns with Davenport and Prusak (1998) (Section 2.12) who state that knowledge sharing behaviour can only be encouraged, not forced. Knowledge hoarding is seen as a characteristic of human beings and individual management have a better chance of encouraging knowledge sharing as opposed to a wider organisational culture.

There was a general agreement that the current knowledge sharing initiatives, such as regular meetings, are management initiatives. It was interesting to observe that operational risk manager 2 was of a view, that not enough is done to ensure that knowledge sharing provides the attendees with the knowledge required to fulfil their responsibilities and duties.

Investment bankers cluster; Head of cluster: *"The current knowledge sharing is a management initiative".*

Investment bankers cluster Operational risk manager 1: *"This is a management initiative, I think that for ORM specifically these meetings are key, because we are looking at the role of knowledge sharing and it is driven by management".*

Investment bankers cluster Operational risk manager 2: *"It is a management initiative, management initiated the knowledge sharing session, the key question is, I don't think that the bank is doing enough to make my weekly meetings very informative, that is why the team members are unable to back each other up, not sure if I can say the same about all the knowledge sharing sessions".*

Investment bankers cluster Risk analyst: *"Yes, it is a management initiative; management initiated these sessions to ensure that the cluster has acquired sufficient knowledge to fulfil their responsibilities."*

Shared service cluster: Head of cluster: *"It is a bit of both, in a sense that management and employees drive the meetings, but I think it was first driven by management".*

Shared service cluster: Risk analyst 1: *"From, where I'm sitting it was more of departmental initiative; it was more of operational risk management initiative".*

Shared service cluster Risk analyst 2; *"I want to believe that it is a management initiative, but one cannot pinpoint what could have promoted the management thinking to suddenly start this".*

Shared service cluster: Risk analyst 3; *"It is a management initiative".*

Shared service cluster: overall analysis of Question 2

From the responses, it is evident that the current knowledge sharing sessions are a management initiative. This empirical finding agrees with Wang and Noe (2010:118) (Section 2.11) that top management support is key.

CIB Africa cluster: Head of cluster: *"It was an initiative driven by management, given the fact that management felt that cluster team members are not fully exposed to other areas of the bank. Knowledge sharing is not across the wider organisation but it is a CIB ORM initiative to help manage our environments better".*

This empirical finding confirms the view that the management of CIB ORM do support and are fully aware of the benefits of knowledge sharing. This is in line with Squier and Snyman (2004:234) (Section 1.2) that managers are realising that knowledge in the form of expertise and competence is an organisational asset and that its quality and availability can help organisations face the demands of the knowledge economy.

Question 3: Have you seen any changes regarding knowledge sharing support and initiatives in the last few years (employees who have been in the organisation longer than a year)?

This question was aimed at respondents that were in the chosen bank for a period of a year or more. Two respondents from the corporate cluster were at the chosen bank for a period of more than a year. This criterion removed risk analyst 2 from the discussion.

Corporate cluster: Head of cluster: *"Yes, there have been a number of recent changes within the organisation to illustrate that the culture of CIB ORM does support knowledge sharing; one specific example is the learning and development of an academy for this".*

Corporate cluster: Risk Analyst 1: *"Yes, there have been some changes. The knowledge sharing supportive culture is there, although, it is not consistent throughout the bank".*

Corporate cluster: overall analysis of Question 3

Although the two respondents were not able to pinpoint specific changes they did to promote the view that CIB ORM culture supports and promotes knowledge sharing, albeit not actively. This reflects Abdolshah and Abdolshah (2011:173) (Section 2.7.6) who concluded that in Iranian institutions in 2011, KM was almost a new subject and its adoption was growing slowly in Iran. As a result, a significant number of institutions do not use it properly and it contributes to their inefficiency and ineffectiveness.

Investment bankers' cluster: Head of cluster: *"I have seen changes in the organisational values, that is the value of excellence and stewardship, once again it's linked to talent management".*

Investment bankers' cluster: Operational risk manager 1: *"I can't really comment on that one, not certain if there were any specific changes done to encourage knowledge sharing within the organisation".*

Investment bankers' cluster: Operational risk manager 2: *"I don't think that the bank is doing enough to tap into what they have, they are sitting on a gold mine [of knowledge] at the bank".*

Investment banker's cluster: Risk analyst: *"Yes, there were certain changes; the cluster is encouraging the knowledge sharing, as compared to the previous years, whereby it was every man for themselves".*

It was interesting to observe, that the respondents were a bit hesitant to state if there were any changes noted regarding knowledge sharing. Although the head of cluster was able to pinpoint specific values that are aligned to change but this he felt was talent management not KM, neither of the ORM respondents were able to do so. The risk analyst thought knowledge sharing was being encouraged but again it may be due to her particular task. This could be because the concept of knowledge sharing and KM are not clear within the cluster, and therefore the respondents are not able to determine if there were any changes or not.

Shared service cluster: Head of cluster: *"I have seen some changes; the concept of knowledge sharing is going hand in hand with training, and things like a recent improvement email communications".*

Shared service cluster; Risk analyst 1: *"In terms of knowledge sharing, I think it's something that started recently, but I think if we continue, it will definitely help, but it's difficult to compare the current to past knowledge sharing in the bank. Previously there was no such thing as knowledge sharing".*

Shared service cluster: Risk analyst 2: *"Yes, I think the fact that there is a platform for knowledge sharing sessions, it can be viewed as a sign of commitment from management".*

Shared services cluster: Risk analyst 3: *"Within the broad entire CIB, I think that there is a lot of exchange of information, there is a flow of information between senior management to all staff".*

Shared service cluster: overall analysis of Question 3

The empirical findings on this question promote the view that there have been positive changes in the cluster that encourages knowledge sharing. All respondents stated with confidence that there have been some positive changes seen that supports knowledge sharing initiatives.

Conclusion of Theme 1: Shared services cluster

There seems to be a gap regarding the organisational culture and its role in KM of the corporate cluster and the ideal culture that is supportive of knowledge sharing as highlighted by Alam et al. (2009:116) (Section 2.11) in their view of organisational context.

Conclusion of Theme1 : Organisational culture

Based on the empirical findings on this enabler, it can be stated that the respondents are of a view that the culture of Investment bankers and CIB ORM does not necessarily support and promote knowledge sharing initiatives. It can be agreed that based on the empirical findings on this enabler. Wong (2005:267) (Section 2.6) states that the biggest challenge for most KM efforts actually lies in the development of a knowledge supportive culture.

4.3.2 Theme 2: Management support and involvement

Wang and Noe (2010:118) (section 2.11) highlight enablers of knowledge sharing, also highlighted by previous scholars, suggesting that top management support affects both the level and quality of knowledge sharing through influencing employees commitment to KM.

This section of the survey aimed to assess the management support and involvement in the scheduling of bi-weekly meetings and the effectiveness of the meetings being used as platforms of knowledge sharing. Three questions were covered under this enabler. This first question asked if senior management support knowledge sharing

Initiatives, and if so in what ways. The second question asked to identify any recent activities by senior management to outline their commitment to knowledge sharing. The last question asked if senior management follow-up on the bi-weekly meeting.

Question 1: Do senior management support knowledge sharing initiatives? Please elaborate how

Corporate cluster Head of cluster: indicated that she is part of senior management within the CIB ORM, she does support and promote knowledge sharing within her cluster and is actively involved. However, within CIB ORM, she assumes that everyone, at all employee levels, has a shared but individual responsibility function to ensure that they share their knowledge with others.

Corporate cluster Risk analyst 1: stated that it cannot be said that senior management supports or promotes knowledge sharing within the cluster; however, management knows that knowledge sharing needs to be done. Furthermore, they know that knowledge sharing is a tool that can be used to address any inefficiencies and ineffectiveness within the cluster, but the senior manager does not have any real level of personal involvement in this.

Corporate cluster Risk analyst 2: stated that senior management does not support knowledge sharing and furthermore, her lack of involvement indicates that knowledge sharing is not a priority. The risk analyst referred to her previous employer, where knowledge sharing was actively supported by senior management; for instance, after attending training, employees were encouraged to share what they learnt with others. At CIB ORM no one ensures new information and knowledge is shared.

Corporate cluster: overall analysis of Question 1

The response from risk analyst 1 and 2 raises areas of concern highlighting the gap within the corporate cluster. Wang and Noe (2010:116), when indicating enablers of knowledge sharing (Section 2.11), highlighted management support and involvement as one of the key enablers of knowledge sharing. However, the empirical findings from the corporate cluster pinpointed that management support through involvement is lacking; while the head of cluster believes that senior management do support and promote knowledge sharing, the risk analysts within the cluster are of a different opinion.

Investment bankers cluster: Head of cluster: *"So, I mean knowledge sharing is not lesson learnt, I support knowledge sharing, the fact that the knowledge sharing champion is from my cluster, promotes the view that I do support knowledge sharing".* The response from head of cluster seems to be in agreement with the view that was promoted by Kok (2003:1) (Section 2.6), who stated that the appointment of knowledge leader/champion is an indication of the importance of KM within an organisation.

Investment banker's cluster: Operational risk manager 1: *"The sessions are still in their infancy, I'm happy with management support".*

Investment bankers' cluster: Operational risk manager 2: *"Yes, top management are members of the knowledge sharing sessions; however, I think that it is time management shows more commitment, and management need to explain what is expected from the sessions, in clear measurable objectives".*

Investment bankers' cluster: Risk analyst: *"Truly and honestly, there isn't much support, buy-in or participation by management at these meetings, merely because knowledge sharing is not seen as a priority, management hardly participate, knowledge sharing is seen as a workable/functional level, but I think that we can have more participation and guidance from management".*

Investment bankers cluster: overall analysis of question 1

The response from head of cluster seems to be in agreement with the view that was promoted by Kok (2003:1) (Section 2.6) who stated that the appointment of a knowledge leader is an indication of the importance of KM within an organisation. However, the view of operational risk manager 2 seems to challenge the current cluster existence of management support and participation. This aligns with Wang and Noe (2010:118) (Section 2.11) who state that top management support of both the level and quality of knowledge sharing is through influencing the employee commitment which, according to operational risk manager 2 seems to be missing.

The risk analyst's view is in agreement with Wang and Noe (2010:118) (Section 2.11) who state that top management support of both the level and quality of knowledge sharing is through influencing the employee commitment. The fact that the risk

analyst stated that there is not enough support from management can be viewed as a potential barrier for knowledge sharing initiatives within the cluster.

Shared services cluster: Head of cluster: *"We have in my team, we have devoted additional time, each area discusses their areas and challenge each other on problems and solutions. In addition, there is also the monthly sessions set, we invite a specific area, and ask them to share their knowledge".*

Shared services cluster: Risk analyst 1: *"I think currently, there is a support of management, management have allowed staff to take time off and participate in the knowledge sharing initiatives".*

Shared services cluster: Risk analyst 2: *"From an operational risk management perspective, I would like to think that management is supportive of the current knowledge sharing initiatives. In addition there is a great number of other knowledge sharing initiatives such as a talent accelerating programmes".*

Shared services cluster: Risk analyst 3: *"Definitely, I think within small and broader teams, management is supportive and a lot of discussion is taking place, the sessions are set up at a project's beginning".*

Shared services cluster: overall analysis of Question 1

The empirical finding on this question agree with Wang and Noe (2010:118) (Section 2.11), who state that top management support affects both the level and quality of knowledge sharing through influencing employee commitment to KM. Again, none of the respondents evidenced any kind of planning to these meetings or how they link their own work to that of other areas. It suggests that the knowledge sharing sessions remain an unstructured part of the value chain.

CIB Africa cluster: Head of cluster: *"Yes, I do support knowledge sharing initiatives".*

According to the head of cluster, management do support knowledge sharing. This seems to agree with Wang and Noe (2010:118) (Section 2.11) who discuss knowledge enablers' influence on knowledge sharing.

Question 2: Have there been any recent activities conducted by senior management to promote knowledge sharing within the cluster?

Corporate cluster: Head of cluster: The head of cluster made reference to the learning and development that is offered in the broader organisation. The head of cluster was not able to pinpoint any specific activities that she as part of senior management have conducted and argued that knowledge sharing is everyone's responsibility in the organisation not particularly hers.

Corporate cluster :Risk analyst 1: The risk analyst was not able to pinpoint any recent activities.

Corporate cluster Risk analyst 2: The fact that the analyst stated that management does not support knowledge sharing, this question was not asked.

Corporate cluster: overall analysis of Question 2

The question assessed if indeed senior management do support and promote knowledge sharing through running specifically targeted KM training activities, particularly as the literature reviewed had indicated that each manager has a responsibility to promote KM if it is to be successful. The fact that the two respondents were not able to pinpoint the recent changes with regard to better KM practice and senior management involvement or support, attested to the fact that senior management involvement and support is lacking from the corporate cluster.

Investment bankers cluster: Head of cluster: *"Yes, there is a budget for learning and development managed centrally at the wider organisation level".*

Investment bankers cluster: Operational risk manager 1: *"The sessions are still in their infancy, one cannot pinpoint specific management activities, and this is simply because the sessions are at in an infancy stage".*

Investment bankers cluster: Operational risk manager 2: *"It currently feels like someone just woke up and created the knowledge sharing sessions in order to have a tick off their box for performance appraisal".*

Investment bankers cluster: Risk analyst: *"No, I cannot think of any".*

Investment bankers cluster: overall analysis of Question 2

The question was assessing if indeed senior management do support and promote knowledge sharing. The fact that the respondents were not able to pin point the recent changes that senior management were involved in to support knowledge sharing attested to the fact that senior management involvement and support is lacking from the investment banker cluster's perspective. Operational risk manager 2 highlighted a view that perhaps there is no clear communication about the concept of knowledge sharing within the cluster, or rather the benefits or value add of those session are not fully understood. Operational risk manager 2 agrees with Joshi et al. (2012:207) (Section 2.12) that management needs to show commitment by being responsible for shaping the organisational culture, vision, policies and financial resources to support KM practice.

Shared service cluster: Head of cluster: *"Management is part of the sessions, but these sessions are still at their early development stage".*

Shared service cluster: Risk analyst 1: "Not aware of any".

Shared service cluster: Risk analyst 2: *"The only thing I can think of is the current knowledge sharing sessions, nothing else".*

Shared service cluster: Risk analyst 3: *"I'm of a view that these sessions are still at their infancy, so one cannot really comment".*

Shared service cluster: overall analysis of Question 2

Although the respondents were not able to pinpoint specific changes that management had undertaken to promote knowledge sharing, the head of cluster indicated that the fact that management is part of the session, outlines the view that management is doing something to support the knowledge sharing initiatives. The respondents confirmed that the current knowledge sharing session is a sign from management that they support knowledge sharing initiatives.

CIB Africa cluster: Head of cluster: *"I'm of a view that the current knowledge sharing sessions are the recent activities that states that senior management do support knowledge sharing initiatives within the CIB ORM cluster".*

The fact that the head referred to the recent knowledge sharing sessions as initiatives to support knowledge sharing is evidence that management do support knowledge sharing.

Question 3: Do senior management participate and follow-up on a knowledge sharing session held?

The question focused on assessing if senior management was following up on the influence (post-meeting) of the bi-weekly meeting used as platform knowledge sharing.

Corporate cluster: Head of cluster: stated that she makes an effort to attend the session, and pays attention to the types of questions that are asked in the sessions to identify the gaps. She acknowledged follow-up on knowledge sharing is lacking, for instance when an employee attends an external training course, no follow-up takes place.

Corporate cluster: Risk analyst 1: stated that there is no follow-up from senior management at the meetings. The risk analyst stated further that since her attendance of the scheduled knowledge sharing bi-weekly sessions, the senior manager has not made an effort to ask her to implement or share what has been learned.

Corporate cluster: Risk analyst 2: is also of a view that there are no follow-ups from senior management regarding the attendance of knowledge sharing sessions.

Corporate cluster: overall analysis of Question 3

The empirical findings on this question have shown that the head of cluster does attend the bi-weekly sessions in a role that actively encourages use of new information/knowledge presented at these meetings. Follow-up from the head of cluster is lacking. The response from risk analyst 1 and 2 emphasise the issue that senior management does not follow-up or support the cluster's knowledge sharing

initiatives. This could be interpreted as senior management not showing keen interest in the sessions, indicating that the sessions do not have value or are not taken seriously. This empirical finding agrees with Wang and Noe (2010:118) (Section 2.11) notion of management as an enabler of knowledge sharing, that top management support will affect the level and quality of knowledge sharing through influencing employee commitment to KM.

Investment bankers cluster: Head of cluster: *"No follow-up, knowledge sharing is conversational because there are no key deliverables, knowledge sharing is not something that is key and a deliverable".*

Investment bankers' cluster: Operational risk manager 1: *"There is a follow-up on attendance at the knowledge sharing session".*

Investment bankers' cluster: Operational risk manager 2: *"There isn't any formal tool for follow-up, I don't think that they have something formal to follow-up on those sessions".*

Investment bankers cluster: Risk analyst: *"There isn't a follow-up on those sessions".*

Investment bankers cluster: overall analysis of Question 3

Based on the above empirical findings it is clearly evidenced that management do not follow-up on the usefulness of the knowledge sharing sessions, and do not assess that the sessions are achieving their objectives. This raises a concern about the degree to which management values and understands the significance of the knowledge sharing sessions. This empirical finding also agrees with the response from operational risk manager 2, that there was no precise planning in place regarding issues related to KM within the cluster. *"It currently feels like someone just woke up and created the knowledge sharing sessions in order to have a tick off their box for performance appraisal".* This empirical finding in turn agrees with Joshi et al. (2012:207) (Section 2.12) who support the view that lack of strategic planning at a management level can be a barrier to KM initiatives.

Shared service cluster: Head of cluster: *"Yes I do follow-up, to ensure that there is value add to the clusters".*

Shared service cluster: Risk analyst 1: *"Not aware of any follow-up from management, but yes management do participate".*

Shared service cluster: Risk analyst 2: *"There is no follow-up, first attempt at knowledge sharing was putting in the sharing platforms but the intensity with which this is tackled is still lacking. In a workplace, sometimes we are so caught up, always in the back trying to keep up with things, we also deal with urgent not necessary matters".*

Shared service cluster: Risk analyst 3: *"Management does not necessarily follow-up, but they do participate in the sessions".*

Shared servicer cluster: Conclusion of Enabler 2

Although management participation is acknowledged by the respondents, it was revealed that management do not follow-up on the knowledge sharing sessions. This raises concerns about management's active support for the sessions. In addition, this could challenge Wang and Noe (2010:118) (Section 2.11), who state that top management support affects both the level and quality of knowledge sharing through influencing employee commitment to KM. One could state that the fact that there is no follow-up from management could mean that the quality and level of the knowledge shared in the session is not taken seriously and therefore is not of much use in changing future organisational performance.

CIB Africa: Head of cluster: "*That will be admin, but I also think that it could be of value to do so, and I will definitely support it".*

CIB Africa analysis: The head of cluster did acknowledge that following up will be administrative work, however he acknowledges that the follow-up on those sessions could provide cluster management with valuable information. It is surprising that follow-up that influences a change in future behaviour is seen as 'admin' and not a serious role.

Question 4: Have you seen any changes regarding knowledge sharing support and initiatives in the last few years (employees who have been in the organisation longer than a year)?

Corporate cluster Head of cluster: *"Of course, the fact that we have a dedicated resource to champion the knowledge sharing, and the individuals within the CIB ORM cluster are encouraged to participate".*

According to the head of cluster, the fact that there is a dedicated individual to champion the current knowledge sharing is an indication that management do support the knowledge sharing sessions. This is in line with Wang and Noe (2010:118) (Section 2.11), who promote selected enablers – a champion for KM.

Corporate cluster; Conclusion of Theme 2

The empirical findings highlighted a key barrier within the corporate cluster. The gap highlighted in this section is in line with key barriers identified by Riege (2005:23) and Ujwary-Gil (2008:94) (Section 2.12). In summary, this may highlight an organisational barrier that, on an enterprise/functional level, there is low involvement of management in implementing and monitoring KM and therefore a lack of leadership knowledge as to how to carry out this role.

Riege (2005:27) indicates that a lack of leadership and management direction in terms of clearly communicating the benefits and values of knowledge sharing practices affects performance. Moreover the findings in this section aligns with Riege (2005) who mentioned that lack of management direction and leadership can limit general knowledge sharing practices. Riege (2005:27) (Section 2.12) notes that since knowledge sharing is effectively voluntary and conscious, sharing is a new behaviour to learn for some people that may require training and on-going support. To this end, a clear guideline from management as to how this is to be achieved is seen to be an obvious prerequisite for effective sharing organisational levels.

4.3.3 Theme 3: Reward and recognition

The third theme looked at reward and recognition. Two questions were asked under this enabler. The first question asked if knowledge sharing was part of any recognition system for employee efforts and the second question asked if recognition for the effort put into sharing best practices is evident.

Question 1: Is knowledge sharing part of any recognition system, reward etc.? Which one?

Corporate cluster: Head of cluster: According to the head of cluster, there is a central budget for learning and development and knowledge sharing practices are being recognised in the broader organisation. The head of cluster was not able to pinpoint if knowledge sharing is part of any recognition system within the corporate cluster. Instead, the head of cluster stated that there is a central budget for learning and development in the bank, inferring that this is a type of reward system.

Corporate cluster Risk analyst 1: stated that her current role in knowledge sharing is not recognised, however in her previous role at another bank, knowledge sharing was recognised. Furthermore, the risk analyst elaborated that at her previous employer top management was actively involved in knowledge sharing initiatives linked to reward systems.

Corporate cluster Risk Analyst 2: is of a view that knowledge sharing is not been recognised or rewarded system in the chosen bank.

Corporate cluster: overall analysis of Question 1

Based on the above empirical findings, it is clear that the head of cluster was not able to confirm if the knowledge sharing was part of any recognition system within the cluster. This is of concern, as the manager should be aware of the role of such initiatives. The empirical findings of risk analyst 1 and 2 confirm that knowledge sharing is not part of any recognition system in the corporate cluster. This agrees with the finding of Alam et al. (2009:116) (Section 2.11) where, as an enabler of knowledge sharing, reward is one of the effective factors, which encourages people to share. Risk analyst 1 and 2 are of a view that knowledge sharing is not part of any recognition or reward system, which is another barrier to successful KM practice within the cluster.

These empirical findings seem to be in support of Alam's et al. (2009:116) (Section 2.11) survey study, conducted in 20 medium sized enterprises in Albania, which identified the second major barrier to knowledge sharing is related to motivation, thus lack of recognition for active participation in knowledge sharing activities is a major hindrance for knowledge sharing practices.

Investment bankers cluster Head of cluster: *"Yes, without a doubt I ensure that my team have knowledge sharing in their own personal development plans, knowledge sharing is part of their responsibility".*

Investment bankers cluster Operational risk manager 1: *"Not financial, I don't expect it to be financial, the reward is intangible".*

Investment bankers cluster: Operational risk manager 2: *"I think one of the biggest achievements of this bank would be if a formal [reward] programme was initiated and that this credited the expertise within the business for taking part and sharing their knowledge instead of depending on external outsourcing parties".* This view agrees with Ajmal (2009) (Section 2.7) that intrinsically, rewards such as personal satisfaction from doing the work is one of the incentives for knowledge efforts. In addition the view of operational risk manager 2 supports the view of Ipe (2003:346) (Section 2.10) that reciprocity as a motivator is another factor that facilitates knowledge sharing if the individual sees that the rewards coming to them depends on the extent to which they share their own knowledge with others.

Investment bankers cluster Risk analyst: *"It is one of those things that one is expected to do. It's one of those things that management expect staff to do that is business as usual".*

Investment bankers cluster: overall analysis of Question 1. These views agree with Ajmal (2009:5) (Section 2.7) that intrinsically, intangible values such as personal satisfaction from doing the work is one of the incentives for knowledge efforts. It can also be agreed that this type of motivation can also be perceived as negative and opens one up for exploitation in the workplace, which was highlighted by Ipe (2003:347) (Section 2.10).

Shared Service cluster Head of cluster: *"Not that I'm aware of".*

Shared Service cluster Risk analyst 1: *"Well, that is difficult, we are being recognised as we do get invites from management to share our knowledge with other clusters, trying to connect reward and recognition is bit difficult. In my mind, there is a bit of disconnect between the reward and recognition, one is recognised but not rewarded".*

Shared Service cluster Risk analyst 2: *"Knowledge sharing is part of my personal development plan, the bank hasn't grown to that point, to understand the value of knowledge, we are at the information phase, when the bank hasn't realised people have unique knowledge to add to the mix".*

Shared service cluster: Risk analyst 3: *"I would say definitely knowledge sharing is taken into consideration; knowledge sharing is part of my personal development plan, in one's objectives such as being assessed as a team player, knowledge sharing would be part of these objectives".*

Shared service cluster: overall analysis of Question 1

Based on the empirical findings to this question, one can state that there is a mixed view regarding the reward and recognition system related to knowledge sharing initiatives. According to the head of the cluster and risk analyst 2, there is no reward and recognition; however, it was worth noting that the risk analyst 1 and 3 stated that they are being recognised, but not necessary being rewarded. These two respondents also mentioned that their knowledge sharing is tied to the objectives of being a team player.

CIB Africa Head of cluster: *"Not enough is done to reward. There are people in the KM area driving this initiative - people from the human resource management, but few individuals are being rewarded".*

The fact that the head of cluster acknowledges that there is not enough reward and recognition, can be identified as one of the barriers that could hinder the knowledge sharing behaviour in the organisation. This seems to be in line with the study that was conducted in Albania in 2013, that outlined the lack of incentive to share knowledge as a key barrier that can negatively influence the implementation of KM.

Question 2: Do you feel that you are recognised by the effort you put into sharing best practices?

The head of cluster and risk analyst 2 were not able or willing to answer the question and requested not to respond.

Corporate cluster Risk analyst 1: stated that there is no formalised process to track and recognise knowledge sharing. The respondent indicated that each employee decides that it is a personal matter of helping a co-employee.

Corporate cluster: overall analysis of Question 2

It was interesting to observe that when the respondents were asked if they felt that they were recognised for sharing their knowledge, the head of cluster and risk analyst 2 did not want to respond to the question and it can be highlighted that this view is in line with their first response in section 4.2.1.1.

Investment bankers cluster: Overall analysis of question 2. The respondents opted not to articulate on this question. Based on the following view, the head of the cluster is of a view that since knowledge sharing is part of the responsibility of his staff, he does not promote the view that knowledge sharing should be treated as a separate activity that is rewarded. Operational risk manager 1 is of a view that there should be no financial reward and being recognised is enough but operational risk manager 2 felt there was a need for a reward system, and these all link to a need for management to assess the internal motivation factors of his staff.

Investment bankers cluster: Conclusion of Enabler 3

The empirical findings on this enabler has illustrated that knowledge sharing in the investment bankers cluster is not rewarded. The empirical finding seems to be in disagreement with the Alam et al. (2009:116) (Section 2.11), that reward is one of the effective factors that encourage people to share knowledge with others.

Shared services cluster: Head of cluster: *"Knowledge sharing is part of the job".*

Shared services cluster: Risk analyst 1*: "In my mind, there is a bit of disconnect between the reward and recognition. You get recognition but not reward".*

Shared services cluster: Risk analyst 2: *"I opt not to comment".*

Shared services cluster: Risk analyst 3: *"Knowledge sharing is part of the job; you are expected to share your knowledge as part of your job".*

Shared services cluster: Conclusion of Theme 3

Based on the empirical findings to these questions, it is clearly evidenced that knowledge sharing is not a separate activity to one's daily work activities. There is a perception that sharing knowledge is part of the job that employees are expected to do. This is in line with the three reasons that influence individual knowledge sharing.

Conclusion of Theme 3

The empirical findings under this KM enabler highlighted another gap within the corporate cluster. The respondents stated that there is no recognised reward system for KM sharing practice and the head of cluster was not able to state how and in what manner knowledge sharing forms part of a reward and recognition system. This can be identified as a barrier to knowledge sharing within the corporate culture. Chay et al. (2009:7) (Section 2.9) stated that there is a positive relation between reward and recognition and knowledge sharing activities. This appears to be lacking in the corporate cluster based on the empirical finding on this question.

Question 2: Do you feel that you are recognised by the effort you put into sharing best practices?

CIB Africa: Head of cluster: *"Yes, I do feel I am but other people are also a valuable asset, and those people that share their knowledge need to be actively rewarded".*

Although the head of cluster stipulated that he felt he was being recognised by the effort he puts into sharing the best practice, he made reference to those that share their knowledge, also needing to be recognised.

4.3.4 Theme 4: Organisational structure

The fourth enabler looked at the role of organisational structure in influencing the sharing of knowledge within the investment banking cluster of CIB ORM. One key question was asked under this enabler. The question focused on obtaining an understanding of whether the organisational structure of CIB ORM has any impact on the current knowledge sharing initiatives.

Question 1: Do you think the current organisational structure has any impact on knowledge sharing within the cluster? Please elaborate.

Corporate cluster Head of cluster: stated that the structure of CIB ORM (having four sub-clusters) does not influence knowledge sharing. According to the head of cluster, the current organisational structure of CIB ORM promotes a silo effect within each of the four sub-clusters, each cluster under CIB ORM is doing things differently.

Corporate cluster Risk analyst 1: is also of a view that the current organisational structure of CIB ORM, does have a negative impact on knowledge sharing for the entire cluster grouping within the CIB ORM. The analyst stated that the structure makes it a bit of challenge to share knowledge sharing, as there is a silo approach from each group. The risk analyst referred to the fact, that even after knowledge sharing sessions each cluster under CIB ORM, apply and implement the framework or knowledge differently within their own work environments.

Corporate cluster Risk analyst 2: stated that the current structure is not effective for knowledge sharing and could not articulate further.

Corporate cluster Conclusion of Theme 4

The empirical finding for this enabler within the corporate cluster agrees with Riege (2005:250) (Section 2.12), who discusses silos as barriers of knowledge sharing, as the physical work environment, both internal and hierarchical, inhibits sharing of what should be common practices. It is further shown that the empirical findings supports Wang and Noe (2010:119) (Section 2.11) who state that the organisational structure has an important role to play in ensuring how employees interact with each other, which is borne out based on the responses to this question. Wang and Noe (2010:119) (Section 2.11) comment on organisational structure and its effect on the manner in which employees within an organisation are facilitated to interact with each other, which is relevant to in the CIB ORM context.

Investment bankers cluster: Head of cluster: *"Formal knowledge sharing is tricky [because of current organisational structure], geographically it's a bit tricky, and geographic location has an impact on knowledge sharing, as the two locations that CIB ORM occurs in are distant, central JHB and Sandton offices"*.

Investment bankers cluster: Operational risk manager 1: *"Teams operate in silos, the structure could not be better but there are too many silos, however the structure does allow open conversation, although it is always in a teaching format."*

Investment bankers cluster Operational risk manager 2: *"I think that we are building a lot of silo mentality, there is that issue. We are sitting in a silo, for example I don't know anything about the other teams business, if the structure is flat, then there are too many chiefs and not enough followers. The current organisational structure says wait for a knowledge sharing session to happen once a week, but there are weekly different clusters meetings. If a person is not exposed to all the other cluster meetings, they will not get even a minimal exposure to the other clusters".*

Investment bankers cluster Risk analyst: *"I think that the organisational structure is relevant to the cluster performance. In, the current set up, one key contact person goes for each team, but I think the head of cluster has to be the one to go to the meetings in person".*

Investment bankers cluster Conclusion of Theme 4

The empirical findings under this enabler agrees with Wang and Noe (2010:119) (Section 2.11) who stipulate that organisational structure affects the manner in which employees within an organisation interact with each other, and furthermore that a functionality segmented structure (as inferred by operational risk manager 2 and the risk analyst) is likely to prevent knowledge sharing functions.

Shared services cluster: Head of cluster: *"The structure of CIB ORM is open, and therefore this does have an impact on knowledge sharing initiatives. People are free to share their knowledge".*

Shared services cluster Risk analyst 1: *"I think the manner in which the organisation is structured helps create expertise within the clusters. It allows people within the clusters to be specialist in certain aspects and as a result they become experts".*

Shared services cluster Risk analyst 2: *"I think that the structure in itself, end to end, falls into a grey area. It would not necessarily encourage knowledge sharing.*

The current structure does not necessary permit knowledge sharing to any great extent".

Shared services cluster Risk analyst 3: *"I think the structure does impact knowledge sharing positively, because the CIB ORM does encourage the interaction between the clusters".*

Shared services cluster Conclusion of Theme 4

The empirical findings on this question supports the view that organisational structure affects the manner in which employees within an organisation interact with each other (Wang & Noe, 2010:119) (Section 2.11). Furthermore, it is clearly evidenced that the manner in which the CIB ORM structure has had an impact on influencing how employees interact with each other.

CIB Africa cluster: Head of cluster: *"Yes, the organisational structure does impact knowledge sharing, but no one knows what is currently happening in my portfolio, if I leave the organisation, I'm leaving with my knowledge without sharing".*

According to the head of cluster, organisational structure does have an impact in encouraging or discouraging the knowledge sharing behaviour within the cluster. Currently, the head is suggesting that he has not been asked to share his expertise and this will create a gap if he now leaves with two vacant posts already in his cluster. This is in line with Wong (2005:261) (Section 2.6) who discusses enablers for KM.

4.3.5 Theme 5: Information technologies

Information technologies (IT) infrastructure was the fifth enabler covered in the questionnaire. The key focus of the questioning under this enabler was to determine if there is an existing IT infrastructure in CIB ORM to encourage participation of IT and integration of new knowledge and information resulting from the existing knowledge sharing meeting sessions. Risk analyst 2 elected not to answer this question.

Corporate cluster: head of cluster: stated that there is no IT infrastructure due to the recent loss of skills and employees within the IT department of the CIB ORM cluster of the bank.

Corporate cluster Risk analyst 1: stated that on a broader scale, CIB ORM is lacking in IT input when it comes to developing and maintaining IT infrastructures. *"The current information technologies infrastructure is close to non-existent*". The risk analyst stated that the knowledge sharing sessions are paper-based and after the sessions papers are discarded, which supports the view that the infrastructure to support knowledge sharing within the cluster is lacking.

Corporate cluster: Analysis of Theme 5

It is clear in the above responses that IT support in a KM sense is lacking. The findings agree with Riege (2005:23) (Section 2.12) in that modern technologies that purposefully create and support integrated tools and systems by providing a suitable sharing platform accessible to any of those in need of knowledge sharing is a barrier to KM if not implemented. Alam et al. (2009:117) (Section 2.6) are of a view that knowledge sharing technology may provide a visible symbol of management support for knowledge sharing initiatives.

Investment bankers cluster: Head of cluster: *"Enough time is not spent ensuring those infrastructures are in place, the current view is that those infrastructures prohibit knowledge sharing, it is more of an information sharing meeting at present and it is not accessible to all as it is meant to be".*

Investment bankers cluster: Operational risk manager 1: *"There is no need, but the SharePoint is there, content is stored there, we have a SharePoint and all that was covered in the meeting is stored in the SharePoint".*

Investment bankers cluster: Operational risk manager 2: *"We do have the infrastructure in place, we have web, it's brilliant with conference calls. In the bank we have infrastructures, the infrastructure is available, geography boundary is broken down".*

Investment bankers clusters: Risk analyst: *"I have no awareness of any infrastructure in place".*

Investment bankers cluster: Conclusion of Theme 5

The empirical findings under this enabler agree with Ajmal (2009:5) (Section 2.7), that infrastructure is the biggest KM enabler and in some cases a barrier, particular when it is not properly managed or there is no existence of it. It is interesting to note that the risk analyst, who indicated that she believes that knowledge sharing occurs, is not confident of infrastructure to do this, inferring that her knowledge sharing is entirely personal.

Shared service cluster: Head of cluster: *"Yes, we do have the infrastructures, and I think that the current infrastructures are very convincing, raw data is uploaded at SharePoint".*

Shared service cluster: Risk analyst 1: *"No, I am not aware of any infrastructures in place".*

Shared service cluster: Risk analyst 2: *"Yes, there is an existing infrastructure. However it needs to engage and allow dialogue, which it doesn't at the moment".*

Shared service cluster: Risk analyst 3: *"No, I am not aware of any infrastructures in place".*

Shared service cluster: Conclusion of Theme 5

Based on the empirical findings to this question, it is clear that current systems available to staff to handle knowledge can either be the enabler or barrier of KM as highlighted by Ajamal (2009:5) (Section 2.7). As seen in past interviews, it remains surprising that some employees do not consider the SharePoint system relevant to knowledge sharing. In addition the fact that risk analyst 2 stated that the existing infrastructures need to engage and allow dialogues supports the view of Wong (2005) (Section 2.6) regarding enables of KM.

4.4 CLOSING QUESTIONS

This section of the questionnaire focused on general questions related to the knowledge sharing and respondents were asked to identify other barriers that they personally felt are hindering the sharing of knowledge within the corporate cluster of CIB ORM.

Corporate cluster: Head of cluster: lack of time is one of the key barriers that have potential to hinder the sharing of knowledge within the cluster. *"Time is a number one priority; people are not attending knowledge sharing meetings because just getting through one's daily work is a challenge so having to set time aside for sharing sessions is not always possible"*

Corporate cluster: Risk analyst 1: *"The first barrier that is hindering the effective sharing of knowledge within the corporate cluster is related to lack of management buy-in and active involvement in the knowledge sharing sessions. In addition I can say that lack of clear definition or understanding of knowledge sharing and information sharing are also barriers that I can think of, and the last one is lack of technological tools to support the existing infrastructures and for me this is a great concern".*

Corporate cluster: Risk analyst 2: *"There is a confusion here of what is defined as knowledge sharing and information. I think that the biggest barrier in this corporate cluster, is the fact that the cluster is not clear on what is knowledge and information sharing".*

Corporate cluster: Analysis of closing questions

The head of cluster's view strongly agrees with BenMoussa (2009:902) (Section 2.12) that pinpointed that from an employee perspective, the requirement for considerable time and effort in the participation of KM initiatives, such as meetings, can negatively influence the implementation of KM initiatives. The barriers identified by risk analyst 1 strongly agree with the barriers that were highlighted by Ujwary-Gil (2008:94) (Section 2.12), an organisational barrier needs to be tackled from an organisational level to bring improvement. Risk analyst 2's view agrees with BenMoussa (2009:902) (Section 2.12) who stated that when information is confused

with knowledge it makes it nearly impossible to plan and communicate the benefits of KM efforts to targeted users. In this case, the head of the cluster has already said that there is a training academy where new knowledge is imparted but the head of cluster is seemingly failing to recognise that as manager she has to ensure time is made for successful KM practices to happen.

4.4.1 Corporate cluster: Conclusion

This section has provided corporate cluster empirical findings regarding the ability of the cluster to successfully adopt and benefit from the implementation of KM with specific reference to the bi-weekly meetings that are used as a platform for knowledge sharing. The empirical findings of the corporate cluster have highlighted numerous gaps within the cluster that require urgent management attention, in order to ensure that the current bi-weekly meetings are providing the employees with the tailored knowledge they need to optimally fulfil their duties.

The following were highlighted in the empirical findings:

- There is misalignment between the perception of KM enablers and barriers that the head of cluster and that the risk analysts hold. Based on the empirical findings of the study it was clear that what the head of the cluster perceives, and what the risk analysts view as reality are two different worlds. It was further highlighted in the study, that:
  - There is no common or clear understanding of concepts within KM, respondents were not able to distinguish clearly between KM and information management indicating a need for training on these concepts and the role of each;
  - The organisational culture is perceived to be non-supportive of knowledge sharing initiatives;
  - Management support is lacking regarding their participation and involvement in driving value from the current knowledge sharing sessions;
  - There is no reward and recognition for knowledge sharing initiatives within the cluster;

- The current organisational structure of the cluster, regarding time management, is viewed as negatively impacting the knowledge sharing initiatives; and
- IT supporting KM best practice activities are lacking.

Based on these empirical findings, it can be concluded that the corporate cluster is not yet ready to optimise performance with KM. Many of the key enablers of KM, highlighted by numerous scholars as cited in Chapter 2, are lacking. The following were also indicated as key barriers, lack of time and managerial effort required to allow employee participation in the knowledge sharing sessions, lack of common and clear understanding of knowledge sharing, lack of management involvement in evolving processes, and tools to support knowledge sharing initiatives within the cluster.

Investment bankers cluster: Head of cluster: *"There is room for improvement; one is often too busy to attend the session, as it is not always a priority. The key barriers or hindrance concerning the knowledge sharing session is the fact that there is no formalised approach to knowledge sharing".*

Investment bankers cluster head of cluster: stipulated further that, *"People are generally willing to share their knowledge, but there is no time, no formal framework, but one cannot formalise knowledge sharing as I believe that it needs to come from individuals".*

Investment bankers cluster: Operational risk manager 1: *"There is room for improvement of the current knowledge sharing sessions, it needs to be taken seriously and that it is made more labour tense, I think as the sessions gains momentum, it [knowledge sharing] will start to be taken seriously. The key barriers in my view are time constraint issues and the fact that the sessions are not taken seriously by all. People are busy being busy. The context of the session is also another issue that needs attention, as people are paying attention only to what they think is relevant to them".*

Investment bankers cluster Operational risk manager 2: *"To be honest, there aren't incentives and is not in the individual personal development plans, so unfortunately people do what they are rewarded for, put the knowledge sharing into*

the personal development plans, set out the objectives and give it a weighting because if there is no recognition and reward for it, then the only way to get people to participate formally is to let it become an objective".

Investment bankers cluster: Risk analyst: *"It all depends on how sessions are structured, the difference is based on the presenter, and the presenter needs to be knowledgeable in the sessions. The first barrier to knowledge sharing relates to job security (does sharing your knowledge make you disposable), and the last one is the fact that knowledge sharing is not taken seriously".*

Investment bankers cluster: Conclusion of closing questions

The head of cluster, operational risk manager 1 and risk analyst seem to agree with BenMoussa (2009:902) and Riege (2005:23) (Section 2.12), that time and effort involved in the participation are among the leading barriers for their cluster. Operational risk manager 2 supports the view by Joshi et al. (2012) (Section 2.12) who state that lack of motivation, rewards and recognition are common barriers of KM.

4.4.2 Investment bankers cluster conclusion

This section has provided the investment bankers cluster's empirical findings regarding the ability of the cluster to successfully use, adopt and benefit from the implementation of KM with specific reference to the bi-weekly meetings that are used as a platform for knowledge sharing. There was no common or clear understanding of the concept of KM and respondents were not able to distinguish between KM and information management. The organisational culture is perceived to have a mixture of both supportive and non-supportive cultural characteristics

The empirical findings regarding management involvement and support outlined the view that management do not follow-up on knowledge sharing sessions, so do not assess if the sessions are achieving any objectives. This raises an area of concern, if indeed management do value and understand the significance of the knowledge sharing session. This empirical finding also agrees with the response from operational risk manager 2, who outlined that the current knowledge sharing feels like there was no proper planning in place.

Based on the above empirical findings, it can be concluded that the investment bankers cluster is not successfully implementing knowledge sharing or KM. Key enablers of KM, highlighted by numerous scholars in the field of KM, are lacking. Factors such as time and effort involved in the participation at knowledge sharing initiatives and lack of motivation were among the leading barriers identified in the cluster by the respondents

Shared service cluster: Head of cluster: *"I don't think the current knowledge sharing sessions are working as they are meant to be, knowledge sharing sessions are not a priority, and something needs to be done to make them a priority – it may start as the year continues".*

Shared service cluster: Risk analyst 1: *"I think there is an overall effort for KM across the bank, sometimes people don't realise that knowledge has been lost until they [employees] are gone. I think the cluster still has a long way to go. The cluster needs to ensure that knowledge sharing becomes a priority".*

Shared service cluster: Risk analyst 2: "*Possibly how knowledge sharing is structured could be improved, it can bring a lot of fraternity. The platforms are there, but dialogue is missing".*

Shared service cluster: Risk analyst 3: *"I think the emphasis needs to be on giving [us] time required to attend the sessions, and set objectives for what one will gain from these sessions".*

Shared service cluster: Conclusion of closing questions

Based on the empirical findings of these questions, shared services, as a cluster, is of a view that the current knowledge sharing sessions are not taken as a priority, and factors such as the time and effort that is required to share knowledge are identified as key barriers to knowledge sharing.

4.4.3 Shared services Conclusion

This section has provided the shared services cluster's empirical findings regarding the ability of the cluster to successfully adopt and benefit from the implementation of

KM with specific reference to the bi-weekly meetings that are used as a platform for knowledge sharing.

As with the previous cluster interviews there was no common or clear understanding of the concept of KM, however it was further noted that the respondents were able to distinguish between KM and information management in their responses. The organisational culture is perceived to have a mixture of both supportive and non-supportive cultural characteristics

The empirical findings regarding management involvement and support outlined the view that management do not follow-up on knowledge sharing sessions to assess if the sessions are achieving their objectives. This raises an area of concern, if management indeed appreciate the sessions for their untapped value and if they understand the significance of the knowledge sharing sessions with regard to such issues as future risk management and organisational performance.

Based on the above empirical findings, it can be concluded that the shared services cluster is not implementing KM practices in a way that is necessarily going to influence future performance. Factors/barriers such as time and effort taken to be involved in the participation of knowledge sharing initiatives and lack of reward have been identified in this cluster.

CIB Africa Analysis The head of cluster did acknowledge that following up will be administrative work, however he acknowledges that the follow-up on those sessions could provide cluster management with valuable information. It is surprising that follow-up that influences a change in future behaviour is seen as ‘admin’ and not a serious role.

CIB Africa Head of cluster: *“All these knowledge sharing sessions are in their diaries, but they get cancelled easily. People have things to do and knowledge sharing sessions are the least of their worries”.*

According to the head of cluster, knowledge sharing sessions are not taken seriously within the cluster, and this seems to be in line with Riege’s (2005:25) view that time restrictions are a reason why people may potentially hoard their knowledge rather than spend time sharing knowledge with others.

4.4.5 CIB Africa Conclusion

Based on the empirical findings of the CIB Africa cluster, one could argue that the cluster has some elements that show that the cluster has the ability to use, adopt and benefit from KM with a specific reference to knowledge sharing initiatives. It is clear in the findings that management of the cluster is keen and supports the knowledge sharing initiatives.

4.5 Horizontal collation and consideration of the implications of the responses of CIB ORM clusters' empirical findings

This section collates and discusses empirical findings of the four clusters (corporate, investment, shared services and CIB Africa) within the CIB ORM cluster. The analysis of the empirical findings is based on the structure of the questionnaire. As per the questionnaire template (Appendix 3), the first section of the questionnaire focussed on assessing the current level of awareness and understanding of KM within the four clusters of CIB ORM and the second section focused on the key enablers of KM as per the literature review. The last section focused on asking the respondents to identify key barriers of knowledge sharing specific to their clusters.

4.5.1 Section 1: Current level of awareness and understanding of KM

The empirical findings in this section have shown that overall the clusters within CIB ORM had no common or clear understanding of KM. It was further noted that when the questions focused on knowledge sharing concepts, the respondents had a fairly good understanding of knowledge sharing and were able to distinguish the concept of knowledge sharing from information sharing.

From the corporate cluster perspective, it was evident that the cluster did not have a common or clear understanding of KM conepts and this was seen when the respondents were asked to confirm if their individual understanding is similar to the cluster. Although the head of the cluster was of a view that the cluster had a similar understanding, the risk analysts painted a different picture.

From the investment bankers cluster perspective, no common or clear understanding of KM concepts existed and this was seen when the respondents were asked to confirm if their individual understanding is similar to the cluster. The view of the head of cluster and two operational risk managers confirmed that there is ambiguity around the concept of KM within the cluster. It was further noted, that although the respondents did not have a common understanding of KM, there seems to be a good understanding of knowledge sharing, as all respondents were able to state what knowledge sharing is and differentiate it from information sharing.

From the shared services cluster perspective, it was confirmed that there is no common or clear understanding of KM concepts; the respondents were not able to distinguish between KM and information management. However, the respondents were able to distinguish the concept of knowledge sharing and information sharing.

From the CIB Africa cluster perspective; there was a clear understanding of the KM concepts. The head of cluster was able to articulate the difference between the concepts of KM, knowledge sharing, information management and information sharing.

Section 1: conclusion

The overall empirical findings under this section have revealed that none of the CIB ORM clusters (corporate, investment, shared services and CIB Africa) have a clear and common understanding of KM.

It was worth noting that although there is no clear or common understanding of KM concepts, there was a general agreement from the respondents that the concept of knowledge sharing and information sharing are two different concepts and cannot be treated in the same way.

Two gaps were noted under this section: the first gap highlighted the view that top management do not share the same understanding of KM. Second, it was noted that the concept of KM remains a new concept and is not well understood in the clusters. This gap is in line with Paulin and Suneson's (2012:81) (Section 2.2) view that there is a need for a well-defined taxonomy, with clear concepts and terms, which is essential for efficient KM.

The empirical findings align with Joshi's et al. (2012:208) (Section 2.13) top ten common KM barriers, which highlight that knowledge sharing may be hindered if the concept of KM is not well understood by all stakeholders of the organisation. In addition, successful implementation requires properly and clearly drafted guidelines, which require support from and involvement of the top management. Furthermore, it can also be argued that lack of familiarity with KM, highlighted by Ajmal (2009:4) (Section 2.7) is clearly evidenced in CIB ORM clusters and needs to be addressed.

4.5.2 Section 2: Key themes

This section looked at five key enablers of KM highlighted by scholars in the literature review of the study.

4.5.2.1 Theme 1: Organisational culture

From the corporate cluster perspective, there seems to be a gap regarding the actual organisational culture and an ideal culture that is supportive of knowledge sharing. The risk analysts of the cluster are of a different view than the head of cluster as to what this structure should look like.

From the investment banker cluster perspective, it can be stated that the culture of this cluster and CIB ORM do not necessarily support and promote knowledge sharing initiatives.

From the shared services cluster perspective, it can be agreed that the culture of shared services within CIB ORM is supportive of knowledge sharing.

From the CIB Africa cluster perspective, according to the head of cluster, the organisational culture of CIB ORM is not yet at the phase, where it fully supports knowledge sharing. Although the head did highlight certain changes to the culture within CIB ORM that support knowledge sharing.

From the empirical findings of this enabler, it can be agreed that the culture of the clusters of CIB ORM is not at a level, where it can be confirmed that it supports successful or optimised knowledge sharing or KM. However, it was interesting to note that the shared service cluster was of a view that the culture is supportive of knowledge sharing, whereas the others clusters held a different view.

Further study would be needed to understand why they are so advanced in their concepts of KM and knowledge sharing while the other clusters are not, similarly the CIB Africa head seemed clear on KM and knowledge sharing.

4.5.2.2 Theme 2: Management support and involvement

From the corporate cluster perspective, although the head of cluster does attend the bi-weekly sessions, the response from risk analyst 1 and 2 emphasise the issue that senior management does not follow-up with post meeting support for additional knowledge sharing initiatives. This could be interpreted that senior management does not show a keen interest in the sessions, that these sessions do not have value nor does top management take them seriously.

From the investment banker cluster perspective, it can be stated that the respondents are of a view that the culture of investment bankers and CIB ORM does not support and promote knowledge sharing initiatives.

From the shared services cluster perspective, it can be agreed that management and employees do support knowledge sharing although the follow-up on knowledge sharing activities was indicated as lacking.

From the CIB Africa cluster perspective, according to head of cluster, management do support knowledge sharing, although follow-up is lacking.

There was a general feeling in the clusters that management is supportive and do participate in the current knowledge sharing initiatives, but fail to encourage follow-up of the sessions held.

4.5.2.3 Theme 3 Conclusion: reward and recognition

From the corporate cluster perspective, it is clear that the head of cluster was not able to confirm if the knowledge sharing was part of any recognition system within the cluster. The empirical findings of risk analyst 1 and 2 confirm that knowledge sharing is not part of any recognition system in this cluster.

From the investment bankers cluster perspective, knowledge sharing in this cluster is not rewarded.

From the shared services cluster perspective, there is a mixed view regarding the reward and recognition system related to knowledge sharing initiatives. According to the head of the cluster and risk analyst 2, there is no reward and recognition; however, it was worth noting that the risk analyst 1 and 3 stated the fact there they are being recognised but not necessarily rewarded.

From the CIB Africa cluster perspective, the head of cluster acknowledges that no reward and recognition can be identified for employees and that this is one of the barriers that could hinder the knowledge sharing behaviour in the organisation.

It seems that knowledge sharing is not rewarded as a separate activity but it is expected that individuals participate in knowledge sharing. It was interesting to observe that employees within the shared services cluster are of a view that they are recognised for sharing their knowledge but not necessarily rewarded.

4.5.2.4 Theme 4: Organisational structure

From the corporate cluster perspective, the current physical work environment, internal and hierarchical does inhibit sharing of most practices within the cluster.

From the investment bankers cluster perspective, the organisational structure affects the manner in which employees within an organisation interact with each other and furthermore the current functionality segmentation structure is likely to prevent knowledge sharing functions.

From the shared services cluster perspective, organisational structure affects the manner in which employees within an organisation interact with each other.

From the CIB Africa cluster perspective, according to the head of cluster, organisational structure does have an impact in encouraging or discouraging the knowledge sharing behaviour within the cluster.

There was a general agreement among the clusters that the organisational structure of CIB ORM does influence how knowledge is shared within the cluster.

4.5.2.5 Theme 5: Information technologies

From the corporate cluster perspective, IT technological infrastructures that support knowledge sharing are lacking.

From the investment bankers cluster perspective, CIB ORM does not have existing IT infrastructures to support knowledge sharing initiatives.

From a shared services cluster perspective, CIB ORM does not have existing infrastructures to support knowledge sharing initiatives.

From the CIB Africa cluster perspective, according to the head of cluster there are no infrastructures in place to support knowledge sharing initiatives.

Based on the overall empirical findings under this cluster, it can be agreed that CIB ORM does not have information technologies to support knowledge sharing initiatives. It was interesting to note that certain employees in different clusters mentioned the bank's SharePoint system as the place where all the meeting outcomes should be loaded for sharing. It is not commonly understood that this facility exists, as it was not mentioned.

4.5.2.6 Conclusion: Key themes

The overall empirical finding under this section has revealed that CIB ORM clusters (corporate, investment, shared services and CIB Africa) need to pay more attention to the factors that Wong's (2005:261) (Section 2.6) enablers of KM implementation highlighted as important factors that influence the success of a KM initiative.

It was clearly evidenced in the empirical findings that the culture of the clusters of CIB ORM is not at a level, where it can be confirmed that it supports successful or optimised knowledge sharing or KM. However, it was interesting to note that the shared services cluster was of a view that the culture is supportive of knowledge sharing, whereas the others clusters held a different view. The fact that the other clusters hold different views from the shared service cluster aligns with Wong (2005:267) (Section 2.6.1) who states that the biggest challenge for most KM efforts lies in developing a knowledge supportive culture.

The empirical finding under the top management support and involvement enabler for CIB ORM, revealed that a general feeling existed in the clusters that management is supportive and do participate in the current knowledge sharing initiatives, but fail to encourage follow-up of the sessions held.

The empirical findings revealed an area of concern that was highlighted by Wang and Noe (2009:116) (Section 2.11), who stipulated that top management's failure to encourage and follow up on the sessions held could be perceived as lack of management support of the current knowledge sharing sessions. Furthermore, it could affect the level and quality of knowledge shared in the sessions held and future ones too.

As far as the reward and recognition enabler is concern within the CIB ORM cluster, it seems that knowledge sharing is not rewarded as a separate activity but it is expected that individuals participate in knowledge sharing. It was interesting to observe that employees within the shared services cluster are of a view that they are recognised for sharing their knowledge but not necessarily rewarded.

It was worth noting that although Alam's et al. (2009:116) (Section 2.11) enablers for knowledge sharing, stipulated that employees will generally act in a way that they perceive as being rewarded. However, the same could not be pinpointed in the CIB ORM clusters, although the shared services cluster supported the view highlighted by Alam et al. (2009:116) (Section 2.11) that reward is not only focused on tangible things, but also on the outcomes that will make individuals feel that they are achieving their intrinsic or extrinsic needs.

The empirical finding for the organisational structure enabler for CIB ORM has revealed that there was a general agreement among the clusters that the organisational structure of CIB ORM influences how knowledge is shared within the cluster. This empirical finding agrees with Wang and Noe's (2010: 119) (Section 2.11) enablers of knowledge sharing, which stated that organisational structure affects the manner in which employees within an organisation interact with each other.

Although the respondents were not able to elaborate how the current organisational structure was affecting the knowledge sharing within the CIB ORM, it was agreed that

the current organisational structure is another enabler that cannot be overlooked. Organisational structure should be considered when assessing whether the current bi-weekly meetings are possibly bombarding employees with information or if these meetings are providing employees with the tailored knowledge that they need, at the time that they need it.

From the empirical findings on information technologies for CIB ORM, it can be agreed that CIB ORM does not have information technologies to support knowledge sharing initiatives. It was interesting to note that certain employees in different clusters mentioned the bank's SharePoint system as the place where all the meeting outcomes should be loaded for sharing. It is not common knowledge that this facility exists, as some respondents did not mention this facility.

4.6 CLOSING QUESTIONS: KEY BARRIERS

This section of the questionnaire focused on general questions related to the knowledge sharing and in addition, the respondents were asked to identify barriers that hinder the sharing of knowledge within the organisation.

- *Corporate cluster:* two main barriers were identified, time and effort involved in the participation of KM, and the confusion between the definitions of information and knowledge.
- *Investment cluster*: two top barriers identified were time and effort involved in the participation in the session and the lack rewards and recognition.
- *Shared services cluster*: two top barriers are that knowledge sharing initiatives are not taken as a priority, and the time and the effort that is required to share knowledge.
- *CIB Africa cluster*: knowledge sharing sessions are not taken seriously within the cluster.

Based on the key barriers identified by the four clusters within the CIB ORM cluster, it is evident that the top barriers within the clusters are as follows:

- Lack of time and effort to participate in the knowledge sharing sessions;
- Knowledge sharing sessions are not taken seriously;

- Lack of clear definitions of knowledge and information; and
- Lack of reward and recognition.

It was interesting to observe that key barriers identified in the CIB ORM cluster link to both organisational and individual barriers highlighted by Riege's (2005:23-25) (Section 2.12) barriers to knowledge sharing. Furthermore it was also worth noting that once again the identified CIB ORM KM barriers are closely linked to Joshi's et al. (2012:208) (Section 2.7) top ten common KM barriers.

4.7 APPLICATION OF THE SECI MODEL IN THE CIB ORM CLUSTERS

The SECI model (Nonaka and Takeuchi, 1995) puts an emphasis on the view that knowledge is transformed within and between tacit and explicit forms through four main processes namely, socialisations, externalisation, combination and internalisation. Furthermore the model explains Knowledge as a movement through four transitions, in which the first movement tacit knowledge is converted to tacit knowledge, second movement tacit knowledge converts to explicit knowledge, third movement explicit knowledge is converted to explicit knowledge and lastly explicit knowledge converts into tacit knowledge.

Based on the empirical findings on study and, it can be argued that there are certain gaps of SECI (Nonaka & Takeuchi,1995) model that exists within the CIB ORM cluster. In ORM the SECI model can be expressed through the following activities:

- **Socialisation Process:**

The empirical findings of the study revealed that the two main barriers that discourages knowledge sharing within the cluster, are factors related to time and effort required in the participation of the knowledge sharing sessions. Furthermore it can be argued that because of the identified barriers, the social interaction among the cluster is limited and therefore there is limited opportunity to share one's own experience and understanding of the risk experiences.

- **Externalisation Process:**

Lack of rewards or incentives to participate in the schedules KS sessions, could imply that the combination process, whereby tacit knowledge is turned into explicit knowledge, is hindered. It could further imply that the operational risk professionals within the CIB ORM cluster do not engage in dialogues among themselves in responding to questions and elicitation of stories that encourages sharing of best practice within the ORM.

Based on the above discussion of the gaps identified in social and externalisation processes of SECI model within CIB ORM cluster, it can be argued that the identified gaps within the processes, leads to gaps in knowledge sharing within the cluster. In addition lack of internal processes and policies establishment on knowledge sharing, makes it challenging for the cluster to encourage and have common awareness and understanding of knowledge sharing.

4.8 CONCLUSION

This chapter set out the empirical findings of the interviews with the four clusters within the bank. These interviews included information about basic key concepts, barriers and enablers of KM, and knowledge sharing practices within the cluster.

The next chapter focuses on the conclusion and recommendations of the study.

CHAPTER FIVE
CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter provides recommendations that CIB ORM can implement to ensure that its current bi-weekly meetings add value to the cluster and consequently the organisation's future performance.

The primary objective of the study was to assess if the current weekly meetings are providing employees with the knowledge they need, at the time they need it. The secondary objectives assessed first, the current level of CIB ORM's awareness and understanding of the key concepts of knowledge, knowledge sharing, KM, information management and information sharing. Second, it looked at the enablers and barriers of knowledge sharing, different schools of thoughts were taken into consideration in determining the enablers and barriers of KM, and the focus was narrowed to specific enablers or barriers of knowledge sharing. Third, it looked at drawing conclusions from the study findings and proposing recommendations that CIB ORM can adopt to ensure that its current bi-weekly meetings, scheduled as knowledge sharing sessions, are not bombarding employees with information but rather providing them with the tailored knowledge they need, at the time they need it.

The objectives of this study were reached by answering four key research questions. The first research question focused on obtaining an understanding of the CIB ORM context (What is CIB ORM ability to successfully adopt, use and benefit from KM implementation in terms of knowledge sharing with regard to their bi-weekly meetings). In order to answer the question, the research survey instrument had a set of questions that focused on assessing CIB ORM's awareness and understanding of KM and knowledge sharing. The respondents were asked to define the concepts of knowledge management and knowledge sharing, and were asked if these concepts are different from information management and information sharing respectively.

The second research question focused on the organisational culture of CIB ORM (What is the role of organisational culture in promoting knowledge sharing within the

CIB cluster). The respondents were asked three sub-questions in the survey instrument related to the organisational culture of CIB ORM. The first sub-question asked the respondents if they thought that the culture of CIB ORM supports knowledge sharing, and were requested to elaborate. The second sub-question asked the respondents if the current knowledge sharing initiatives were a management or an organisation-wide initiative. The third sub-question asked the respondents that have been in the organisation longer than a year if they have seen any changes that supports the view that the organisational culture of CIB ORM supports knowledge sharing.

The third research question (Is there sufficient motivation for the employees to actively share their knowledge in the bi-weekly meetings?) focused on motivation to share knowledge. Respondents were asked two sub-questions, first, if knowledge sharing was part of any recognition system, and if so how is knowledge sharing measured. Second, the respondents were asked if they feel recognised by the effort they put into sharing best practices.

The fourth research question focused on management support and involvement in the scheduled knowledge sharing sessions (Is there strong and visible management support for the scheduled knowledge sharing?). Two sub- questions were asked, the first question asked the respondents if senior management support knowledge sharing initiatives, and if so, how. The second sub-question asked the respondents to identify any recent activities conducted by management to promote knowledge sharing within the department.

5.2 CONCLUSION AND RECOMMENDATIONS

It can be concluded that the findings of the study have highlighted areas of concern to which management of CIB ORM needs to pay attention. This will enhance the cluster's ability to implement KM, with a specific focus on their scheduled knowledge sharing sessions and the value they currently generate, as opposed to the increased value they could generate if better KM and knowledge sharing practices were implemented in line with the literature review.

Based on the findings of this research, reviewed within the existing body of knowledge defined in the literature review, the recommendations for the focus bank are as follows:

5.2.1 Recommendation 1

The management of CIB ORM need to create awareness and what is knowledge sharing and the value add of it within the cluster. This could be implemented by means of management active involvement in the session and also following up on the held and planned sessions.

5.2.2 Recommendation 2

The attendance of the knowledge sharing sessions needs to be part of the Key Performance Indicator (KPI) of each employee within the cluster. This will encourage attendance and active involvement in the session.

5.2.3 Recommendation 3

The management of CIB ORM need to ensure that the organisational culture promotes a common and clear definition of knowledge sharing. This can be done by ensuring that there are a clear goals and strategies related to knowledge sharing and that these are communicated to employees.

In addition, it was highlighted in the empirical findings that a lack of time and effort in the participation of the knowledge sharing is evident. This has to be addressed by management with time for meeting attendance seen as a risk management exercise in that it can help improve future value creation. This can be done through the implementation and close monitoring of the meetings attendance and in addition also be include in all staff as a key performance indicator.

5.2.4 Recommendation 4

Although the current literature on KM, has put a lot of emphasis on the benefits of KM and the need for KM, it can be argued that from this South African retail bank's perspective a great deal of work still needs to be done to promote the concept of KM

with a specific focus on knowledge sharing. This requires an initiative that addresses management and employee training to understand the value of KM and how to successfully manage and optimise knowledge sharing.

5.3 FURTHER RESEARCH

The majority of the current literature on readiness for KM has very little written about the people aspect with a specific focus on knowledge sharing at meetings in banks. A need for further study in this field, with a specific focus on the South African bank context, is required.

In addition, it would be interesting if empirical research could be conducted, based on the same research questions but on a larger scale, including other South African retail banks. This would provide a countrywide baseline comparison stating whom and how knowledge sharing is being used by South African banks and influencing future value creation.

5.4 CONCLUSION

The study has provided an empirical study on one South African retail bank involving its CIB ORM cluster, with the purpose of assessing how well the CIB ORM cluster is utilising its meetings in terms of KM and the knowledge sharing process.

The findings of the study have highlighted the gaps that management needs to pay attention to in order to enhance the ability of the chosen bank to gain value from KM implementation with a specific focus on current knowledge sharing activities. In addition, it is proposed that further research is conducted in other South African retail banks CIB ORM clusters to assess the readiness for KM implementation with a specific focus on knowledge sharing.

REFERENCES

Abdolshah, M. & Abdolshah, S. (2011). Barriers to the implementation of Knowledge Management in Iranian Institutions. *International Transaction Journal of Engineering, Management, & Applied Sciences and Technologies*, 2(2):173-182.

Ajmal, M. (2009). Critical Factors for successful KM initiatives in Project background. *Communications of the IBIMA*, 8(1):1-7.

Alam, S.S., Abdullah, Z., Ishak, N.A. & Zain, Z.M. (2009). Assessing knowledge sharing behaviour among employees in SMES: An empirical study. *International business research*, 2(2):115-122.

Al-Hakim, L.A.Y., & Hassan, S. (2011). The role of middle managers in knowledge management implementation for innovation enhancement. International *Journal of Innovation, Management and Technology*, 2(1):86-94.

Ali, H.M., & Ahmad, N.H. (2006). Knowledge management in Malaysian Banks: a new paradigm. *Journal of Knowledge Management Practice*, 7(3):1-13.

ATKearney. (2012). *Inside Tomorrow's retail bank. Reporting period 31 May 2012.* Available from http://www.atKearney.com/documents/10192/04 (accessed 31 July 2013).

Babbie, E., & Mouton. J. (2008). *The practice of Social research*. Cape Town: Oxford University Press Southern Africa.

Bartczak, S.E., Rainer, R.K., O'Malley, K., Boulton, R.W. & Oswald, S.L. (2010). *Investigating barriers to knowledge management implementation in the U.S. military; A focus on managerial influences*. Proceedings of the Southern Association for information systems conference, Atlanta, GA.

Bartol, K.M. & Srivastava, A. (2002). Encouraging knowledge sharing: the role of organisational rewards systems. *Journal of leadership and organisational studies*, 9(1):64-76.

Basel Committee on Banking Supervision. (2011). Principles for the Sound Management of Operational Risk. *Bank for International Settlements* Communications. Available from: http// www.bis.org accessed (21st August 2014)

Baxter, P. & Jack, S. (2008). Qualitative case study methodology: study design and implementation for novice researchers. *The qualitative report*, 13(4):544-559.

Becerra-Fernandez, I. Gonzalez, A. & Sabherwal, R. (2004). *Knowledge Management challenges*. Solutions and Technologies: New Jersey

BenMoussa, B.C. (2009). *Barriers to Knowledge Management: a theoretical framework and a review of industrial cases*. World academy of science, engineering and technology: Connecticut.

Bhojaraju, G. (2005). Knowledge Management: Why do we need it for Corporates. *Malaysian Journal of Library & Information Science*, 10(2):37-50.

Blankley, W.O. (2010). Building a knowledge economy in South Africa. *South African Journal of Science,* 106(11/12):1-6.

Bryan, L.L. & Joyce, C. (2005). The 21st century organisation. *The Mckinsey Quarterly*, 2005(3):25-33.

Cebi, F., Aydin, O, F., & Gozlu, S. (2010). Benefits of Knowledge Management in Banking. *Journal of Transnational Management*, 15(1):308-321.

Chan, I. & Chao, C.K. (2008). Knowledge Management in Small and Medium Sized Enterprises. *Communications of the ACM,* 51(4):83-88.

Chaudhary, M.K. (2012). *Practice of Knowledge Management Strategy by Banking Industry of Nepal*. Paper presented at International conference on Management, Humanity and Economics: Thailand.

Chiran, J.C. (2008). Knowledge Management in Banking Industries: uses and opportunities. *Journal of the University Librarians Associated of Sri Lanka,* 12:68-84.

Chay, Y.W., Menkhoff, T., Loh, B., & Evers, H.D. (2005). What makes Knowledge Sharing in Organizations Tick? An Empirical Study. *Governing and managing knowledge in Asia*, 3:279.

Corcoles, O.L. (2011). *Understanding Knowledge sharing in organisations; Multilevel Research through a social cognitive perspective*. Comwell Rebild Bakkers, Aalborg, Denmark.

Davenport, T.H. (1997). Ten principles of management and four case studies. *Knowledge and process management*, 4(3):187-208.

Davenport, T.H. & Prusak, L. (1998). *Working knowledge: How organisations manage what they know*. Harvard business school press, Boston, MA.

Ellis, B., Kristensen,I, Krivkovich, A. & Singh, H. P. (2012). Driving value from postcrisis operational risk management: a new model for financial institutions. *Mckinsey & Company*, 34: 1-7

Fidel, R. (1983). *The case study Method: a case study.* Washington: University of Washington, Graduate school of Library and Information Science.

Gan, G.G.G., Ryan, C. & Gururajan, R. (2013). The effects of culture on knowledge management practice: a qualitative case study of MSC status companies. *Kajjan Malaysia*. 24(1&2):97-128.

Gerring, J. (2008). *Case selection for case study analysis: The Oxford Handbook of Political Methodology*. Oxford: Oxford University Press.

Ghodselahi, A., Amirmadhi, A., Moghadam, A., Shahrivary, S., Baharvand, S. & Hashemzehi. A. (2012). Assessing Organisation Culture Readiness For Knowledge Management Implementation-the case of Central Bank. *American Journal of Scientific Research*, 68:123-133.

Gorelick, C., Milton, N. & April, K. (2004). *Performance through learning: Knowledge Management in practice*. London: Elsevier.

Greenspan, A. (2004). *Risk and uncertainty in monetary policy*. Papers and Proceedings of the One Hundred Sixteenth Annual Meeting of the American Economic Association. San Diego, CA.

Gupta, J.N.D. & Sharma, S.K. (2004*). Creating Knowledge Based organisations*. Hershey, PA: Idea Group Publishing.

Huang, Q. & Davison, R.M. (2013). *Knowledge sharing barriers at the individual level in a Chinese bank.* University of Hong Kong: Hong Kong.

Ipe, M. (2003). Knowledge sharing in organisations: A conceptual framework. *Human Resource Development Review*, 2(4):337-359.

Jackson, S.E., Chuang, C.H., Harden, E.E., Jiang, Y. & Joseph, J.M. (2006). Towards developing human resource management systems for knowledge intense teamwork. *Research in personnel & human resources management*, 25:27-70.

Jennex, M.E. (2007). *Knowledge Management in modern organisations*. Idea Group Publishing: USA.

Joshi, Y., Parmer, S. & Chandrawat, S.S. (2012). Knowledge Sharing in Organisations: Modelling the Barriers, an interpretive Structural Modelling Approach. *International Journal of Engineering and Innovative Technology*, 2(3):207-214.

Kant, R. & Singh, M.D. (2009). Knowledge management implementation: modelling the variables. *International Journal of Innovation and Learning*, 6(3):342-361

Kok. J.A. (2003). Role of leadership in the management of corporate knowledge. South African Journal of Information Management, 5(3). Available on www.sajm.co.za/default.asp (accessed 15 January 2013).

Krauss, S.E. (2005). Research Paradigms and Meaning Making: A primer. *The qualitative report,* 10(4):758-770.

Li, R.Y.M. (2012) Knowledge Management, Sharing and Creation in Developing Countries' Banking Industries. *Advanced in Network and Communications*, 1(1):13-26

Lowendahl, B.R., Revang, O. & Fosstenlokken, S.M. (2001). Knowledge and value creation in professional services firms: A framework for analysis. *Human Relations*, 54(7):911-931.

Mandal, A. & Deshmukh, S. (1994). Vendor selecting using interpretative structural modelling (ISM). *International Journal of Operations and Production Management*, 6(1):52-59.

Mamaghani, N.D., Samizadeh, R. & Saghafi, F. (2011). Evaluating the readiness of Iranian Research centers in Knowledge Management. *American Journal of Economics and Business Administration*, 3(1):203-212.

Matoti, M. (2012). *South African Banking Sector Overview*. Midrand: The banking Association South Africa.

Mogole, E. (2014). A South African Retail Bank Readiness for Knowledge Management Implementation. Masters thesis. University of Johannesburg. South Africa, Unpublished.

Mohanavel, S. & Ravindran, S. (2012). A Study on Organisational Readiness for Knowledge Management. *European Journal of Scientific Research*, 71(2):152-162.

Nonaka, I. & Takeuchi, H. (1995). *The knowledge creating company*. New York. Oxford, University Press.

O'Dell, C. & Hubert, C. (2011). Cultural and Technological Forces that are changing the knowledge management center. In *The New Edge in Knowledge.* Edited by APQC. Houston, TX: American Productivity & Quality Center.

O'Dell, C. & Grayson, C. J. (1998). If only we knew what we know: identification and transfer of internal best practices. *California Management Review*, 40(3):154-174.

Ologbo, A.C., Ansari, M., & Okyere-Kwakye, E. (2012). *All fingers point to culture as a major barriers to Knowledge Management Implementation*. Proceedings of the International Conference on Business Management & Information Systems. Singapore.

Paloti, R.G. (2010). *Knowledge Sharing*. Mumbai: Bhavan's College.

Paulin, D. & Suneson, K. (2012). Knowledge Transfer, Knowledge Sharing and knowledge Barriers: Three Blurry Terms in KM. *Electronic Journal of Knowledge Management*, 10(1):81-91.

Polanyi, M. (1966). *The tacit dimension*. London: Routledge & Keoan.

PricewaterhouseCoopers. (2013). *Growing in an uncertain world South Africa-Major banks analysis. Reporting period ended 31 December 2012*. Available from: http://www.pwc.co.za/banking (accessed 25 November 2013).

Rehman, M., Mahmood, A.K., Salleh, R. & Amin, A. (2011). *Review of factors affecting knowledge sharing behaviour*. International conference on E-business, Management and Economics. Hong Kong: China

Rehman, M., Kamil, A. & Mahmood, B. (2010). *Review of Factors affecting Knowledge Sharing behaviour.* International Conference on E-business, Management and Economics. Hong Kong: China.

Riege, A. (2005). Three-dozen knowledge-sharing barriers managers must consider. *Journal of Knowledge Management*, 9(3):18-35.

Rodriquez, E. & Edwards, J. S. (2009) *Knowledge Management and Enterprise Risk Management Implementation in Financial Services. Aston Business School. Canada*

Saunders, M., Lewis, P. & Thornhill, A. (2009). *Research methods for business students*. 5th edition. Harlow. Pearson Education Limited.

Shafiq, A. & Nasr, M. (2013). Risk Management practices followed by the commercial banks in Pakistan. *International review of business research papers*. 6(2):308-325.

Shirazi, A., Mortazavi, S. & Pourazad, N.P. (2011). Factors Affecting Employees' Readiness for Knowledge Management. *European Journal of Economics, Finance and Administrative Sciences*, 7(33):167-177.

Singh, M.D., & Kant, R. (2008). Knowledge management barriers: An interpretive structural modelling approach. *International Journal of Management Science and Engineering Management*, 3(2):141-150.

Squier, M.M. & Snyman, R. (2004). Knowledge Management in three financial organisations: A case study. *New information perspectives*, 56(4):234-242.

Staiger, S., Hewlitt, A., Horton, D., Russell, N., & Toomey. G. (2005). Major meetings as entry points for knowledge sharing: a case from the consultative group on international agricultural research. *KM4D Journal*, 1(2):47-60.

Tahir, S., Basit, T., Haque, M.A., Mushtag, A.H., & Anwar. C. (2010). *Knowledge Management Practices: Role of Organisational Culture.* Proceeding at ASBBS Annual Conference. Nevada: Las Vegas.

Taylor, W.A., & Schellenberg, M.A. (2005). *Measuring Organisational Readiness for Knowledge Management*. Bradford, UK: University of Bradford.

Tobin, P.K.J., & Volavsek, P. (2006). *Knowledge Management Measurement in South African Organisations*. Pretoria: Unisa Press.

Ujwary-Gil, A. (2008). *The analysis of barriers to Knowledge Management*. Nowy Sacz, Poland: University of Nowy-Sacz.

Van Greuning, H. & Bratanovic, S.B. (2009). *Analyzing Banking Risk: A framework for assessing corporate governance and risk management*. Washington, D.C.: The World Bank.

Vajjhala, R.N., & Hassan, H.M. (2013). *Barriers to Knowledge Sharing in Medium Sized Enterprises in Transition economics.* Presented at MakeLearn Management, Knowledge and Learning International Conference. Zadar, Croatia.

Wang, S. & Noe. A.R. (2010). Knowledge Sharing: A review and directions for future research. *Human Resource Management Re*view, 20(2):115-131.

Weiss, L. (1999). Collection and Connection: The anatomy of knowledge sharing in professional services firms. *Organisation Development Journal*, 17(4):61-77.

Wong. K.Y. (2005). Critical success factors for implementing knowledge management in small and medium enterprises. *Industrial Management & Data Systems*, 105(3):261-279.

Yin, R.K (2003) *Case study research: Design and Methods*. 3rd edition. Thousand Oaks CA: Sage

Zin, I.N.M., Egbu. C. (2010*). Readiness of Organisations to implement a Knowledge Management Strategy: A Construction Industry Overview*. Presented at 26th Annual Association of Researchers in Construction Management (ARCOM) Conference. Leeds, UK.

APPENDIX 1: PARTICIPATION REQUEST

CIB ORM-Knowledge Sharing Initiative

Research Project Participation Request

Purpose: The purpose of this research project is to ascertain how well the CIB ORM cluster is effectively utilising its meetings in terms of Knowledge Sharing to ensure that the cluster provides stakeholders with assurance that Operational risk is proactively managed within the bank's operational Risk Management (ORM) Framework.

Value Proposition: The research project offers an exciting opportunity for business to gain an in depth insight knowledge and understanding of the value created by the existing bi weekly Knowledge Sharing meetings.

Target Audience: Head of ORM clusters, Operational Risk Managers and Risk Analysts

Data Collection Method: 30-60 minutes face to face interviews

Target dates: 10th-21st February 2014

Time Frames: A total of two interviews will be conducted in a day

Morning Time slot: 09h30-10h30

Afternoon Time Slot: 14h40-15h30

Venues: Two CIB ORM meeting rooms will be booked (one in Sandton and Johannesburg Central)

Participants Rights: Recognition that participation is voluntary.

Recognition that participants have the right to decline to answer a question or set of questions

Confidentiality and anonymity will be maintained at all times to protect the identity of the participants and the organisation

Any harmful occurrences that may arise from the research will be controlled or removed.

Researcher: Elshia Mogole email address Elshia@icloud.com mobile 076 1516143

Thanking you in advance

APPENDIX 2: RESEARCH REQUEST LETTER

Ms Elshia Mogole 200827929

MCom in Business Management

Faculty of Information & Knowledge Management

University of Johannesburg

0761516413 (mobile)

Elshia.Mogole@r

22nd August 2013

Mr

Head of CIB ORM

Office Number

Johannesburg

South Africa

Gauteng South Africa

Reference: Adoption of CIB ORM

My name is Elshia Mogole; I'm part of Operational Risk Management (ORM) team that looks after the corporate business unit that forms part of Corporate Investment Banking Wealth (CIBW) under the leadership of P , I am currently a MCom student at the University of Johannesburg.

MCom is a postgraduate degree that is offered at the University of Johannesburg that is aimed at equipping managers for the transition from functional responsibility to that of strategic responsibility. It consists of prescribed 12 modules, and a minor dissertation covering an approved topic.

As part of studies I'm currently busy with a thesis entitled "A South African Retail Bank Readiness for Knowledge Management Implementation" at the department of Information and Knowledge Management under the supervision of Dr Peta Thomas and Co supervisor Andrea Potgieter.

The primary objective of the thesis is to ascertain how well the CIB ORM unit is effectively utilising its meetings in terms of Knowledge Sharing to ensure that the cluster provides its stakeholders with an assurance that Operational risk is proactively managed within the bank's Operational Risk Management (which will entail the following:

- Firstly, determine what the current level of CIB ORM awareness and understanding is of KS as opposed to information sharing
- Secondly, determine the enablers and barriers of knowledge sharing within the CIB ORM cluster's weekly meetings by carrying out semi structured interviews to ascertain these;
- And lastly, draw conclusions from the findings and propose recommendations that CIB ORM can adopt to enhance its readiness status for the implementation of KM as far as the concept of Knowledge sharing is considered with a specific focus on weekly meetings.

The thesis is designed to identify individual and organisational learning in relation to the topic. A qualitative research method will be adopted to collect data in the study, which will entail conducting semi structured pilot interviews with CIB ORM senior and middle management within the cluster.

To ensure that issues related to confidentiality of the data and the anonymity of the business unit or individual participants are addressed. The thesis will adhere to the following ethical standards:

i) Participation in the study by interviewee's will be voluntary
ii) An informed consent approach will ensure that the interviewee respondents will be provided with all the necessary information regarding the nature of the study before their participation
iii) Confidentiality and anonymity will be maintained at all times to protect the identity of the participants and the organisation
iv) Any harmful occurrences that may arise from the thesis will be controlled or removed
v) The study results will be made available and communicated to CIBOrm on request.

Kindly grant permission for the adoption of CIB ORM as a unit of analysis.

Thanking you kindly

Elshia Mogole

Permission granted for the requested above

HEAD CIB ORM

Date 27/01/2014 Signature

Date Signature

APPENDIX 3: RESEARCH QUESTIONNAIRE

A South African Retail Bank's Readiness for Knowledge Management Implementation

Semi-Structured Questionnaire

This is a research study for my Masters of Commerce being undertaken at the University Of Johannesburg Faculty Of Management. The study specifically focuses on the bi- weekly meetings that are used as platforms for Knowledge Sharing (KS) sessions within the Corporate, Investment Bankers, Shared Services and CIB Africa (CIB) clusters of a chosen South African retail bank.

All data collected during this interview will be retained in a confidential manner both in my thesis and in any discussions around the data. My supervisor's name and contact details are available on request. Please feel free to indicate if you do not wish to participate. The participants and the organisation identity will be treated as confidential.

The interview is taped, and will then be transcribed and analysed by myself.

Principal researcher		Elshia Mogole 200827929 (Interviewer)
Institution		University of Johannesburg
Contact details:		076 1516 413
Email	I	elshia@icloud.com/ Elshiamogole@gmail.com

Over View of the Purpose of this research

The set questions are based on the themes that came out from the literature reviewed. The questionnaire is divided into three sections. The first section assess the current level of CIB awareness and understanding of KM. Section Two covers key themes related to the enablers for KM implementation. Section three covers any general comment that the respondent might have raised during the interview session.

Date of Interview	:
Cluster Name	:
Position in cluster	:
Number of years within the chosen bank	:
Number of years in the role	:
Gender	:

Section 1: Current level of awareness and understanding of KM

Question 1: What is your understanding of knowledge management?

Question 2: Is the concept of KM clear to you and your cluster or does it shape with the other concepts such as Information management or Information sharing?

Question 3: Do you think Knowledge as a form of expertise and competence is a valuable asset in your business unit?

Question 4: And if so, do you think that its quality and availability can help individuals to perform their duties effectively?

Question 5: What is your understanding of knowledge sharing?

Question 6: Is the concept of knowledge sharing clear to you and your cluster or is similar to information sharing? Please elaborate

---

Section 2: Key themes identified

Theme 1: Organisational Culture

Question 1: Do you think that CIB ORM culture supports or promotes knowledge sharing? Please explain and give details?

Question 2: Is knowledge sharing supported in your team? Please elaborate

Question 3: Do you think knowledge sharing is more your manager's initiative or an organisation-wide idea?

Question 4: Do you see some changes regarding knowledge sharing support and initiatives in the last few years (employees who have being longer in the organisation).

Question 5: What are the factors that facilitate knowledge sharing in your team?

Question 6: Is the culture of your team based on mutual faith between team members?

Question 7: Would you say team members are supportive, collaborative among themselves, are they ready to share knowledge with the others.

Question 8: Do you think knowledge sharing is useful in your daily activities? Why

---

Theme 2: Management support and Involvement

Question 1: Do senior management support knowledge sharing initiatives? Please elaborate how? (Through budget, headcount, and metrics)

Question 2: Has there being any recent activities conducted by senior management to promote knowledge sharing within the department?

Question 3: Do you think that senior management are actively encouraging knowledge sharing in the business?

Question 4: Do senior management participate and follow up on knowledge sharing sessions held?

Theme 3: Reward & Recognition

Question 1: Is knowledge sharing part of any recognition system, reward etc., which one?

Question 2: How is it measured and how does it work?

Question 3: Do you feel that you are recognised by the effort you put into sharing best practices?

Question 4: How does the business management recognise the value add of sharing knowledge among the team members?

Theme 4: Organisational Structure

Question 1: How open is the relationship between the employees?

Question 2: How does organisational structure impact knowledge sharing within the business units?

Theme 5: Information Technologies Infrastructure

Question 1: Is there existing infrastructures in place to encourage participation in the existing Knowledge Sharing sessions that are held on weekly basis?

Question 2: Do you think that the current infrastructures that the business has, is or are conducive for encouraging knowledge sharing participation?

Question 3: In your personal opinion, do you feel that an adequate use is made of technology to facilitate Knowledge Sharing sessions?

Section 3: Closing questions

Question 1: How well do you think the current knowledge sharing sessions are working?

Question 2: What improvement opportunities do you see in the current process?

Question 3: What is the biggest hurdle in effective knowledge sharing in your team?

Question 4: What do you consider to be the main competences that facilitate sharing of best practices?

Question 5: What are the top three factors that you think prevent people from participation or attending the current KS sessions?

Thank you for your participation.

APPENDIX 4: EDITOR'S CONFIRMATION LETTER

phone: +27 83 304 4662
email: angie.urbany@mymtnmail.co.za
address: PO Box 10184, Fourways East, 2055
website: http://urbanwriter.weebly.com
member: Professional Editors Group

23 May 2014

To whom it may concern

Confirmation of copyediting and proofreading

This letter serves to confirm that the dissertation entitled

"A SOUTH AFRICAN RETAIL BANK READINESS FOR KNOWLEDGE MANAGEMENT IMPLEMENTATION",

written by

Elshia Mogole

has been copyedited, proofread and formatted.

Please contact the undersigned for any further information.

Yours sincerely

Angela Urban
urban writer