

**KNOWLEDGE SHARING AND PERFORMANCE OF DEPOSIT-TAKING
SACCOS IN KISII COUNTY, KENYA**

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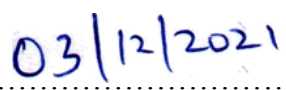
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DECLARATION

This research project is my own work and has not been forwarded for examination to any University or institution.

Signed:  Date 

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I confirm that this research project was undertaken by the student under my guidance as the supervisor.

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LIST OF ABBREVIATIONS AND ACRONYMS

DCT	Dynamic Capability Theory
DTS	Deposit Taking SACCOS
KM	Knowledge Management
KS	Knowledge Sharing
KV	Knowledge View of a Firm
OL	Organisational Learning
RBV	Resource Based View of a firm
SACCOs	Savings and Credit Co-operatives
SPSS	Statistical Package for the Social Sciences

OPERATIONAL DEFINITION OF TERMS

- Knowledge availability:** preservation, availing and maintaining of knowledge, processes, methods and skills developed by a firm to use later and improve performance and remain competitive
- Knowledge awareness:** process of involving stakeholders in creating know-how, skills and experience and processes in an organization and integrating it in the employees and firm systems to improve performance
- Knowledge completeness:** the process of ensuring knowledge, information and data is availed in the required format, content, authentic and sufficient manner to serve the intended purpose
- Knowledge expression:** forms in which knowledge is presented, introduced or shared among users and other stakeholders
- Knowledge sharing:** denotes transfer of knowledge, skills and competencies to new staff, existing and developing human resource to foster performance
- Organizational Performance:** Completion of a task with knowledge, skills and abilities.
- SACCO performance:** Outcome of SACCO output measured through improved profitability, increased number of customers and improved net asset value.

ABSTRACT

Performance of the financial sector globally and more so in Kenya has encountered a number of challenges over time some of which include high competition, unfavourable government policies, management challenges and above all poor knowledge sharing practices. SACCOs in Kenya and other Sub-Saharan countries are yet to effectively incorporate knowledge sharing practices into their operations. This may be due to the fact that knowledge is not leveraged effectively in addition to the countries lagging far behind developed countries in terms of technological application which has resulted to decline in profitability, decrease in customer numbers and net asset value. The study intended to assess the effects of knowledge sharing on performance of deposit-taking SACCOs in Kisii County, Kenya. Specifically, it sought to establish how knowledge expression, knowledge awareness, knowledge availability and knowledge completeness affect the performance of deposit-taking SACCOs in Kisii County, Kenya. The resource based view theory, Knowledge based view theory of the firm and Dynamic Capabilities Model were used to anchor variables in this study. The study used a descriptive research design and had a target population of 210. 63 respondents formed the study's sample which was equivalent to 30% of the target population and was evenly spread across the management of eight SACCOs. A semi-structured questionnaire was utilized to collect primary data that was analyzed both descriptively and inferentially using the SPSS software. The study established that the four indicators of knowledge sharing had a positive effect on performance of deposit-taking SACCOs in Kisii County, Kenya. The study proposes that SACCOs and other organizations need to ensure that members attend seminars/workshops/conferences. Learning from competitors should be highly encouraged and ensure that best practices are shared routinely. This will ensure that the organization promotes knowledge expression which was seen to positively affect performance. In addition, SACCOs and other organizations should undertake frequent capacity-building programmes and hold regular meetings and seminars to educate the members as these are part of ways of promoting best practices for knowledge awareness in organizations to have a positive impact on performance.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

The issue of recuperating how an organization performs has emerged as a critical issue of concern in strategic management (Yuliansyah, Gurd & Mohamed, 2017). Organisations must therefore adopt various measures including strategising on how to share information within the organisation so as to reduce the scarce resource utilization and hence improve on the general organisational output. Knowledge is considered an important ingredient in the innovation process and prevents re-invention of the wheel (Zhang & Jiang, 2015). Knowledge sharing (KS) facilitates the integration of diverse areas of expertise to bring about new organizational knowledge and establish new insights resulting in improved business performance (Jamshed & Majid, 2019). Block *et al.*, (2015) argues that for knowledge sharing to take place, there should be motivation to share information and the organizations should be structured with such a way flow of information and collective aspirations encouraged.

Naim and Lenkla (2016) add that knowledge sharing results to organizational learning (OL) as it enables employees to become problem solvers, increase their creativity and increase their confidence and proficiency to perform better. The management and employees are able to exchange information which in turn impacts on the amount of resources used and the level of performance in and organization.

According to Nezam and Ataffar (2016), organizational performance refers to achievement of organisational goals using limited resources. These resources may include; employee, time, funds and tools and machinery. Since resources are always limited, organisations always strive to limit their utilization of the same (Yuliansyah, Gurd & Mohamed, 2017). Singh and Garg (2015) add that organisational

performance is concerned about how the organization is able to fulfil its mission with using minimal costs. Serrador and Turner (2015) affirm that the level of output, time taken and costs incurred are essential measures of organisational performance.

Organisational performance is a global concern for many organisations. Organisations strive to provide all employees with the right information to ensure that everyone is able to do the right thing the first time and avoid wastage of time and other materials resources (Price, 2017). Schement (2018) affirms that information is very critical in not only personal but also organisation in the United States of America. Information sharing is used to create competitive advantages. Liu and Wei (2009) add that the essence of competitive advantage is to provide various capabilities in form of knowledge-based assets or resources which must be unique to particular organizations.

Zoogah *et al.*, (2015) opines that members of organizations in most African countries like South Africa share resources in form of information for collaboration purposes which leads to a high synergy among different organizations. As such, organisations are able to utilize knowledge, skills and experiences of all the members to benefit the entire organization. New skills and expertise thus is quickly diffused in the organisation and utilized to increase Performance and overall organisational performance.

1.1.1 Knowledge Sharing

Sharing of knowledge is a kind of communal engagement among individuals which is more individual-based rather than people-based (Riege, 2005). This process emphasizes on organizations' utmost critical needs which are about aligning the system with organizational strategy, building trust by inculcating values, good

practices, handling customer complaints promptly, smooth operations between subordinates and the top management as well as incorporating customer feedback in the process of new product development (Ling, 2015). Currently, most organizations have branded knowledge sharing to be a mechanism for improving business. Therefore, there is need for organizations to build relationships between their internal processes and knowledge activities which have been seen to be critical for increasing an organization's competitive advantage (Oyemomi, Liu & Neaga, 2015). On the other hand, Bartol and Srivastava (2002) argue that knowledge sharing is about sharing facts, opinions, proposals, and know-how amongst organizations.

Knowledge is a blend of information and skills acquisition by practice and experience (Ho, 2016). Knowledge comprises of tacit and explicit knowledge accumulated by workers by through practical mastery of routines at the place of work, insights and experiences that facilitate individual and collective action. Serenko and Bontis (2016) define the process of sharing knowledge as one that involves exchange of knowledge among various persons in an organization. Knowledge is distributed and acquired in the course of interactions among individuals with varied bodies of knowledge.

Sharing of knowledge is realised by obtaining the tacit, usually personal intuitions of employees and testing and the insights for use by the rest of the company. Omotayo (2015) advises that commitment of the employees is necessary at a personal level and the extent to which they identify organisation and its mission is necessary as they determine the success of sharing knowledge. Knowledge sharing involves questioning, the sharing of ideas, identifying possible solutions and implementing new patterns of behaviour (Serenko & Bontis, 2016). It is the result of active human

interaction (Omotayo, 2015). The sharing of knowledge enables economic growth at national and regional levels by raising innovation in communities and ensuring that the knowledge is diffused. According to Graham (2015), the elements of knowledge sharing include; expression, awareness, availability and completeness.

Knowledge expression involves bringing information in different forms such as reports, official documents, manuals, methodologies and experience to other members of the organisation. According to Croce (2017), many organisations encourage knowledge expression during meetings both formal and informal, personal conversations and shared databases. Reports are used to provide information especially when individuals share information on their experience in a certain event. Senior managers use training to express and pass information to the junior staff. Brown (2017) asserts that in most cases members of an organisation get more chances for knowledge expression in informal settings than in the formal setting during personal conversations.

Knowledge awareness refers to the recipient recognizing availability of knowledge and developing the desire to absorb the information and seek for clarification when necessary (Graham, 2015). This also involves members of the organisation recognising that they possess important information and being ready to integrate it to the knowledge base of the entire organisation which improves decision making process in the organisation. Regardless of perfect knowledge being made available, if the members of the organization are not aware of its availability or do not consider it important to adopt it then Performance in decision making and performance is not guaranteed. Individuals ignore information that does not seem relevant or does not fit

our preconceived ideas. As such, individuals will not be ready to seek clarification or more information in order to make better and informed decisions. Knowledge awareness requires sensitisation, participation and capacity building among the members of the organisations. According to Ginzberg (2017), financial institutions such as deposit taking SACCOs require high levels of knowledge awareness so as to act in accordance new legal norms and based on the market demand.

Knowledge availability refers to the ability of recipient and the knowledge provider being in a position to access and to disseminate information on demand in order to solve difficult issues (Graham, 2015). This involves preservation, availing and maintaining of knowledge, processes, methods and skills developed by a firm to use later and improve Performance and improve general performance of the organization. According to Bosco (2017), computerization and adoption of the internet in SACCOs has provided unlimited sources of knowledge thus enhancing information availability ultimately facilitating effective knowledge sharing.

According to Burton *et al.*, (2017), shared databases enable coordination and cooperation between departments and organisations. Such databases facilitate the sharing and implementation of best practices in the workplace (Kumaraswamy & Chitale, 2012). Burton *et al.* (2017) further assert that sharing information online promotes interpersonal relations and helps strengthen the knowledge base across the organization. Information technology facilitates the tracking of people with expertise in a specific area and boosts the sharing of knowledge. For the information to be accessible or be disseminated on demand, it requires to be of the right format Form, be stored and communicated through the right media (Peters, 2017).

According to Rashid (2019), completeness refers to information being availed in the required format, content, authentic and sufficient manner to serve the intended purpose. Knowledge usually has several dimensions. For this knowledge to be properly shared and transferred, all related information needs to be provided. Completeness of information ensured that the individuals to whom the information are shared to do not have to seek for more information for the purpose of making sound decision. Complete information also helps to prevent errors that could be caused by making various decisions based on the information presented (O'Grady *et al.*, 2016). According to Rashid (2019), complete information results to consistency of decisions and actions due to predictability of actions, results and consequences in an organization. Complete information is reliable and sufficient for decision making such that time wastage is mitigated before decisions can be arrived at (Reina *et al.*, 2015).

1.1.2 Organizational Performance

Organizational performance entails the extent to which a firm attains its set targets by optimally utilizing its resources (Nezam & Ataffar, 2016). Performance is a complex phenomenon that cannot be explained by highlighting only one aspect of the organisation (Hermes *et al.*, 2018). It is generally defined in financial institutions as including factors such as time taken to process loans, collect repayments, the ration of employees to SACCO members and amount spend on administrative tasks (Lebovics *et al.*, 2016). Performance improvement is a core function of strategic management in all organisations including SACCOs and this call for close focus on tracking of organizational performance (Venkataraman *et al.*, 2016).

SACCOs measure their performance in terms of how they utilize their scarce resources such as human resource, time, funds and physical assets such as computers. Since resources are always limited, organisations always strive to limit their utilization of the same (Nezam & Ataffar, 2016). Since SACCOs seek reduce costs so as to avoid using depositors funds in administrative tasks, they make use of a few and effective employees. Such numbers of employees reduce the amount allocated for salaries in the SACCOs. However, for these employees to be able to perform the wide range of tasks, they need to be furnished with all the relevant information through organisational knowledge sharing.

Many SACCOs have invested in technology (information systems) which enables employees to get real time information. In addition, instead of having dedicated assets especially computers which would otherwise be underutilised, employees in the SACCOs share computer infrastructure which is secured using passwords such that each employee logs into the system through his or her account. SACCOs also attempt to mitigate wastage of time in reaching customers by ensuring that accurate and updated records are maintained about the customers. The staffs can thus fast track transactions with the SACCO members.

1.1.3 Deposit Taking SACCOs in Kisii County

In Kisii County and largely in Kenya, SACCOs are classified into monetary and non-monetary cooperatives. Non-monetary cooperatives concern themselves with finding a collective market for members' produce such as agricultural produce and handicrafts and other commonly produced items. Monetary cooperatives on the other

hand are SACCOs involved in mobilising, savings, providing credit for personal financial needs, housing and development needs.

Kisii County has eight deposit-taking SACCOs which include; Afya Sacco, Chai Sacco, Gusii Mwalimu Sacco, Kenya Achievas Sacco, Mwalimu National SACCO, Unaitas SACCO, Wakenya Pamoja SACCO and Vision SACCO. These organisations have undergone transformation in terms of technology application and they operate in line with the SASRA regulations. This has led to engagement of diverse human resource management practices to remain competitive given the dynamic nature of the financial industry and the entry of several commercial banks into Kisii County.

1.2 Statement of the problem

Extant researchers in strategic management have established that sharing of knowledge is key to building competitive advantage because of the synergy it creates among individuals and organizations (North & Kumta, 2018). According to Kang (2016), knowledge sharing leads to organizational learning and makes it easy to create new knowledge thereby enhancing an organization's ability in innovation. Although knowledge sharing has been emphasised in many organisations, cases of low performance are still reported in many of these organisations (Lee *et al.*, 2016). In addition, Safa and Von-Solms (2016) argue that regardless of efforts to share knowledge in organizations, employees still waste time, for instance in technological gadgets that they use to receive information where employees attention is diverted to social media platforms while others share information to only those they believe need the information most.

Alsharo *et al.*, (2017) cite the fact that some members of the organisation refuse to share complete information due to unhealthy competitions so as to have a competitive advantage and perform better than their workmates. Existing literature focused on other measures of organisational performance. Therefore there is need to conduct empirical investigation to find out if knowledge sharing has any effect on organisational performance.

1.3 Objectives of the Study

1.3.1 General Objective

This study aimed at establishing how knowledge sharing affects performance of Deposit-Taking SACCOs in Kisii County.

1.3.2 Specific Objectives

The study had four specific objectives which were to:

- i. Establish how knowledge expression affects performance of Deposit-Taking SACCOs in Kisii County, Kenya.
- ii. Find out how knowledge awareness affects performance of Deposit-Taking SACCOs in Kisii County, Kenya.
- iii. Determine how knowledge availability affects performance of Deposit-Taking SACCOs in Kisii County, Kenya.
- iv. Assess how knowledge completeness affects performance of Deposit-Taking SACCOs in Kisii County, Kenya.

1.4 Research Questions

The following research questions were derived in line with the specific objectives:

- i. How does knowledge expression affect the performance of Deposit-Taking SACCOs in Kisii County, Kenya?
- ii. How does knowledge awareness affect performance of Deposit-Taking SACCOs in Kisii County, Kenya?
- iii. Does knowledge availability affect performance of Deposit-Taking SACCOs in Kisii County, Kenya?
- iv. What is the impact of knowledge completeness on the performance of Deposit-Taking SACCOs in Kisii County, Kenya?

1.5 Significance of the Study

The conclusions of this study are significant in guiding SACCOs in Kenya to improve their performance through diligent knowledge sharing. The implementation of the recommendations on the best knowledge sharing to be employed in the SACCOs may enhance cost performance and effectiveness. The study findings will also improve the level of customer satisfaction and therefore improve general organisation performance. The findings will also help other financial institutions in establishing the best ways of improving performance. The findings will also provide empirical data that will be used to enrich the literature of other researchers who will be conducting studies in similar or related topics. Through these the recommendations will be made on areas not covered by the study that can be explored by other researchers.

1.6 Scope of the Study

This research project targeted eight deposit-taking SACCOs in Kisii County with the target population consisting of management staff. Specifically, the study aimed at assessing how knowledge expression, awareness, availability and completeness affects performance of deposit-taking SACCOs in Kisii County. The unit of analysis

was SACCOs in Kisii County while the unit of observation was the management staff at the respective SACCOs. Performance of the SACCOs was analysed for the last five years (2016-2020).

1.7 Limitations of the Study

A number of respondents were cautious to give response out of fear that the information may be used to victimize them or the organization. This challenge was mitigated through the use of an introduction letter from Kenyatta University's Graduate School which helped to guarantee the respondents of confidentiality on information obtained from them. Secondly, there were delays from the respondents in filling and submitting the questionnaires given that questionnaires were dropped and picked later. To overcome this, the researcher made several visits and requested respondents to fill and submit the questionnaires.

1.8 Organization of the Study

This research project comprised of preliminary pages and five chapters. The preliminary pages consist of the title page, declaration, dedication, acknowledgement, list of figures and tables, operational definition of terms as well as an abstract. The first chapter comprises of the study background, conceptualization of variables, problem statement, specific objectives, questions, study's significance, scope, limitations and organization. The second chapter dwells on the theoretical and empirical literature review, research gaps identified and the conceptual framework. Chapter three discusses the design applied in the study, population of the study, sampling procedure, research instrument, data analysis and presentation as well as ethical considerations. Chapter four presents data analysis in terms of descriptive and

inferential statistics results and discussions of the study findings. Chapter five discusses the summary, conclusions, recommendations and proposals for future research.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Chapter two discusses reviewed literature on the research variables. It also outlines the theories that inform the study, empirical literature review and the research gaps identified in addition to the proposed conceptual framework.

2.2 Theoretical Literature Review

The theories that anchored the study variables and enhance understanding of the study are discussed in this sub-section.

2.2.1 Resource Based View Theory

Penrose (1959) was the proponent of the Resource Based View (RBV) Theory. The theory postulates that organizations perform differently because they have unique internal and external resources that may not be replicated or easily moved to other organizations. In addition, RBV argues that resources which are either tangible or intangible in nature, represents all the inputs used in an organization's production process. Resources only may not give an organization a competitive advantage as they require synergy in combining and integrating various sets of resources that help organization achieve a competitive edge (Noe *et al.*, 2017).

Duh *et al.*, (2019) is of the view that an organization's resource profile determines its performance while the possession of inimitable resources leads to superior performance. According to Adalikwu (2018), if an organization possesses such key resources and understands how to effectively deploy the resources in selected markets it will be able to achieve its projected performance. Additionally, the organization's

resources must possess attributes of rarity and inimitability so as to lead to a competitive advantage and improved performance.

When it comes to knowledge sharing in an organisation, this theory is used to explain the fact that organisations need to utilize all the information resources at their disposal. For this to happen, information requires to be expressed to whoever needs it in the form through meetings, reports training and through technology. The theory is relevant to this study as it anchors knowledge expression which represents an important capability for an organization's competitive edge.

2.2.2 Knowledge Based View Theory

Wernerfelt (1984) was the proponent for the Knowledge Based View (KBV) theory. KBV proposes knowledge as a significant strategic resource for any organization. Additionally, knowledge foundations and competences are the main determinants of an organization's knowledge-based competencies, are socially complex and cannot be duplicated. Knowledge is well established in any organization and represented in terms of culture, values and routines.

Supporters of the KBV argue that despite the fact that RBV recognizes knowledge as part of what enhances an organization's general performance; both theories complement each other. Under RBV, knowledge is regarded as a rich resource and one that is unique just as the knowledge-based capabilities. For instance, information technologies which are quite significant in building an organization's information systems are fundamental in the KBV of an organization as they enhance intra- and inter-firm knowledge management (Gu *et al.*, 2017).

In knowledge sharing, this theory helps to explain that organisation needs to be aware of the information available in order to make use of it. According to this theory, awareness of the availability of knowledge helps to utilize other resources optimally thus leading to organisational Performance. This theory supports knowledge awareness which has been used in this study as an independent variable.

2.2.3 Dynamic Capabilities Theory

Teece (1997) proposed the Dynamic Capabilities Theory (DCT) which advocates that organisations should be able to deploy the knowledge needed to meet its objectives from time to time. Further, the theory argues that capabilities are the abilities to synchronize and connect resources to carry out specific responsibilities. Girod and Whittington (2017) opine that DCT is an extension of the RBV even though it stresses on reorganisation of resources in an organization. The theory also advances arguments that capabilities are the existing organizational practices through which managers reorganize their resources so as to achieve value creating strategies (Li & Deng, 2017). An organization which possesses dynamic capabilities is able to incorporate and reorganize knowledge resources to come up with innovative products and processes which can positively impact on their performance (Torres *et al.*, 2018).

This theory provides that organization require having knowledge available in the form necessary to meet the organisation's needs when demanded. The knowledge should be accessible in order to result to the efficiencies sought. It is therefore relevant to this study and is ties to the third objective of this study.

2.3 Empirical Literature Review

This section analyses extant researches in knowledge sharing practices and organizational performance. The subsections focus on how knowledge expression, awareness, availability and completeness affect organizational performance as per this study's specific objectives.

2.3.1 Knowledge Expression and Performance

Dzeonopoljac *et al.* (2018) sought to assess knowledge in terms of how it is shared through reports, manuals, experience, methodologies, official documents, expertise and know-how from interaction with colleagues. However, the current study proposes to measure knowledge sharing through written communication within an organization derived from the works of (Yi, 2009).

Chatwani (2019) found out that knowledge can be acquired from inside and outside sources in an organization. Knowledge expression can take place officially through research and experiments in institutions of learning, industry, the public and non-profit sectors. It can also take place informally through social and economic activities such as human interaction. When it comes to generation of knowledge, people are the most important resource as they can work as independent researchers; can be part of a research team; in subunits, departments, entire organizations, or even governments. Therefore indicators of knowledge expression focus on the quality of human resource inputs and subsequent outputs. Knowledge can be obtained from documented sources like publications or patents or through engagement of employees with the relevant knowledge or joining networks where the knowledge is stored (Derrick, 2015).

Kang and Lee (2017) argue that generating knowledge, dissemination and its application are key components that aid in economic growth. Organizations must put into consideration the creation and circulation of statistical information meant for production of indicators with different aspects of knowledge. Hamal (2001) adds that how an organization builds knowledge effectively will depend on its ability to accommodate new knowledge from different sources and entrench it in its active knowledge data bank.

Chatwani (2019) is of the view that knowledge expression processes form a strong basis for organizations to sense changes from the environment and thereby respond appropriately. Knowledge expression processes augment organizational agility as they help improve the organization's knowledge base. A good knowledge base significantly affects an organization's agility, as knowledge stock enables organizations to make fast and firm decisions in spite of environmental uncertainties (Pereira *et al.* 2019).

New knowledge generated through knowledge expression adds to an organization's knowledge capital, "the IT-enabled knowledge repository and interactions among organizational employees to produce knowledge sharing of know-how and viewpoint" (Pereira *et al.* 2019). The codification of knowledge via externalisation can be transmitted through the digital platform to reach various functional units in varied physical set ups, thus accomplishing additional varied audience who become beneficiaries of such knowledge. Additionally, insights arising from knowledge expression processes supplement the worthiness of an organization's digital knowledge resources. Combination as part of knowledge expression engages employees in exchanging of ideas which motivate them to incorporate new

perspectives thus adding to the organization's knowledge sources (Pereira *et al.* 2019).

Management of knowledge expression procedures leads to achievement of a more stabilized organizational agility (Pereira *et al.* 2019). Outwardly, knowledge expression allows the organization to more accurately detect relevant environmental changes and to swiftly realize the meaning of such changes. Internally, greater knowledge base leads to better incorporation and harmonization in various functional units. Furthermore, acquiring knowledge from well-established organizations leads to achievement of a more solid knowledge base for continuously building small and short-term competitive advantages. Organizational agility, on the other hand paves way for better performance by permitting flow of new ideas and allowing for risk taking and testing (Chatwani, 2019).

A responsive organization is quick to detect problems and unforeseen environmental changes as well as formulating good response plan to enable it execute in the most appropriate manner. The capability to quickly detect problems and come up with proper solutions precisely grants the organization superior degree of assurance in adoption and implementation of inventive ideas. The agile organization is in a position to deal with the associated risks through innovation given their solid operating capabilities which makes it possible for them to allocate the accurate resources and take necessary action (Pereira *et al.* 2019).

Organizational agility which can either be in form of customer agility or operational agility has been proposed to intervene how knowledge expression affects organization performance. The agility of the customer is "the co-option of customers in the examination and utilization of available opportunities for advancement and

competitive action moves” (Pereira *et al.* 2019). In addition, the agility of a customer enables an organization to swiftly execute greater initiatives that can help improve performance (Mehdibeigi, 2016). Good management of knowledge expression processes leads to organizations taking up customers’ ideas swiftly.

2.3.2 Knowledge Awareness and Performance

Communication on paper augments sharing of knowledge thus achieving knowledge awareness. Explicit knowledge can be easily traced, used, evaluated and developed through computers for purposed of being transmitted digitally (Bartol & Srivastava, 2002). This earns an organization a competitive edge which cannot be easily replicated. Knowledge that is explicit is articulated in prescribed and organized language, printed, acoustic or visual way and can be composed and shared (Nonaka *et al.*, 2000).

Official gatherings allow for knowledge sharing between persons and groups through official interactions. Tacit knowledge is obtained through organizational exchanges like workshops and training sessions (Yi, 2009). Knowledge which is tacit is intensely engraved in a person’s actions, know-how, principles, morals or emotions (Nonaka, *et al.*, 2000). This type of knowledge has to be transformed to a state that can easily be understood by other people and meetings in organizations are one key avenue where tacit knowledge can be passed from one person to another.

Sharing of knowledge in an organization is important as employees can add to knowledge submission, improvement and eventually lead to enhanced organizational performance (Jackson *et al.*, 2006). Knowledge sharing is the same as knowledge transfer between persons and groups in an organization (Whittington, 2017). Lee and

Al-Hawamdeh (2015) argue that sharing of knowledge is a planned procedure which allows for knowledge reuse by other persons via transfer of knowledge. Yang (2004) adds that knowledge sharing can also mean acquiring information and knowledge in an organization.

Many organizations have put into consideration knowledge management (KM) plans due to the potential outcomes that come out of from knowledge sharing processes. Knowledge is a blend of facts and figures, information and skills gained through practice and training (Keskin, 2005). This study borrowed the meaning of knowledge sharing as proposed by (Manaf, 2012) to be knowledge exchange processes among employees. The development of knowledge occurs when persons with varied types and contents of knowledge interact. Nonaka (1991) adds that the solution to knowledge expression is individual obligation and workforce sense of identity with the organization's mission. After generating knowledge, the sharing of knowledge paves way for exchange of appropriate ideas, knowledge, experiences and information.

The sharing of knowledge is an uninterrupted activity which takes place in the course of making enquiries, idea sharing, giving possible solutions and taking up new ways of doing things in an organization (Manaf, 2012). Dunford (2000) adds that the sharing of knowledge is so significant given that key knowledge is held by employees in the organization which needs to lay down required structured to build the knowledge memory. Knowledge sharing leads to capturing, organizing, re-usage and transfer of experience-based knowledge which results to retaining of knowledge in the organization.

Knowledge sharing enables the organization to utilize resources efficiently by transferring best practices from departments, projects or clients. The sharing of knowledge not only reduces the cost of production but also adds to the organization's success as it paves ways for innovation (Keskin, 2005).

2.3.3 Knowledge Availability and Performance

Knowledge sharing among employees can be attained through personal interactions (Yi, 2009). Through conversation, mistakes can be greatly reduced thus reducing costs in the organisation. Knowledge can be shared through informal groups of employees who have same duties and responsibilities (Kumaraswamy & Chitale, 2012). The sharing of knowledge platforms results in increased collaboration and harmonization between employees in various departments and organizations (Dalkir, 2005). Information technology facilitates recognition of people with expertise in specific areas and helps to them share knowledge with others within the organisation (Bloodgood & Salisbury, 2001). This study seeks to establish knowledge sharing through personal conversations, written reports, shared databases and meetings and its impact organizational performance.

According to Gholami *et al.* (2013), awareness and availability of knowledge involves recording and retention of knowledge in an easily retrievable manner. Knowledge awareness uses scientific systems like information technology and human processes to store organization knowledge for future recovery. Organizing and recovery of organizational knowledge yields to knowledge awareness as it builds capability to recover and utilize information (Alavi & Leidner, 2001).

2.3.4 Knowledge Completeness and Performance

Knowledge is a dynamic blend of distinct experiences, professional insights, values and related information which offer a basis for evaluation and accumulation (Davenport & Prusak, 1998). This knowledge is engraved in the organizational corporate culture through which organizational learning is achieved (Kumaraswamy & Chitale, 2012). The process of learning in an organization is as a result of knowledge acquisition over time and transferred to those in an organisation (March, 1991). Organizational learning helps organizations to come up with knowledge practices to be embedded in the organisational culture which in turn impacts on organizational performance by strengthening their employees' skills (Fiol & Lyles, 1985).

Sharing of knowledge improves the process of learning in an organization through provision of skills, capabilities and insights to perform as required. Organizational learning sharpens unique competencies sought by customers and which cannot be replicated and this enables the organization to gain a competitive advantage. Knowledge sharing leads to improved organizational growth (Gupta & Govindarajan, 2000). It is therefore important for organisations to build up knowledge and learn from experience in order to build up a competitive advantage.

Wagner (2006) adds that knowledge totality entails searching, identification and adoption of knowledge that is valuable especially from exterior sources. Accessibility of knowledge is about acquisition of knowledge from outside sources like internet, sourcing and grafting. After new knowledge is acquired, organizations have to put in place knowledge management mechanisms so as to prepare it for entry into the organization's memory for maximum impact and long-term reusability.

Worldwide, organizations acquire knowledge from their counterparts through attaching individuals with special know-how like expatriates in multinationals or through explicit learning from different organizations. Socialization entails deliberate or non-deliberate attainment of ethnically entrenched knowledge through contact with reference individuals, groups and organizations. Internalization is obtained by developing accumulative knowledge which is later entrenched in corporate culture of the multinationals (Rubenstein-Montano, 2006).

Solomon (2014) sought to evaluate how knowledge management is used to achieve competitive advantage by small and large firms. The study concluded that big firms are considerably different from tiny firms in terms of knowledge management. Big firms considerably develop more organizational memory systems as compared to tiny firms in terms of knowledge sharing among employees across the organization. Tubigi and Alshawi (2012) investigated how knowledge management processes influenced organizational performance and concluded that knowledge availability positively affected organizational performance.

Agbim, Zever and Triarewo (2014) sought to determine how knowledge availability affects competitive advantage. The study concluded that knowledge availability significantly affects competitive advantage. Pai and Chang (2013) evaluated how knowledge availability and absorption affects organizational innovation. Knowledge absorptive capabilities were performance and such effects were not the same in companies with high and low innovation investment.

2.4 Summary of Knowledge Gaps

A critical review of the past studies is done on knowledge expression, knowledge awareness, knowledge availability and knowledge completeness. Both global and local review of relevant and related literature was conducted to appraise the current literature on knowledge sharing. Various knowledge gaps that were identified are presented in Table 2.1.

Table 2.1: Summary of Reviewed Literature and Knowledge Gaps

Author	Topic	Findings	Research gaps
Obeidat <i>et al.</i> (2016)	Knowledge management on SME growth and profitability in Ghana	Knowledge improves management development and profitability	The study was done in SMEs in Ghana and zeroed in on development while the current investigation is about sharing of knowledge on performance of SACCOs in Kenya
Migdadi <i>et al.</i> (2017)	Knowledge management and hierarchical performance	There is a positive connection between information accessibility and performance	The study concentrated on information accessibility and left out other KM practices
Arbabi <i>et al.</i> (2016)	Knowledge expression and organizational agility	Knowledge sharing measures increment of organizational agility since they upgrade the organization's knowledge reach and richness	The study zeroed in on agility of an organization which is an element of performance yet the current study relates expression of knowledge and performance
Mohiuddin <i>et al.</i> (2018)	Knowledge awareness and performance in Malaysia	Information is an asset whose capacity and use is basic in performance	The study didn't show how knowledge awareness performance despite its importance, the

Source: Researcher and Literature Reviewed (2021)

2.5 Conceptual Framework

This framework outlines the relationship between independent and dependent variables and each of their indicators presented in a diagrammatic manner.

INDEPENDENT VARIABLES

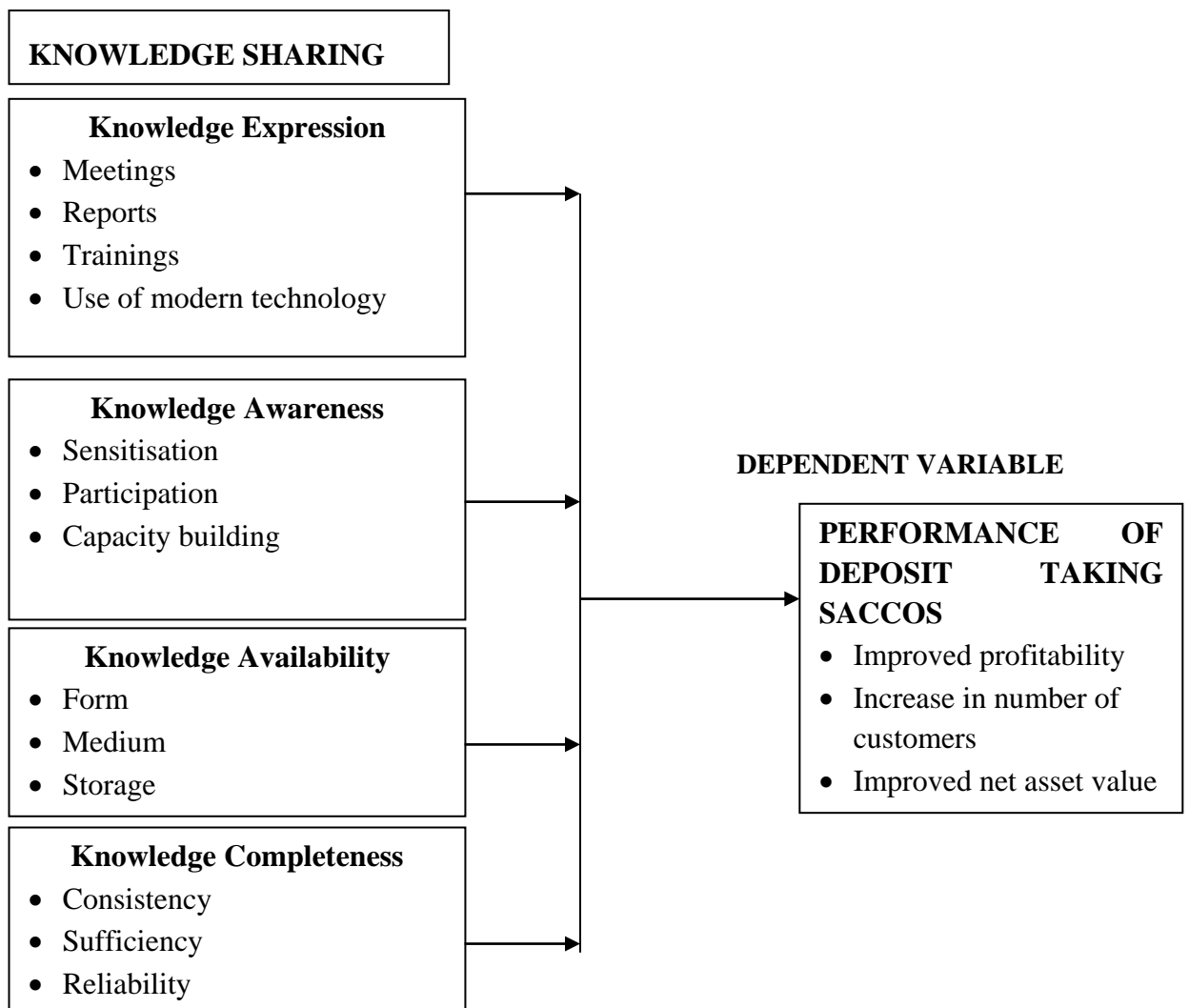


Figure 2.1: Conceptual Framework

Source: Researcher, (2021)

Figure 2.1 shows that knowledge sharing is the independent variable and has indicators such as knowledge expression, knowledge awareness, knowledge availability and knowledge completeness whereas performance of SACCOs is measured through improved profitability, increased number of customers and improved net asset value.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

Chapter three outlines the methodology used with details on the design used, population of the study, sampling design, how data was collected, analysed and presented and ends with ethical considerations.

3.2 Research Design

A research design defines a general outline or approach to data collection and entails how to address research questions or answer hypotheses in a study (Cooper & Schindler, 2014). A descriptive research design was used as recommended by Leavy (2017) who ascertains that it is appropriate in explaining the existence of a certain phenomenon. This study intended to ascertain how knowledge sharing affects performance of deposit-taking SACCOs in Kisii County, Kenya.

3.3 Target Population

The target population for this study was 210 respondents drawn from the management staff at the 8 Deposit-Taking SACCOs in Kisii County who are 210 according to the KUSSCO, Kisii County Branch (2018).

Table 3.1: Target Population

Name of SACCO	Population	Percentage
Gusii Mwalimu SACCO	21	10.00
Mwalimu National SACCO	39	18.57
Unaitas SACCO	19	09.05
Vision Point SACCO	21	10.00
Chai SACCO	12	05.71
Kenya Achievers SACCO	41	19.52
Afya SACCO	6	2.86
Wakenya Pamoja SACCO	51	24.29
Total	210	100

Source: KUSSCO, Kisii County, (2018)

3.4 Sampling Design and Sampling Procedure

Sampling procedure involves use of techniques that help in selecting a sample from a population instead of studying the entire population. Nelankavil (2015) asserts that a sample of above 30% is statistically vital to make statistical conclusions for a given study. The distribution of the sample of 63 respondents which is equivalent to 30% of the target population is as presented below:

Table 3.2: Sample Size

Name of SACCO	Population	Rate	Sample Size
Gusii Mwalimu SACCO	21	0.3	6
Mwalimu National SACCO	39	0.3	12
Unaitas SACCO	19	0.3	6
Vision Point SACCO	21	0.3	6
Chai SACCO	12	0.3	4
Kenya Achievers SACCO	41	0.3	12
Afya SACCO	6	0.3	2
Wakenya Pamoja SACCO	51	0.3	15
Total	210	0.3	63

Source: Researcher, (2021)

3.5 Data Collection Instrument

Data was obtained through a structured questionnaire (Appendix II). This type of research instrument was preferred in this study as it guarantees anonymity to the respondents. The questionnaire consisted of the likert scale type and open-ended questions and was divided into sections to obtain research information. Section A aimed at obtaining information on background of the respondents, Section B, C, D, E and F focused on obtaining data on knowledge expression, knowledge awareness, knowledge availability, knowledge completeness and performance of SACCOs. The close-ended questions which had a 5-point likert scale obtained information on the respondents' level of agreement on each statement provided.

3.6 Validity and Reliability of the Research Instrument

3.6.1 Validity of Research Instrument

Validity is the accuracy, meaningfulness and the openness of the process of an instrument in a research. In this study, the researcher used content validity for the research instruments by consulting the supervisors for expert opinion in line with recommendations by (Yin, 2003; Mugenda & Mugenda, 2013). Content validity enables the determination of the adequacy with which the test items sufficiently and representatively sample the content area to be measured for this study.

3.6.2 Reliability of Research Instrument

Mugenda and Mugenda (2013) proposed reliability as the extent to which a given procedure of measurement produces similar outcomes repeatedly. The consistency of research instruments is often measured across studies using Cronbach's Alpha value, and the threshold used by researchers is often benchmarked at 0.7. The Cronbach's alpha value of 0.7 was the lowest threshold for determining the reliability of the items that represented the constructs of this study.

Table 3.3: Pilot Test Results

Scale	Cronbach's Alpha	Number of Items
Knowledge expression	0.891	9
Knowledge awareness	0.757	9
Knowledge availability	0.867	8
Knowledge completeness	0.772	5
Performance	0.731	5
Total	0.804	36

Source: Research Data, (2021)

Table 3.3 demonstrates that knowledge expression had an alpha of 0.891, knowledge awareness had an alpha of 0.757, knowledge availability had an alpha of 0.867, knowledge completeness had an alpha of 0.772, while performance recorded an alpha

of 0.731. Overall, the five variables recorded an alpha of more than 0.7, which is an indication that all the variables are dependable for the study.

3.7 Data Collection Procedure

The University issued an authorization letter which was presented to the various SACCOs so as to get data from the respondents. A register of questionnaires sent and those filled and returned back was regularly updated.

3.8 Data Analysis and Presentation

Using SPSS as software package, the quantitative data was collected, coded, edited, arranged and was analysed descriptively and inferentially. This resulted to a multiple regression analysis equation as follows:

$$Y = \beta_0 + \beta_1X_1+ \beta_2X_2 + \beta_3X_3+ \beta_4X_4+\varepsilon$$

Where:

Y= Performance of Deposit Taking SACCOs in Kisii County

β_0 = intercept coefficient

β_1 , β_2 , and β_3 =regression coefficients

X_1 = Knowledge expression

X_2 = Knowledge awareness

X_3 = Knowledge availability

X_4 = Knowledge completeness

ε = error term

Open-ended questions from the research instrument were analyzed through content analysis by grouping common themes and drawing inferences from the findings.

3.9 Ethical Considerations

For compliance with the research ethical standards, the study adhered to the various requirements. A clearance letter was obtained from the Kenyatta University Graduate School and a research permit from NACOSTI before commencement of the research. Finally, an introductory letter that explained the intention and implication of the research was used to request for participation of respondents while giving an assurance for privacy, confidentiality and anonymity of the information collected.

CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This section outlines the research findings and discussions based on the response rate, respondents' demographic information, descriptive and inferential statistics.

4.2 Response Rate

The analysis of the rate of response for the questionnaires is presented in Table 4.1.

Table 4.1: Response Rate

Category	Frequency	Percent
Response	58	92.6
Non-Response	5	7.4
Total	63	100.0

Source: Research Data, (2021)

The study targeted 63 respondents, where 58 completed and returned their questionnaires leading to a response rate of 92.6%. The response rate conforms to what extant researchers supported as good representation of the entire population (Mugenda & Mugenda, 2013; Kothari & Garg, 2014).

4.3 Demographic Information

Under this subsection, information on the respondents' level in management, education and the number of years served in the SACCOs was obtained.

4.3.1 Respondent's Level in Management

The study intended to ascertain the respondents' level in management within the SACCO and the analysis of the same is as shown in Figure 4.1.

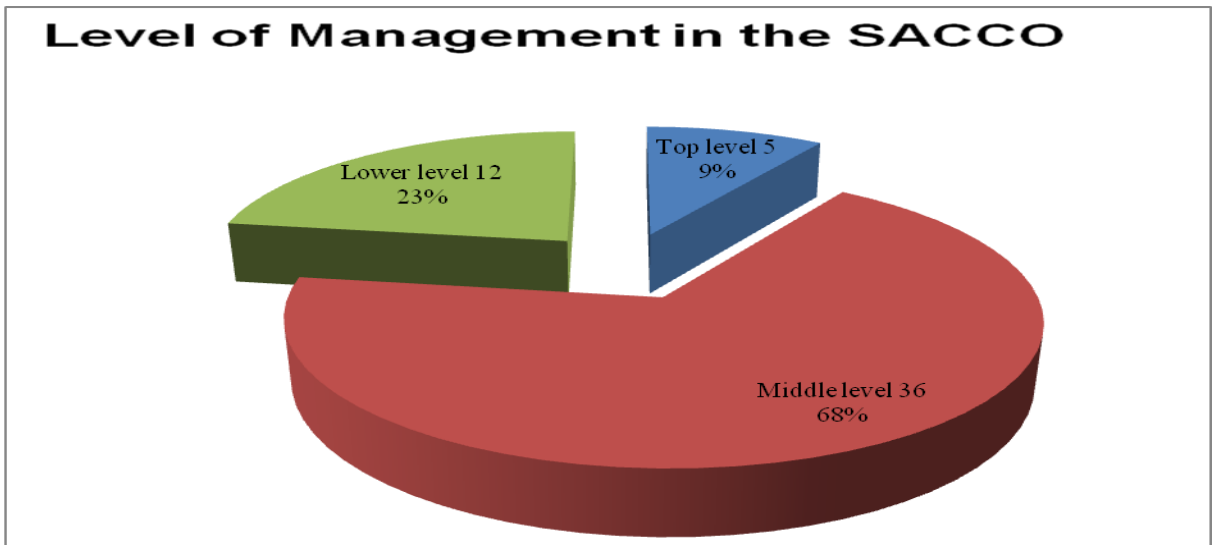


Figure 4.1: Respondent’s Level of Management in the SACCO
Source: Survey Data, (2021)

Results presented in Figure 4.1 confirms that 23% of the respondents were at the lower management level, 68% were in the middle level, while only 9% belonged to the top-level management. This indicates that most respondents who belonged to the intermediate level management were well versed with knowledge-sharing practices in the SACCOs.

4.3.2 Respondents’ Highest Level of Education

This section aimed at obtaining respondents’ answers to questions regarding their education level and the analysis is as outlined in Figure 4.2.

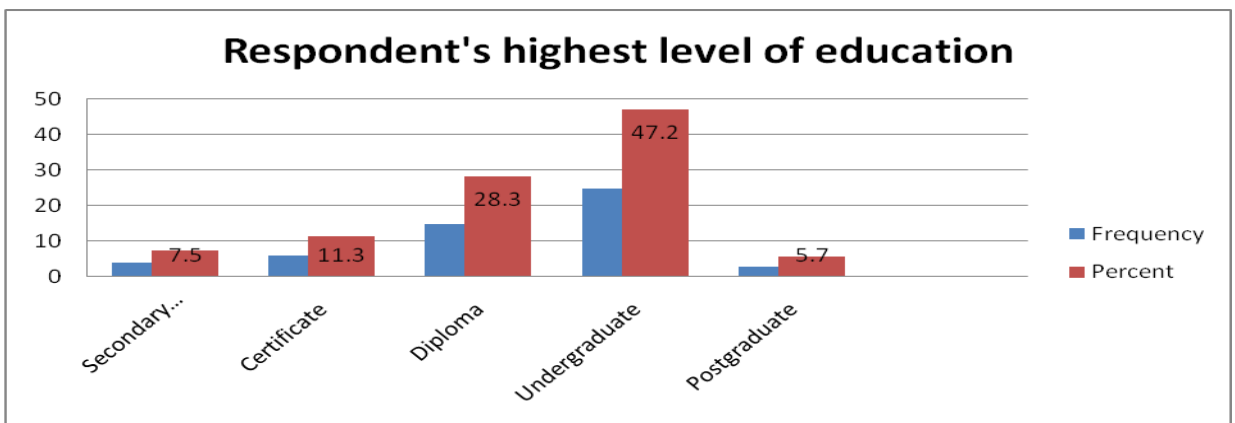


Figure 4.2: Respondents Highest Education Level
Source: Survey Data, (2021)

Results of Figure 4.2 illustrate that 47.2% of those who responded had undergraduate level as their highest level of education, 28.3% stated diploma level, 11.3% indicated certificate level, 7.5% indicated secondary, and 5.7% indicated postgraduate level. Most of them (47.2%) had at least an undergraduate degree a confirmation that they qualified to work in the various positions within the SACCOs.

4.3.4 Respondents' Years of Service in the SACCO

This section of the questionnaire aimed at gathering information on how long the respondents have served in the SACCO by asking them to indicate their years of service. The analysis is as showed in Figure 4.3.

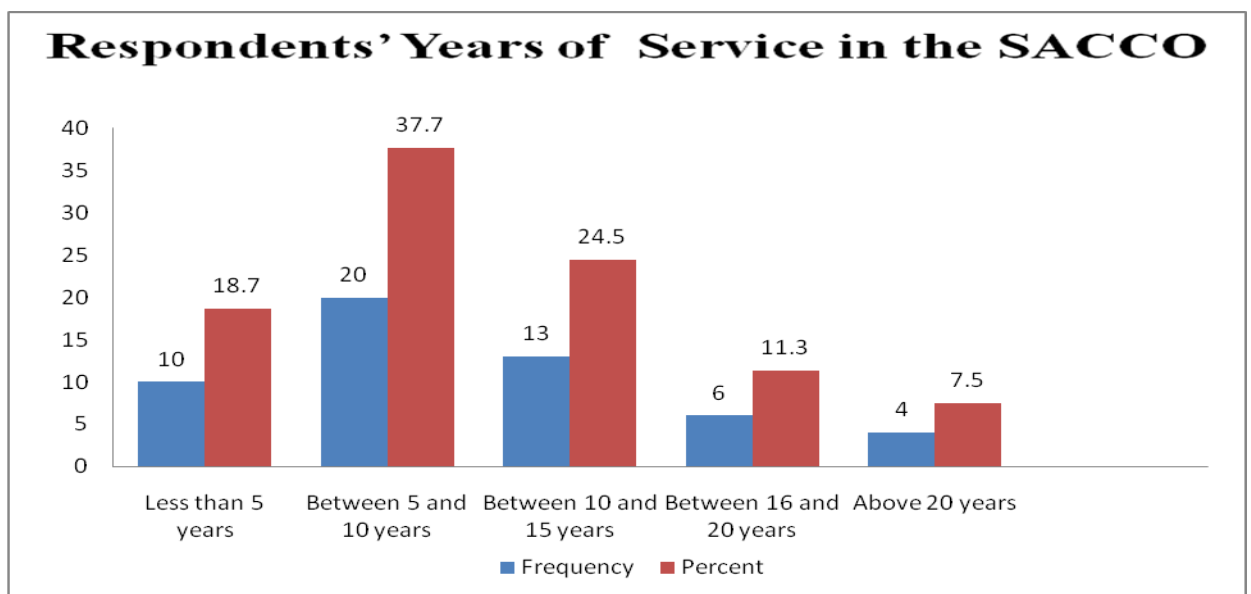


Figure 4.3: Respondents' Length of Service in the Organization

Source: Survey Data, (2021)

Figure 4.3 above point out that 37.7% of the respondents affirmed to having served in the SACCO for a period of less than 10 years, 24.5% indicated they had done the SACCO between 10 to 15 years, 18.7% had served the SACCO for less than 5 years, 11.3% had served the SACCO between 16 and 20 years while 7.5% has served the SACCO for more than 20 years. Most respondents (37.7%) had served the SACCO

for a period of between 5 and 10 years a confirmation that they had enough experience in the SACCOs so as to provide answer questions related to the study’s objectives.

4.4 Descriptive Statistics

This segment of the questionnaire highlighted the descriptive statistics for each variable by asking respondents’ affirmation on various aspects of knowledge sharing in a likert scale of 1-5; where 1= strongly disagree, 2 = disagree, 3 = modest, 4 = agree, 5 = strongly agree.

4.4.1 Knowledge Expression and Organization Performance

The first objective intended to ascertain the effect of knowledge expression on the performance of deposit-taking SACCOs in Kisii County, Kenya. Several statements describing knowledge expressions were carefully formulated which expected respondents to point out the level of agreement to the several statements based on the Likert Scale. The results are shown in Table 4.2.

Table 4.2: Knowledge Expression and Organization Performance

Statements on Knowledge Expression	N	Min	Max.	Mean	SD
Members of the SACCO attend seminars/workshops/conference	53	1.00	5.00	4.10	1.08
Learning from competitors is encouraged in the SACCO	53	1.00	5.00	3.75	1.27
Information is shared in this SACCO	53	1.00	5.00	3.18	1.23
New skills are exchanged amongst employees	53	1.00	5.00	3.31	1.27
Best practices are shared routinely	53	1.00	5.00	3.50	1.27
Members of the SACCO participate in share fairs	53	1.00	5.00	3.21	1.30
The SACCO welcomes knowledge from external sources	53	1.00	5.00	3.33	1.27
Expert inputs are incorporated in the SACCOs processes	53	1.00	5.00	3.39	1.26
Aggregate score				3.47	1.24

Source: Survey Data, (2021)

Table 4.2 confirms that most of those who responded agreed that members of their SACCO usually attend seminars/workshops/conferences to a modest extent (M=4.10; SD=1.03). Learning from competitors is encouraged in the SACCO to a modest extent (M=3.75; SD=1.27). There was a general agreement amongst respondents that information is shared in their SACCOs to a modest extent (M=3.18; SD=1.23). When asked about whether new skills are exchanged amongst employees, the majority of the respondents affirmed to a modest extent (M=3.31; SD=1.27) and that best practices are shared routinely to a modest extent (M=3.50; SD=1.27).

Regarding the participation of the members of the SACCO in share fairs, most respondents affirmed to a modest extent (M=3.21; SD=1.30). They also affirmed that the SACCO welcomes knowledge from external sources to a modest extent (M=3.33; SD=1.27). Finally, it was noted to a modest extent that that expert inputs are incorporated in the SACCOs processes (M=3.39; SD=1.26). The values of mean range from 3.18-4.10, but most of them are over 3.20. This shows that on average, there is evidence of knowledge expression within the SACCOs. These findings align with Croce (2017), who asserts that many organizations encourage knowledge expression during meetings, formal and informal, personal conversations, and shared databases.

4.4.2 Knowledge Awareness and Organization Performance

The study focused on assessing the impact of the various aspects of knowledge awareness on the performance of deposit-taking SACCOs in Kisii County, Kenya. Several statements describing knowledge awareness were carefully formulated which expected respondents to point out the level of agreement to the several statements based on the Likert Scale. The results are shown in Table 4.3.

Table 4.3: Knowledge Awareness and Organization Performance

Statements on Knowledge Awareness	N	Min	Max.	Mean	SD
Members and employees in the SACCO are taken through sensitisation programmes on pertinent issues	53	1.00	5.00	3.43	1.13
There is full participation of all stakeholders when it comes to knowledge awareness	53	1.00	5.00	3.36	1.21
The SACCO undertakes frequent capacity-building programmes	53	1.00	5.00	3.50	1.19
There are relevant publications regarding SACCO performance which is availed to all stakeholders	53	1.00	5.00	3.39	1.21
The SACCO holds frequent meetings and seminars to educate the members	53	1.00	5.00	3.51	1.20
The SACCO has a knowledge institutional memory in its website which is readily accessible	53	1.00	5.00	3.25	1.16
The SACCO systematically captures relevant experiences	53	1.00	5.00	3.33	1.21
The SACCO engages experts to help determine information to be captured in the institutional memory	53	1.00	5.00	3.18	1.21
Aggregate score				3.37	1.19

Source: Survey Data, (2021)

Table 4.3 indicate that those who responded agreed to a modest extent that members and employees in the SACCO go through sensitization programmes on pertinent issues (M=3.43; SD=1.13). It was established to a modest extent that there is full participation of all stakeholders in knowledge awareness (M=3.36; SD=1.21). Additionally, most of the respondents affirmed that their SACCOs undertake frequent capacity-building programmes to a modest extent (M=3.50; SD=1.19). When asked about whether there are relevant publications regarding SACCO performance which is availed to all stakeholders, most respondents agreed to a modest extent (M=3.39; SD=1.21) and that their SACCOs usually hold frequent meetings and seminars to educate the members to a modest extent (M=3.51; SD=1.20).

Regarding whether the SACCO has institutional knowledge memory in its website, which is readily accessible, most respondents agreed to a modest extent (M=3.25; SD=1.16). They also affirmed that the SACCO systematically captures relevant experiences to a modest extent (M=3.33; SD=1.21). Ultimately, most SACCOs engage experts to help determine the information to be captured in the institutional memory to a modest extent (M=3.18; SD=1.21). Thus, knowledge awareness is generally practiced in the various SACCOs as shown by the values of means ranging from 3.18 to 3.51. This confirms the work of Graham, (2015), who argues that knowledge awareness is about the recipient recognizing that the knowledge is available and should make efforts to absorb the information and seek clarification where needed.

4.4.3 Knowledge Availability and Organization Performance

The study focused on assessing the effect of the various aspects of knowledge availability on the performance of deposit-taking SACCOs in Kisii County, Kenya. Several statements describing knowledge availability were carefully formulated which expected respondents to point out the level of agreement to the several statements based on the Likert Scale. The results are shown in Table 4.4.

Table 4.4: Knowledge Availability and Organization Performance

Statements on Knowledge Availability	N	Min	Max.	Mean	SD
The SACCO has the right mindset for availing knowledge to all stakeholders	53	1.00	5.00	3.43	1.13
The SACCO has a programme that manages implementation of available knowledge	53	1.00	5.00	3.25	1.16
The SACCO uses various forms of venues and opportunities to avail knowledge	53	1.00	5.00	3.50	1.19
The SACCO uses comprehensive sets of instruments to avail knowledge to its members	53	1.00	5.00	3.51	1.20
The SACCO facilitates targeted knowledge availability activities to all its members	53	1.00	5.00	3.36	1.21
The SACCO has a platform for storing available knowledge	53	1.00	5.00	3.39	1.21
Aggregate score				3.41	1.18

Source: Survey Data, (2021)

Table 4.4 confirms that majority of the SACCOs have the right mindset for availing knowledge to all stakeholders to a modest extent (M=3.43; SD=1.13) and that their SACCO has a programme that manages the implementation of available knowledge to a modest extent (M=3.25; SD=1.16). Additionally, most respondents affirmed that their SACCO uses various forms of venues and opportunities to avail knowledge to a modest extent (M=3.50; SD=1.19). When asked about whether their SACCO uses comprehensive sets of instruments to avail knowledge to its members, a large number of respondents agreed to a modest extent (M= 3.51; SD=1.20).

Regarding information on whether their SACCO facilitates targeted knowledge availability activities to all its members, most respondents agreed to a modest extent (M=3.36; SD=1.21). They were also in agreement that their SACCO has a platform for storing available knowledge to a modest extent (M=3.39; SD=1.21). Knowledge availability is generally practiced in the various SACCOs as shown by means ranging from 3.18 to 3.51. This supports the arguments of Burton *et al.*, (2017) that shared databases enable coordination and cooperation between departments and

organizations. In contrast, Kumaraswamy and Chitale, (2012) are of the view that such databases facilitate the availability of knowledge through sharing and implementation of best practices in the workplace.

4.4.4 Knowledge Completeness and Organization Performance

The study aimed at assessing the effect of the various aspects of knowledge completeness on the performance of deposit-taking SACCOs in Kisii County, Kenya. Several statements describing knowledge completeness were carefully formulated which expected respondents to point out the level of agreement to the several statements based on the Likert Scale. The results are shown in Table 4.5.

Table 4.5: Knowledge Completeness and Organization Performance

Statements on Knowledge Completeness	N	Min	Max.	Mean	SD
The SACCO consistently reviews its available knowledge to ensure it leads to achievement of a competitive edge	53	1.00	5.00	3.16	1.20
The SACCO systematically measures the outcome of available knowledge	53	1.00	5.00	3.45	1.28
Available knowledge is frequently checked in terms of its sufficiency in improving SACCO performance	53	1.00	5.00	3.44	1.28
There are monitoring and evaluation systems to check reliability of available SACCO information for knowledge completeness	53	1.00	5.00	3.48	1.29
Aggregate score				3.38	1.26

Source: Survey Data (2021)

Table 4.5 revealed that those who responded agreed to a modest extent that their SACCO consistently reviews its available knowledge to ensure it leads to the achievement of a competitive edge (M=3.16; SD=1.20) and that their SACCO systematically measures the outcome of available knowledge to a modest extent (M=3.45; SD=1.28). Additionally, most respondents affirmed that available knowledge is frequently checked in terms of its sufficiency in improving SACCO

performance to a modest extent (M=3.44; SD=1.28). When asked about whether their SACCOs have monitoring and evaluation systems to check the reliability of available SACCO information for knowledge completeness, most respondents affirmed to a modest extent (M=3.48; SD=1.29).

The values of mean range from 3.16 - 3.48 is an indication that, on average, there is evidence of knowledge completeness activities within the SACCOs. These findings are in line with Rashid (2019), who argues that knowledge completeness is about information being availed in the required format, content, authentic and sufficient manner to serve the intended purpose and which results in consistency of decisions and actions due to predictability of activities, results, and consequences in an organization. Reina *et al.*, (2015) support this argument by asserting that complete information is reliable and sufficient for decision making such that time wastage is mitigated before conclusions can be arrived at.

4.4.5 Performance of Deposit Taking SACCOs

This part of the questionnaire required respondents to point out the degree to which they agree on the statements about general trends of performance with regard to deposit-taking SACCOs in Kisii County, Kenya using a scale of 1-5 where 1=Greatly Reduced, 2= Reduced, 3= Constant, 4= Increased, 5= Greatly Increased as shown in Table 4.6.

Table 4.6: Performance of Deposit Taking SACCOs

Statements on Performance of Deposit Taking SACCOs	N	Min	Max.	Mean	SD
The SACCO is experiencing improved profitability	53	1.00	5.00	3.44	1.28
The SACCO has gained new customers	53	1.00	5.00	3.26	1.27
Customers prefer our new products	53	1.00	5.00	3.18	1.39
The SACCO has a favourable net asset value	53	1.00	5.00	3.38	1.52
Aggregate score				3.31	1.36

Source: Survey Data (2021)

The findings of Table 4.6 indicated that to a modest extent, SACCOs constantly experienced improved profitability (M=3.44; SD=1.28). Additionally, most SACCOs have constantly gained new customers (M=3.26; SD=1.27). Furthermore, when asked about whether customers prefer new products, most of the respondents affirmed that this was still constant in their SACCOs (M=3.18; SD=1.39). Finally, most respondents agreed to a modest extent that their SACCO has constantly recorded a favourable net asset value (M=3.38; SD=1.52).

Generally, there was evidence that the performance of the SACCOs remained constant, as demonstrated by the overall (M= 3.31; SD=1.36). These findings fault the arguments of Venkataraman *et al.*, (2016) that there should be performance improvement which is a main function in strategic management in all organizations, including SACCOs hence the need for close focus on tracking the performance of the SACCOs which has remained constant as per the assertions of the respondents in this study.

4.5 Inferential Statistics

Multiple regression was analysed to ascertain the impact of knowledge sharing on performance.

4.5.1 Model Summary

The study analyzed the variations of performance of deposit taking SACCOs in Kisii County, Kenya brought about by changes of knowledge expression, knowledge awareness, knowledge availability and knowledge completeness.

Table 4.7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891 ^a	.794	.779	1.1836

Source: Survey Data, (2021)

An adjusted R squared of 0.779 implied that there were 77.9% variations of performance of deposit-taking SACCOs in Kisii County, Kenya, due to the changes of knowledge expression, knowledge awareness, knowledge availability and knowledge completeness. The remaining 20.6% imply that other factors lead to the performance of deposit-taking SACCOs in Kisii County, Kenya, which were not discussed in the study.

4.5.2 Analysis of Variance

The ANOVA determines if the type of data used in a particular study is significant or not.

Table 4.8: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.352	4	6.088	58.037	.001 ^b
	Residual	15.42	59	0.105		
	Total	39.772	63			

Source: Survey Data, (2021)

From the results of ANOVA, the processed data recorded a significant level of 0.00 an indication that the data is perfect for analysis to draw conclusions. Furthermore,

the F calculated was more significant than F critical ($58.037 > 2.433$). This is a clear indication that knowledge expression, knowledge awareness, knowledge availability, and knowledge completeness significantly influence the performance of deposit-taking SACCOs in Kisii County, Kenya. The findings concur with the conclusions of North and Kumta, (2018), who established that sharing of knowledge is key to building competitive advantage because of the synergy it creates among individuals and organizations.

4.5.3 Regression Coefficients

The Model equation computed was as shown below:

$$Y = 0.442 + 0.224 X_1 + 0.375 X_2 + 0.264 X_3 + 0.321 X_4 + \varepsilon$$

The model equation shows that when knowledge expression, knowledge awareness, knowledge availability and knowledge completeness are held constant, the variables significantly affect performance of deposit taking SACCOs in Kisii County, Kenya as shown by constant = 0.442 in Table 4.9.

Table 4.9: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	Sig.	
	B	Std. Error	Beta		
(Constant)	.442	.038	11.632	.001	
Knowledge expression	.224	.047	.289	4.766	.003
Knowledge awareness	.375	.066	.431	5.682	.007
Knowledge availability	.264	.063	.323	4.190	.003
Knowledge completeness	.321	.056	.391	5.732	.005

Source: Survey Data, (2021)

Knowledge expression is statistically important in elucidating the performance as indicated by ($\beta = 0.224$, $P = 0.003$) thus increasing knowledge expression in one unit results to a rise in performance. In addition, knowledge awareness is statistically

important in elucidating the performance as indicated by ($\beta = 0.375$, $P = 0.007$) thus a unit increase in knowledge awareness results to increase performance.

Knowledge availability is statistically important in elucidating the performance as revealed by ($\beta = 0.264$, $P = 0.003$) thus a unit increase in knowledge availability results in an increase in the performance. Further, knowledge completeness is statistically significant in explaining the performance as revealed by ($\beta = 0.325$, $P = 0.005$) thus a unit increase in knowledge completeness results to an increase in performance.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Chapter five highlights the outline of summary, conclusions and recommendations of the study as well as suggestions for future research.

5.2 Summary of the Study

The study had four specific objectives answered through relevant research questions and the summary of findings based on the specific objectives is presented in this section.

5.2.1 Knowledge Expression and Organization Performance

The study's first objective aimed at assessing how knowledge expression affected performance. The results of objective one indicated that knowledge expression significantly influenced performance. Furthermore, the study established that regarding SACCOs' knowledge sharing patterns regarding knowledge expression, the majority of the SACCOs ensured that their members attend seminars/workshops/conferences, information is shared in the SACCO, and provides that new skills are exchanged amongst employees. Additionally, best practices are shared routinely where the SACCOs welcome knowledge from external sources and ensure that expert inputs get incorporated in the SACCOs processes.

5.2.2 Knowledge Awareness and Organization Performance

The study's second objective sought to determine how knowledge awareness affects performance. The results of objective two indicated that knowledge awareness significantly affected the performance. In addition, the study established that as part of promoting knowledge awareness, members and employees in the SACCOs go through sensitization programmes on pertinent issues, there is full participation of all

stakeholders when it comes to knowledge awareness, the SACCOs undertake frequent capacity-building programmes, there are relevant publications regarding SACCOs performance which is availed to all stakeholders and that the SACCOs engage experts to help determine the information to be captured in the institutional memory.

5.2.3 Knowledge Availability and Organization Performance

The third objective of the study aimed at assessing effects of knowledge availability on performance. The results of objective three revealed that knowledge availability significantly affected the performance. In addition, the study noted that as part of promoting knowledge availability in the SACCOs, majority of them have the right mindset for availing knowledge to all stakeholders, have a program that manages the implementation of available knowledge, use various forms of venues and opportunities to avail knowledge, facilitates targeted knowledge availability activities to all its members and have a platform for storing available knowledge.

5.2.4 Knowledge Completeness and Organization Performance

The study's fourth objective aimed at assessing how knowledge completeness affects performance. The results of objective four indicated that knowledge completeness significantly affected the performance. In addition, the study noted that as part of promoting knowledge completeness practices, the SACCOs consistently reviews its available knowledge to ensure it leads to the achievement of a competitive edge, systematically measures the outcome of available knowledge, available knowledge is frequently checked in terms of its sufficiency in improving SACCO performance as well as putting in place monitoring and evaluation systems to check the reliability of available SACCO information for knowledge completeness.

5.3 Conclusions of the Study

Knowledge sharing positively affected the performance. The study also established that knowledge expression positively affects the performance. Therefore, the study concludes that increasing knowledge expression will result in a unit increase in the performance. Knowledge awareness was statistically significant in explaining the performance. Additionally, knowledge awareness positively affects performance. The study thus concludes that a unit increase in knowledge awareness results in a unit increase in performance of the SACCOs.

Knowledge availability was statistically significant in explaining the performance of the SACCOs in Kisii County, Kenya. The study also established that knowledge availability had a positive relationship with performance. The study thus concludes that a unit increase in knowledge availability results in a unit increase in performance of the SACCOs. On knowledge completeness, the study established that it was statistically significant in explaining the performance of the SACCOs. The study also concluded that knowledge completeness had a positive relationship with the performance which means that a unit increase in knowledge completeness results in a unit increase in performance of the SACCOs.

5.4 Recommendations of the Study

The study recommends that the SACCOs and other organizations should ensure that members attend seminars/workshops/conferences. Furthermore, learning from competitors should be highly encouraged and ensure that best practices are shared routinely. This will ensure that the organization promotes knowledge expression, which was seen to affect performance positively. In addition, SACCOs and other organizations should undertake frequent capacity-building programs and hold regular

meetings and seminars to educate the members. These are part of promoting best practices for knowledge awareness in organizations to influence performance positively.

SACCOs and other organizations should use various forms of venues and opportunities to avail knowledge and utilize comprehensive sets of instruments to avail knowledge to its members, which in turn help avail knowledge in an organization for purposes of enhancing performance. Additionally, the study recommends that organizations should embrace review of the available knowledge to ensure it leads to the achievement of a competitive edge, systematically measure the outcome of available knowledge, frequently check available knowledge in terms of its sufficiency in improving SACCO performance and ensure that there are monitoring and evaluation systems to check the reliability of available SACCO information for knowledge completeness.

5.5 Suggestions for Further Study

The study's findings were limited to deposit-taking SACCOs in Kisii County, Kenya, and hence cannot be generalized to other sectors within and outside Kenya. There is need therefore for future studies to be carried out in different contexts outside the deposit-taking organizations in Kenya and other countries. Moreover, the study's findings revealed that knowledge expression, knowledge awareness, knowledge availability, and knowledge completeness explained 77.9% of the variation in performance of deposit-taking SACCOs in Kisii County, Kenya. Therefore, the study recommends that further studies establish other factors that account for the remaining 20.6% of the variation in deposit-taking SACCOs in Kisii County, Kenya.

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APPENDICES

Appendix I: Letter of Introduction

Kenyatta University
P.O. Box 43844-00100
Nairobi,
Kenya.

Dear Sir/Madam,

RE: REQUEST TO PARTICIPATE IN A RESEARCH

I am a Master of Business Administration student at Kenyatta University and currently undertaking a research on **Knowledge Sharing and Performance of Deposit-Taking Saccos in Kisii County, Kenya**. I humbly request your participation in filling the attached questionnaire which requires you to give honest answers. Your anonymity is assured and the information you provide will be treated with utmost confidentiality.

Your cooperation and contribution in this research is highly appreciated.

Yours sincerely,

Janet Oino

Appendix II: Research Questionnaire

Please provide your responses to the following questions. Use a tick or cross where necessary. Feel free to provide any additional relevant information relating to the subject matter in the spaces provided. Do not include any identifying details on this questionnaire.

PART A: BACKGROUND INFORMATION

1. Please select the level of management that you are serving in the SACCO?

Top level	[]
Middle level	[]
Lower level	[]

2. What is your highest education level that you have attained so far?

Secondary education	[]
Certificate	[]
Diploma	[]
Undergraduate	[]
Post graduate	[]

3. Please tick the most appropriate number of years that you have worked in the SACCO.

Less than 5 years	[]
Between 5 and 10 years	[]
Between 10 and 15 years	[]
Between 16 and 20 years	[]
Above 20 years	[]

Section B: Knowledge Expression

4. Please indicate by a tick [✓] the extent to which you agree on the effect of the given aspects of knowledge expression on the performance of deposit-taking SACCOs in Kisii County, Kenya.

Where: 1=No Extent, 2= Little Extent, 3=Modest Extent, 4=Great Extent, 5=Very Great Extent

Knowledge Expression	5	4	3	2	1
Members of the SACCO attend seminars/workshops/conference					
Learning from competitors is encouraged in the SACCO					
Information is shared in this SACCO					
New skills are exchanged amongst employees					
Best practices are shared routinely					
Members of the SACCO participate in share fairs					
The SACCO welcomes knowledge from external sources					
Expert inputs are incorporated in the SACCOs processes					

5. In your evaluation of the importance of knowledge sharing, how would you describe the SACCOs knowledge sharing patterns in respect to knowledge expression?

.....

.....

.....

.....

Section C: Knowledge Awareness

6. Please indicate by a tick [✓] the extent to which you agree on the effect of the given aspects of knowledge awareness on the performance of deposit-taking SACCOs in Kisii County, Kenya.

Where: 1=No Extent, 2= Little Extent, 3=Modest Extent, 4=Great Extent, 5=Very Great Extent

Knowledge Awareness	5	4	3	2	1
Members and employees in the SACCO are taken through sensitisation programmes on pertinent issues					
There is full participation of all stakeholders when it comes to knowledge awareness					
The SACCO undertakes frequent capacity-building programmes					
There are relevant publications regarding SACCO performance which is availed to all stakeholders					
The SACCO holds frequent meetings and seminars to educate the members					
The SACCO has a knowledge institutional memory in its website which is readily accessible					
The SACCO systematically captures relevant experiences					
The SACCO engages experts to help determine information to be captured in the institutional memory					

7. In your evaluation of the importance of knowledge sharing, how would you describe the SACCOs knowledge sharing patterns in respect to knowledge awareness?

.....

.....

.....

Section D: Knowledge Availability

8. Please indicate by a tick [✓] the extent to which you agree on the effect of the following aspects of knowledge availability on the performance of deposit-taking SACCOs in Kisii County, Kenya.

Where: 1=No Extent, 2= Little Extent, 3=Modest Extent, 4=Great Extent,
5=Very Great Extent

Knowledge Availability	5	4	3	2	1
The SACCO has the right mindset for availing knowledge to all stakeholders					
The SACCO facilitates targeted knowledge sharing activities to all its members					
The SACCO uses various forms of venues and opportunities to avail knowledge					
The SACCO has a platform for storing available knowledge					
The SACCO uses comprehensive sets of instruments to avail knowledge to its members					
The SACCO has a programme that manages implementation of available knowledge					
The SACCO makes use of partnerships, networks and platforms to avail knowledge to all its members					

9. In your evaluation of the importance of knowledge sharing, how would you describe the SACCOs knowledge sharing patterns in respect to knowledge availability?

.....

Section E: Knowledge Completeness

10. Please indicate by a tick [✓] the level of your agreement on the following aspects of knowledge completeness with regard to deposit-taking SACCOs in Kisii County, Kenya.

Where: 1=No Extent, 2= Little Extent, 3=Modest Extent, 4=Great Extent,
5=Very Great Extent

Knowledge Completeness	5	4	3	2	1
The SACCO consistently reviews its available knowledge to ensure it leads to achievement of a competitive edge					
The SACCO systematically measures the outcome of available knowledge					
Available knowledge is frequently checked in terms of its sufficiency in improving SACCO performance					
There are monitoring and evaluation systems to check reliability of available SACCO information					

11. In your evaluation of the importance of knowledge sharing, how would you describe the SACCOs knowledge sharing patterns in respect to knowledge completeness?

.....
.....
.....

Section F: Performance of Deposit Taking SACCOs

12. Please indicate by a tick [] the general trend of the following aspects of performance with regard to deposit-taking SACCOs in Kisii County, Kenya.

Where: 1=Greatly Reduced, 2= Reduced, 3= Constant, 4= Increased, 5= Greatly Increased

Organizational Performance	5	4	3	2	1
The SACCO is experiencing improved profitability					
The SACCO has gained new customers					
Customers prefer our new products					
The SACCO has a favourable net asset value					

13. Please provide any other relevant information on performance of Deposit Taking SACCOs in Kisii County, Kenya.

.....
.....

THANK YOU FOR YOUR PARTICIPATION

Appendix III: Authorization Letter from Kenyatta University



KENYATTA UNIVERSITY
GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 810901 Ext. 4150

Internal Memo

FROM: Dean, Graduate School

DATE: 6th September, 2021

TO: Janet Morna Otieno Oino
C/o Business Administration Dept.

REF: D53/OL/CTY/33399/2015

SUBJECT: APPROVAL OF RESEARCH PROJECT PROPOSAL

This is to inform you that Graduate School Board at its meeting of 25th August, 2021 approved your Research Project Proposal for the M.B.A Degree Entitled, "Knowledge Sharing and Performance of Deposit Taking SACCOs in Kisii County, Kenya".

You may now proceed with your Data Collection, Subject to Clearance with Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking and progress report Forms per semester. The Forms are available at the University's Website under Graduate School webpage downloads.

Thank you.

ELJAH MUTUA
FOR: DEAN, GRADUATE SCHOOL

c.c. Chairman, Business Administration.

Supervisors:

1. Prof. Mohinder K. Jain
C/o Department of Business Administration
Kenyatta University

Et/lee

Appendix IV: NACOSTI Research Permit

National Commission for Science and Technology



REPUBLIC OF KENYA

National Commission for Science and Technology

Ref No: **890872**

National Commission for Science and Technology

This is to Certify that Ms. [Name] on the topic: Knowledge Sharing on 01/October/2022.

National Commission for Science and Technology

NOTE: This is a computer-generated document.