MANAGEMENT OF TACIT KNOWLEDGE FOR COMPETITIVE ADVANTAGE AT INSURANCE REGULATORY AUTHORITY (IRA), NAIROBI, KENYA

THERESIA MUMO MUTAVA MUTUKU
BSIS (MKU)
AIIU/03922P/2018

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DECLARATION

I declare that this thesis is my original work and to the best of my knowledge it has not been presented for any degree at any university.

STUDENT

Signature……………………………………………. Date…………………………………

THERESIA MUMO MUTAVA MUTUKU
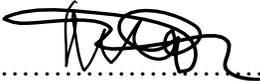
REG. NO.: AIIU/03922P

This thesis has been submitted with our approval as university supervisors for the degree of MSc. in Information and Knowledge Management.

SUPERVISORS

Signature …..[signature]………………..…Date 14th December, 2022……

DR. NAOMI MWAI

THE TECHNICAL UNIVERSITY OF KENYA

Signature……………………[signature]…………………...Date…14th December, 2022.…

DR. MBENGE T NDIKU

THE TECHNICAL UNIVERSITY OF KENYA

DEDICATION

I dedicate this work to my family who has supported me all through my studies.

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I wish to thank the Almighty God for enduring and sufficient grace throughout this program. To Him be the glory. My special thanks and deepest gratitude goes to my supervisors Dr Naomi Mwai and Dr Tabitha Mbenge Ndiku for their sound advice, patience and guidance during the preparation of this dissertation.

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LIST OF ABBREVIATIONS

IRA   INSURANCE REGULATORY AUTHORITY

IT   INFORMATION TECHNOLOGY

ICT   INFORMATION COMMUNICATIONS TECHNOLOGY

KM   KNOWLEDGE MANAGEMENT

PEST   POLITICAL, ECONOMIC, SOCIO-CULTURAL & TECHNOLOGICAL

HOD   HEAD OF DIVISION

TKM   TACIT KNOWLEDGE MANAGEMENT

SECI   SOCIALIZATION EXTERNALIZATION COMBINATION

                & EXTERNALIZATION

CA   COMPETITIVE ADVANTAGE

KNLS   KENYA LIBRARY SERVICES

KNA   KENYA NATIONAL ARCHIVES

SGAS   SCHOOL OF GRADUATE STUDIES

NACOSTI   NATIONAL COMMISSION OF SCIENCE, TECHNOLOGY

                AND INNOVATION

DEFINITION OF MAJOR TERMS USED IN THE STUDY

Knowledge Management (KM): A discipline that promotes an integrated approach to identifying, capturing, evaluating, retrieving and sharing all of an enterprise's information assets. These assets may include databases, documents, policies and procedures and previously un-captured expertise and experience in individual workers (Abualoush et-al, 2018).

Knowledge: Information given meaning and integrated with other contents for understanding, as a mix of fluid experiences, values, contextual information, beliefs and perspectives that provide a structure to evaluate and incorporate new experiences (Gasson, 2015).

Tacit knowledge: Refers to expertise that cannot be expressed or certainly articulated as well as extremely entrenched in individual proficiency, thoughts, principles and feelings; it resides in an individual's natural domain (Chugh, 2015).

Explicit knowledge: Is information that is simply recognizable and can be expressed in a prescribed language, transferred and shared effortlessly between entities (Stenmark, 2012).

Information: Refers to facts and figures grounded on both processed and unprocessed figures to make a conclusion (Awad & Ghaziri, 2017)

SECI: Refers to a continuing course of Socialization, Externalization, Combination and Internalization of knowledge (Nonaka & Takeuchi, 1995).

Information Communication Technology: An umbrella term for communication devices and technologies applied by people to deliver knowledge in a timely, accurate and efficient way (Jain, 2016).

ABSTRACT

An organization's ability to sustain a long-lasting competitive advantage is brought about by the appropriate management of tacit knowledge. This study purposed to examine ways in which tacit knowledge is managed at IRA, Nairobi, Kenya as well as examine its challenges. The study gives recommendations that if applied can competitive advantage for IRA. The study's specific objectives were; to establish the sources of tacit knowledge at IRA Nairobi, Kenya, to determine the management's responsibility in establishing a favourable atmosphere for tacit KM in order to bring about a competitive advantage at IRA, Nairobi, Kenya, to assess ways in which tacit knowledge management is applied at IRA Nairobi, Kenya in order to bring competitive advantage, to examine the challenges encountered and give recommendations in the management of tacit knowledge for competitive advantage at IRA, Nairobi, Kenya. This study was informed by the Knowledge Conversion Theory – Socialization, Externalization, Combination and Internalization (SECI). The research employed a qualitative research method. An exploratory case design was applied to understand the phenomenon and an interpretivist philosophical world view was adopted by the researcher. The target population was 85 members of staff at IRA out of which a sample of 43 was drawn using purposive criterion sampling. Data was collected using face to face interviews and reported in verbatim. NVivo version 12 software program was used for the analysis of the study and the findings presented in terms of figures and charts. The research revealed that tacit knowledge management practices are implemented at IRA to some extent. Different sources of tacit knowledge management were identified, majority being held by the staff members. Further, it was established that the management supports knowledge management initiatives in the organization. Through tacit knowledge management, the organization has acquired a competitive advantage over other firms thereby demonstrating the importance of tacit knowledge to a firm. Despite these, the research established that there were some challenges facing tacit knowledge management in the organization. These included lack of commitment from staff and lack of a policy. The study recommends a structured way of tacit knowledge management, involvement of staff in tacit knowledge management and having proper policies for managing tacit knowledge, among other strategies. This study is also relevant for government such as parastatals in the management of the rich tacit knowledge within their organizations as it reiterates the importance of the same.

CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 Introduction

Globalization, rapid technological advancement and diffusion of information as well as the development of new techniques to harness and use knowledge are changing the competitive landscape on knowledge management and use (Grossman & Helpman, 2015). Currently, one of the most important organizational assets that can certainly bring about competitive advantage is tacit knowledge. Tacit knowledge is a tool that when actively developed and well managed, offers the most opportunity to create enduring and sustainable competitive advantage in organizations. However, it is implicit in nature, and difficult to imitate.

The capability of tacit knowledge as a competitive advantage needs to be integrated within the business conception of the organization as a primary organizational input especially in the insurance sector (Necketial, 2018). This is because such conceptions are necessary for organizing otherwise meaningless or ambiguous information into significant agendas and action plans for such businesses (Neck et al., 2018). This research, therefore, sought to address how tacit knowledge management helps organizations such as IRA gain a competitive advantage over other competitors.

1.2 Background of the study

Organizations are increasingly identifying and appreciating the value of knowledge in their daily operations. As opposed to the earlier practice, knowledge management has taken a central position in the affairs of organizations. This is because organizations are increasingly appreciating their human resources as key drivers of the organization.

1.2.1   Knowledge Management (KM)

Information and knowledge management is well understood when the concept of knowledge and the ideas linked to knowledge remain well defined. In this regard, when facts are articulated into knowledge we end up with truths on events that are autonomous and independent of others (King, 2009). Therefore KM is a tool for developing and exploiting the knowledge assets in the best interest of an organization. For any organization to succeed in managing knowledge, knowledge itself should first be viewed as an asset then other support activities to be put into consideration to support it. These activities include; encouraging behaviours that support knowledge transfer, knowledge creation and of course knowledge sharing (Girard & Girard, 2015). The significance of KM in establishments cannot be quantified as well the returns gained from the management of knowledge. Wamukoya and Mutula (2007), however opines that improvement of output, efficiency within the organization, reduced budget, enabling tapping of elderly and departing workforce knowledge to conserve organizations knowledge, acceleration of competence building strategies as some of the benefits that organizations can get out of KM. Further, they assert that knowledge-intensive organizations can manage knowledge resources effectively, improve trust and working relations in the organization, enable accountability in resource management and facilitates adaptation of technology transfer.

Knowledge Management is a process that guides the sharing, distribution and usage of knowledge but can also be considered as an existing practice that comprises the holding and retention of knowledge. It is fundamental in ensuring competitive advantage is gained and, secured by organizations for competitive advantage as an imperative goal for organizations (Botha et al., 2014). It is this capability of an organization to create, combine, transfer and store knowledge that helps it to generate solutions from the knowledge it acquires. As such, the organization can address

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both present and future needs of customers and this helps it to build a competitive advantage within the organization which cannot be easily imitated by others as other products can be (North & Kumta, 2016). The long-term prosperity of knowledge-intensive organizations, therefore, depends on their tacit knowledge capability, and how they effectively utilise and manage knowledge. This notion is supported by Sarigianni et al. (2016), who argue that the implementation and the use of knowledge management seem to be very challenging for the insurance sector due to "the vast amount of knowledge and intense regulatory environment".

1.2.2 Tacit knowledge management

As already noted, tacit knowledge is quite valuable. It requires considerable resources to acquire, develop and share, optimally use, as well as restore. If organizations can adhere to this in their businesses, improved performance and great benefits can be easily achieved. According to Muthuveloo et al, (2017), there are three dimensions in tacit knowledge management recommendable if an organization is to improve performance and remain afloat. First, is the acquisition of tacit knowledge which involves determining and defining the necessary knowledge as well as what constitutes the technical infrastructure. The acquisition of knowledge emerges during the work process. The knowledge that is deployed in systems and processes and applied is more valuable than the knowledge in the minds of people. Second, to this is the development of tacit knowledge which is on the significance of how tacit knowledge is transferred into core competencies and third, is the diffusion or sharing of tacit knowledge, which involves fostering the diffusion of tacit knowledge in an organization that rests on creating an organizational culture and promoting interaction among employee.

Hunt (2017), explains that knowledge is a belief that is true and justified and it is manifested as tacit knowledge which is the personal knowledge that resides within the mind, behaviour and perceptions of individuals. Mohajan (2017), elaborates that tacit knowledge has the following properties; It resides in human minds and also in relations, it is acquired by sharing experiences, observation and imitation, it is difficult to learn, for example, learnt through personal experience, practice, apprenticeship, observation, imitation, and reflection. In addition, it is rarely documented, highly individual, personal and hard to formalize. Mojan also argue that it is unstructured, difficult to see, codify, estimate, investigate, formalize, write down, capture and communicate accurately. Moreover, it is less familiar, unconventional form of knowledge that is subjective, know-how, practical, job-specific, experience-based, context-specific, here and now, and exist as an expert's knowledge. Therefore, if an organization can embrace and manage tacit knowledge well, it can easily stay outperform and stay afloat.

1.2.3 Competitive advantage

Competitive advantage is that which sets an organization apart, that is, it has a distinct edge. That distinct edge comes from the organization's core competencies, which might be in the form of organizational capabilities. This makes the organizations to do something that others cannot do or does it better than others (Barney & Clark, 2007). Schermerhorniet al., (2014) is in agreement stating that a competitive advantage comes from operating in successful ways that are difficult to imitate and reflects the "how" of strategy within organizations. An organization that does something in a better manner than most of its actual or potential competitors has an advantage in that activity. However, this can be a competitive advantage only if being better at that activity contributes to the organization's ability to meet its long-term goals. According to Tan & Sousa (2015), there are different kinds of competitive advantages which falls within categories such as

advantages based on the organization's position and advantages based on its capabilities. An organization can have a capabilities-based competitive advantage because it possesses many different kinds of capabilities. This could include having specific knowledge or know-how that is related to a given process, and special access to low-cost inputs hence producing at low cost, among others.

There are several sources/origins of competitive advantage. These include having lower production compared to one's competitors, products that are of higher quality, customers with greater loyalty and following, the capacity to innovate more quickly, a superior service capability, a better business location, an information technology system that enables it to replenish inventory more quickly and efficiently than rivals, among others. Quality can also be a very serious source of competitive advantage if implemented carefully. By applying quality management concepts to the operations of an organization well, an organisation can set itself apart from its competitors thereby attracting a very loyal and repeat customer pool (Lii & Liu, 2014).

1.2.3.1.   Tacit knowledge for competitive advantage

From the ancient period, it is believed that capital, raw material and labour are the main source of creating and applying knowledge. At present knowledge is considered an exceptional fund of indescribable economic resources and the dominant source of long-term competitive advantage (Ivona, 2009). Knowledge has indeed been of decisive importance in the development of humankind (World Bank, 2012). Knowledge is an important asset for countries as it provides a potential for economic and social development by providing low cost and effective ways for service provision and production of goods while leading to globalization and competitiveness internationally (World Bank, 2012). Tacit knowledge is important because expertise rests on it and

it is a source of competitive advantage as well as being critical to daily management (Nonakai, 1994). Abouti90% of the knowledge in any organization is embedded and synthesized in tacit form. It plays a key role in influencing the overall effectiveness of knowledge in organizations.

The systematic process for acquiring, organizing, sustaining and renewing tacit knowledge of employees has enabled organizations to survive in a robust economy (Mungai, 2014). Tacit knowledge is the main body of organizational knowledge with a priority and is the key to forming the individual and organizational innovation capability (Liu & Cui, 2012). The efficiency of making decisions, production capacity, customer service and the accuracy of task performance can be improved by the use of tacit knowledge. Tacit knowledge sharing provides a sustainable competitive advantage to develop tangible assets as intellectual capital (Leonardi & Treemi, 2012). Spencer (2015) posits that in economies that focus on a high level of development, knowledge and information are the most important factors of value, surpassing visible infrastructure and financial resources in their significance. Spencer further stated that knowledge management allows organizations to get the right information to the right people at the right time. In a knowledge-based economy, knowledge itself is not power, when knowledge is shared, it then becomes power and assumes great importance for businesses operations (Natarajan, 2015).

1.2.3.2. Empirical studies on tacit knowledge management for competitive advantage

According to Assudani (2005), "knowledge is increasingly recognized as being of central importance to organizations in the contemporary knowledge society... a source of economic rent and as a source of sustained development. Knowledge is both a resource and a process. As a process, knowledge leverages the organizations relationships between possession and creation

dimension for innovation and as a resource knowledge is possessed at an individual, collective or interorganizational level as an input or output resource." In 1996, the World Bank developed its Knowledge Bank and, by networking with other development agencies, began what the Bank termed as the Knowledge for Development (K4D) programme whose objective is to help client countries make a transition to the knowledge economy by using knowledge as the key engine for economic growth through, for example, enhancing the understanding of KM concepts, tools and practices (World Bank, 2012). The K4D programme facilitates countries to make more effective use of knowledge for overall economic and social development. The program developed identified four main pillars of knowledge that are being put to work to accelerate and deepen the development process of developing economies (World Bank, 2012). The four pillars are economic and institutional regime, education and skills, information and communication infrastructure and innovation systems.

World Bank Development Report (1998) points out that "knowledge is central to development" in that it transforms the resources we have into things we need and raises the standards of living, health care, education and preserves the environment in the most optimum way possible (World Bank, 1998). Using the Knowledge Assessment Methodology (KAM), The World Bank also created the Knowledge Economic Index (KEI) that is used as a performance score card for countries in comparison with others in the global knowledge economy in their ability to measure, diffuse and adapt knowledge (World Bank, 2012). The KEI also takes into consideration whether a country's environment is suitable for knowledge to be used for economic development. This is assessed using a framework that uses four key pillars namely "economic incentive and institutional regime, education and human resources, the innovation system and ICT" (World Bank, 2012).

In Africa, the need for harnessing knowledge to accelerate social and economic development and service delivery was ascertained and thus began the genesis of the Knowledge Management Africa(KMA) Initiative that was established in 2003. KMA was initiated with the objective of facilitating

"harnessing of knowledge to improve development outcomes in Africa in the social, economic andcultural spheres" (Knowledge Management Africa, 2007:1). KMA partnered with three key groupsnamely: knowledge generating institutions, policy makers and knowledge users, to harness and share Africa's rich knowledge which is useful in the development of appropriate solutions for social and economic challenges that face Africa's constituent countries (Knowledge Management Africa, 2007).

In describing knowledge from an ICT perspective, Laudon and Laudon (2012) highlight knowledge in four major dimensions:

a) *Knowledge as a firm asset*: Knowledge is an intangible asset that is not subject to the law of diminishing returns like physical assets, but instead experiences a networks effect and its value increases as more people share it and its transformation from data to information and finally knowledge requires organizational resources.

b) *Different forms of knowledge*: Knowledge can be either codified or non-codified and involves know-how, craft, skill and knowing why, not simply when, things happen.

c) *Knowledge location*: Knowledge is a cognitive event involving mental models and maps of individuals and has a social and individual basis of knowledge. It is also hard to move in a culture and works only in certain situations.

d) *Knowledge is situational*: Knowledge is related to context and it is conditional to circumstances and therefore knowing when to apply procedure under what circumstances is important.

From the above discussion, it can be concluded that knowledge is a valuable resource that requires to be tapped into. Knowledge consists of facts, beliefs, truths, intuition, judgments and expectations that are accumulated and held over time to handle specific situations and challenges by applying knowledge to interpret information on how to handle the situation at hand. When used properly, knowledge in any organization is an asset without which organizations would lose their competitive advantage (Nonaka & Takeuchi, 1995; Kebede, 2010; Terra & Gordon, 2002).

Shawn et al., (2017) undertook a study on Tacit Knowledge as a Source of Competitive Advantage in the National Basketball Association in the United States of America. The study investigated a pivotal ideology viewed as a base for the resource of the organization's sustainable competitive advantage where tacit knowledge management was a crucial issue. Using data from the national basketball association they found out that backing aimed at expected certain associations amongst joint groups experience a good outcome.

Carla Alexandra et al., (2012), carried out a study on "Tacit Knowledge as Competitive Advantage in Relationship Marketing" They found out that, a firm's attainment of competitive advantages was through the creation of interdependence, trust, and commitment between the Tacit knowledge of employees as a result of interactions. This allowed a firm to obtain and maintain customer satisfaction as well as customer loyalty giving the firm the ability to stay on top of its competitors The study by Carla Alexandra et al. (2012) is supported by the findings of Edmundas et al., (2015),

who undertook a study on 'The Influence Of tacit Knowledge Management on The Competitive Ability of Lithuanian Enterprises' and reported that firms competitive advantage is derived from the employees tacit knowledge.

1.2.4   Contextual setting

Organizations differ from one another in various ways because of issues like the products or services they provide, the nature of their business, the industry they are in, whether they are for-profit or not-for-profit (NGO), and the nature of the markets they operate in and so on. With all these differences, getting a "best fit" strategy for competitive advantage may not be straight forward but will entirely rely on the knowledge capital within the organization. A dynamic combination of different modes of knowledge conversion brings about the mobilisation of tacit knowledge, this leads to a method called a spiral model of the creation of knowledge. One of the vital enablers of organizational processes in management is tacit knowledge. Application of tacit knowledge leads to a substantial impression in terms of value-added activity hence playing one of the major tasks such as organizational factors of success.

1.2.5   Contextual setting - Insurance Regulatory Authority (IRA)

The Insurance Regulatory Authority is a statutory government agency established under the Insurance Act (Amendment) 2006, CAP 487 of the Laws of Kenya to regulate, supervise and develop the insurance industry. It is governed by a Board of Directors which is vested with the judiciary responsibility of overseeing operations of the Authority and ensuring that they are consistent with provisions of the Insurance Act.

In executing its mandate, the Authority adheres to the core principles of objectivity, accountability and transparency in promoting not only compliance with the Insurance Act and other legal requirements by insurance/reinsurance companies and intermediaries but also sound business practices. It, therefore, practices regulation and supervision that enables industry players to be innovative and entrepreneurial. Bearing in mind industry differences in terms of size, extent and complexity, necessitating changes in operating and investment decisions helps cut down on compliance costs. Since in the long run, this has impacts on productivity and growth of the insurance sector, the Authority deploys significant resources in monitoring market behaviours, compliance and solvency issues.

In line with the Insurance Act, the functions of the Insurance Regulatory Authority (IRA) are to work collectively and individually within industry players in achieving the following fundamental insurance regulatory objective; ensure compliance by insurance/reinsurance companies and intermediaries with legal requirements and sound business practices; promote voluntary compliance; set clear objectives and standards of intervention for insurance/reinsurance companies and intermediaries or type of intervention; protect consumers and promote a high degree of security for policyholders; promote efficient, fair, safe and stable markets; maintain the confidence of consumers in the market; ensure insurance/reinsurance companies and intermediaries remain operationally viable and solvent; and establish a transparent basis for timely, appropriate and consistent supervisory intervention, including enforcement (IRA, 2019).

Being the overall regulator of the insurance sector in Kenya IRA seeks to set the pace for the other organizations in the insurance industry. Further, IRA is one of the government parastatals that

seeks to remain relevant and competitive in the nation. Part of the great contributors to competitive advantage entails investing in the effective management of tacit knowledge that is within IRA.

1.2.4.1. Vision and mission

The vision of IRA is to be an effective regulator of a globally competitive insurance industry with a mission to effectively regulate, supervise, and promote the development of and innovation in the insurance industry to protect insurance beneficiaries. To effectively achieve its mandate, IRA embraces its core values which include, *Accountability*; exercising prudence in the use of public resources entrusted to it by the government, *Team Spirit;* working effectively with others across functional lines to accomplish its objectives, *Transparency;* promoting openness and candidness, *Integrity*; serving its customers in an impartial, effective and professional way with the highest ethical standards, *Customer focus*; commitment into achieving the highest levels of customer satisfaction and finally, *Creativity*; believing in continuous improvements in the conduct of its business.

1.3 Statement of the Problem

Tacit knowledge is regarded as the backbone of organizational performance. Nonaka and Takeuchi (1995), submit that there is extensive understanding that tacit knowledge is a significant occurrence. Nonaka and Tekeuchi look at it as the source of entirely organizational knowledge. In this knowledge economy era, tacit knowledge has become one of the most important sources of organizational core competitive advantage, on account of its imperfectly replicable and imitable attributes. This, therefore, means that if managed and channelled properly, it can turn into the main basis of generating valued advances offering the organization a clear-cut competitive advantage. When tacit knowledge is communicated and delivered from a specialist to a learner, the growth of

an organization is certain. Nevertheless, not enough emphasis remains put in force in the management of tacit knowledge in several administrations for competitive advantage. Focus has been majorly on explicit knowledge which is instantly open and available for all. several organizations if not all have the notion that tacit knowledge is complex, difficult to codify, share and therefore not manageable (Garavan et al., 2014).

The IRA management spends considerable resources (money and time) on formal (Conferences, seminars, meetings, magazines, brochures, among others) and informal ways (Relaxed atmospheres, coffee corners, coffee breaks, among others) of sharing knowledge within organizations. Despite these efforts, the organization seem to be falling short in terms of capitalizing on the benefits of tacit knowledge management and this could be due to a lack of understanding of the carriers, barriers and enablers which affect it. It is from this background that the researcher embarks on this study to investigate the management of tacit knowledge for competitive advantage at the Insurance Regulatory Authority, Nairobi-Kenya, to come up with recommendations on how tacit knowledge can be best managed in this organization.

1.4 The purpose of the study

This study purposed to examine in what ways tacit knowledge is managed at IRA, Nairobi, Kenya as well as examine its challenges with a view of coming up with recommendations for competitive advantage.

1.5 Objectives of the study

The study's specific objectives were;

1.   To establish the sources of tacit knowledge at IRA Nairobi, Kenya.

2. To determine the management's responsibility in establishing a favourable atmosphere for tacit KM for competitive advantage at IRA, Nairobi, Kenya.

3. To assess in what way the application of tacit KM at IRA Nairobi, Kenya can bring about competitive advantage.

4. Examine the challenges encountered and come up with recommendations in the management of tacit knowledge for competitive advantage at IRA, Nairobi, Kenya.

1.6 Research Questions

1. What sources of tacit knowledge are readily available at Insurance Regulatory Authority?

2. In what ways is the management of IRA responsible for establishing a favourable atmosphere in tacit KM for competitive advantage at IRA, Nairobi, Kenya?

3. In what way is the application of tacit KM at IRA Nairobi, Kenya bring about competitive advantage?

4. Are there challenges encountered in tacit KM at IRA, Nairobi Kenya?

1.7 Assumption of the study

The study was conducted with the following assumptions in mind: IRA has been facing challenges with regard to managing tacit knowledge hence compromising performance and competitive advantage; the existing strategies for managing tacit knowledge at IRA have negatively affected its performance.

1.8 Scope of the study

This study focused on the management of tacit knowledge at the Insurance Regulatory Authority in Nairobi with a focus on identifying existing tacit knowledge and how it is shared and managed

amongst all staff members in the organization to gain a competitive advantage. IRA being the umbrella body (the sole regulator of the insurance industry in Kenya), was chosen because it is the only body in Kenya that has the powers and mandate to advice, supervisor and also promote development of, and innovation in the insurance industry in the country thus it is expected to set the pace in all matters concerning insurance. The purpose of case studies is to get as complete a picture as possible of a situation, a phenomenon or event. The study also focused on main components which are critical for effective tacit knowledge management such as information and communication technology, organizational philosophy, support from management, and other possibilities permitting tacit knowledge.

1.9 Limitations of the study

The study was based solely on how tacit knowledge is managed for competitive advantage at Insurance Regulatory Authority. This, therefore, means the study outcomes may not be applied in some organizations since tacit knowledge largely relies on organizational culture and practice. In addition, the findings were exclusively based on the feedback from informants who may have given biased information, and timely collection of data from respondents since most of the staff are working from home due to Covid 19 challenges. However, the findings of the study are reliable and mirror the situation of how tacit knowledge is managed for the posterity of organizations, as it is for the Insurance Regulatory Authority.

1.10 Justification of the study

This study is justified especially by the fact that many organizations are not aware that tacit knowledge is one of the most important organizational assets that can bring about competitive advantage. The increasing problem of organizations being thrown out of business or finding

themselves obsolete can easily be solved by embracing a proper knowledge management program putting more emphasis on tacit knowledge management. This is because tacit knowledge is one of an organization's rare, valuable, and difficult-to-imitate resources (Muthuveloo et al., 2017). For the insurance sector, the capability of tacit knowledge as a competitive advantage needs to be integrated within the business conception of the organisation as a primary organizational input. The findings of this study will, therefore, provide a pool of knowledge on the role and contribution of tacit knowledge in building and sustaining competitive advantage at the Insurance Regulatory Authority.

1.11 Significance of the Study

Prior studies conducted have extensively majored on the challenges hindering proper documentation of tacit knowledge Hamidreza and Amirreza (2012); Goffin and Koners (2011); Boiral (2002), among other scholars. Besides, the studies have been on other jurisdictions and their scope was generalized. This study will be considered to be important to the following:

The management of IRA - The study will help the top, middle and low-level management of IRA to understand the nature of tacit knowledge and how to better manage it to bring about competitive advantage. They can as well use this information to develop strategic plans and policies and even make informed decisions that will help the organization to sustain a competitive advantage in the long run. In addition, the study will make recommendations on how to effectively manage tacit knowledge at IRA. The study findings will further show the hindrances within IRA that deter sharing/diffusion of tacit knowledge. These findings will also enable policy-makers of IRA to develop evidence-based policies for enhancing sharing of tacit knowledge**.**

Scholars and Researchers - The findings of this study will enrich the existing literature on how to effectively manage tacit knowledge for the posterity of organizations. It will also enrich the

body of knowledge, scholars and researchers will find this study useful because they will utilize it for knowledge, use it as a basis for further research as well as have an in-depth understanding of how to best manage tacit knowledge to bring about competitive advantage; -

Government agencies (Financial sector regulators) and insurance industry - Since IRA is a financial sector regulator, other financial sector regulators such as the Capital Market Authority (CMA), Retirement Benefit Authority(RBA) and others can benefit on how to best manage their tacit knowledge for competitive advantage. The findings of this study can also help them in the formulation of policies for regulation. The insurance industry which is regulated by IRA is also a partaker of the new knowledge from this study.

Information professionals - The model used in this study similarly can be adopted by knowledge professionals in several organizations to empower them to exploit tacit knowledge.

1.12 Dissemination of the study findings

This thesis will be submitted to The Technical University of Kenya. This is because it is a requirement for the degree award of the Master of Science in Information and Knowledge Management. A copy of this document will also be submitted to the Insurance Regulatory Authority Resource Centre who sponsored the whole study, this is a mandatory action for studies sponsored by IRA.

Further, it will be disseminated to other institutions as well; some of them include Kenya National Library Services (KNLS), Kenya National Archives (KNA) and other universities for the public/students who may want to enhance their research. The findings will also be disseminated to the insurance industry, which includes insurance companies, Reinsurance companies and the like.

Finally, a publication of this work will be done through a recognized and a peer-reviewed journal.

2   Chapter Summary

Chapter one provides the background of the study undertaken by the researcher. It provides a broader background study of tacit knowledge and competitive advantage in organizations. The chapter presents the problem statement which informed the decision to research on the topic. The objectives of the study, the research questions and the justification of the study are also covered. The limitations of the research are highlighted in the chapter as well.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter studies and analyses existing information on tacit knowledge including ways in which it is used in organizations to gain competitive advantage, performance and progression. Experimental findings were likewise looked at in the chpater. Gardner (2017), defines literature as a collective body of existing knowledge or works on a subject. This chapter reviews tacit knowledge contexts as well as their significance to this research. The information evaluation arguments have been drawn from the research objectives and comprise of types and sources of tacit knowledge, resources supporting tacit knowledge sharing, reuse of tacit knowledge for invention and competitive advantage, and challenges and types to tacit knowledge management. Many studies have looked at the need for literature review in research. According to Ridley (2008), a literature review helps to provide a historical background for the research being undertaken and gives an overview of the current context in which the research is situated by referring to contemporary debates, issues and questions in the field of study.

2.2 Knowledge and knowledge management

2.2.1 Epistemology of knowledge

Kelly et al., (2012) define epistemology as a subdivision of beliefs devoted to the analysis of the source, composition, technique and rationality of individual knowledge. Epistemology investigates occurrences linked to knowledge and consequently, the judgment, perception, and experience of human knowledge comes from manifestation and grows through interpretation and thus displays a conclusive formation. The research on knowledge has stood argued by the researchers who have defined the qualities of knowledge in separate methods (McAdam & McCreedy, 1999; Kurtus,

2002; Hislop, 2013). Knowledge is primarily acknowledged in developed countries as a resource (Nonaka & Takeuchi, 1995).

Knowledge is a key resource for nations as it grants capacity for commercial and community growth by offering low budget as well as applicable means for the provision of services. In addition, it supports goods production, leading to globalization and competitiveness globally (World Bank, 2012). Assudan, (2005) states that knowledge is progressively accepted as significant to associations in the modern knowledge culture. It is a basis of the financial divide and a foundation of continuous growth. Knowledge also influences the organization's relations among ownership and makes a component for invention. Moreover, as a resource, knowledge is owned at a personal, group or inter-organizational point as a contribution or production means. Nonaka and Takeuchi (1995) postulate that anything invisible and expressible is greatly particular and difficult to validate thus hard to transfer or to apportion others. Knowledge endures significant value in mankind's growth and dissimilar meanings of knowledge have remained quoted by researchers and have attracted the greatest thinkers in the world (Assudan, 2014).

2.2.2. The Empiricist view on knowledge

Researchers consider that knowledge can be attained through experience (Meyers, 2014). Researcher's conventional view considers that the key mechanisms of attaining knowledge are through observation and experimentation. The key backers of this philosophy comprise of theorists like Berkely, Hobbes, Bacon and Locke, who was the British empiricism initiator. The empiricists similarly consider that there is distinctive knowledge grounded on sound guidelines and arithmetic (Mayers, 2014). Nevertheless, their explanation and approach to knowledge have remained defective as the notion that knowledge can merely be learnt by capability has remained contested

because the applicability of what is current knowledge, founded on the past would have to be reduced as the current human ethnic group did not face it. The empiricist view on the explanation of knowledge offers freedom to tacit knowledge which is extremely particular and can be attained through practice.

2.2.3. The objectivist view on knowledge

The objectivists look at knowledge equally as a unit that subsists autonomously in an organized method such as computer systems, documents and drawings, but which individuals can own (Hislop et al., 2018). In explaining knowledge, the objectivists' thoughts are entrenched in the viewpoint of positivism and undertake that the type of knowledge is impartial (Hislop, 2013). The theory of objectivists offers partiality to explicit knowledge as suggested by Nonaka (Nonaka et.al. 2000). He further proposes that "explicit knowledge is communicated in prescribed and methodical language and distributed in data form, systematic methods" though disputing the objectivist view of ranking explicit knowledge above tacit knowledge. The perspective of objectivists too stresses the systematization procedure of knowledge as well as assumes that knowledge may exist as a separate unit that is separated from individuals who comprehend and exploit it and consequently necessitates transmission where the organized knowledge can be disseminated (Hislop, 2013).

2.2.4. Knowledge management

Donate and Pablo (2015), asserts that Knowledge Management (KM) theory has existed for some time, and organizations have employed knowledge management customs in unofficial ways. Nevertheless, they contend that the absence of consent in explaining KM fronted misunderstanding in methodically and full exploitation of knowledge management. KM is a field that supports a combined method of recognizing, netting, appraising, retrieving and distributing an organization's

information resource. These resources might comprise databanks, documents, guidelines and processes and formerly untapped skills and knowledge in particular employees.

Meiham and Meiham (2014), defines KM as the skill of generating worth from a company's unquantifiable resources or amassing of resources and utilizing them efficiently to increase competitive advantage. Efficient KM allows an organization to evade the reinvention of the wheel, increases the delivery of services and protects knowledge from loss. KM covers the tactical effort, organizational makeup, and growth of a particular organization's job procedures and works ethos; it is directed at promoting sharing of knowledge with results to save money, lessen progress periods, influence internal skills, and decrease the irritation of continuously devouring to rediscover the wheel. The objective of KM is to generate profit from a venture of people, procedures and expertise exceptionally joined to generate profit for an organization. KM programs have been implemented and applied in organizations to analytically influence knowledge and skills (Rhem, 2017).

2.2.5. Tacit Knowledge

Currently, several companies are fronting the test of the diminishing workforce due to retirement/workforce turnover who are focused subject specialists and hold many years of knowledge and know-how (Whyte & Classen, 2012). The migration of employees because of retirement is creating a disparity that cannot be covered by codified knowledge. Companies are realizing how progressively it is essential to gather knowledge that is rooted in employees. Organizations, although conscious of the advantages of management of tacit knowledge are at a loss of how difficult it is to express and discern it due to its complex nature. Tacit knowledge has intellectual scopes that render it difficult to portion, compute or validate (Whyte & Classen, 2012).

Several writers have adapted Polanyi's (1966) description of tacit knowledge "we know more than we can tell" to attain required outcomes corresponding to the diverse expert areas (Laudon & Laudon, 2012; Whyte & Classen, 2012). Additionally, they perceived that tacit knowledge is extremely individual knowledge and hard to fathom or articulate and it is grounded on know-how, perception and opinions.

2.3 Sources of Tacit Knowledge

'Tacit' means 'hidden'. Tacit knowledge is knowledge hidden from the consciousness of the expert. Tacit knowledge resides in the human brain and cannot be easily captured or codified (Nonaka & Takeuchi, 1995; Wong and Radcliffe, 2000). Ragab and Arisha (2013), assert that all our knowledge rests in a tacit dimension. Tacit knowledge expresses itself in human actions in form of evaluations, attitudes, points of view, competencies, experiences and skills stored so deep in the worldview of an individual that it is often taken for granted. It can be observed through action. Polanyi (2009), differentiates between three kinds of tacit knowledge; tacit knowledge linked to visual and effortless awareness that is directly observable; additionally tacit knowledge connected to expressive replies exists where knowledge learnt alters a person's decision but cannot be quantified; which is detailed as "we know more than we can tell."

According to Polanyi (2009), tacit knowledge is viewed as internal in type and knowledge which is difficult to code and obtain. The description of tacit knowledge comprises mindsets, principles, rational plans, and schemes that require originality in the encounter, capture, extraction and efficient dissemination in an organization. Nonaka and Takeuch(1995) additionally echoed that tacit knowledge can be grouped into methodological and intellectual scopes. They described the tacit methodological aspect as the knowledge that "includes unofficial and difficult-to-pin-down

abilities or skills captured in the name know-how'' and the intellectual aspect as tacit knowledge comprising of "schemes, intellectual prototypes, principles and opinions so in-built that we take it for granted" (Nonaka & Takeuchi, 1995).

2.3.1   Enabling resources for tacit knowledge management

The old saying that "knowledge" is power has seen scholars split on whether controlled and distributed tacit knowledge promotes loss of competitive advantage (Dube & Ngulube, 2012, 20). A number of researchers (Tsoukas and Chia, 2002; Cavusgil et al., 2003; Cummings and Teng, 2003) believe confidently that it is impossible to organize and transfer tacit knowledge. They mostly feature tacit knowledge a treasured and tactical resource that allows the organization to attain a competitive advantage, and this reality causes several organizations and personalities reluctant to expose and distribute the tacit knowledge they own. Shim and Roth (2008) also lay emphasis that the type of tacit knowledge renders it problematic to distribute for it cannot be well-expressed and missing in interpretation due to communication barriers among the processor and the learner of the tacit knowledge. Additionally, they argue that there are numerous conditions that hamper tacit KM mostly owing to system connections that are reliant on the understanding of persons. Tacit knowledge is a complicated and multidimensional process, it can be attached and assumed to increase organizational performance, this, in turn, restores the inadequacies such as doubling and depletion of resources between others that hinder institutional performance (Dube & Ngulube, 2012).

Despite the diverse opinion, both researchers concur that the extent to which this tacit knowledge is codified is contentious in terms of excellence over magnitude. They also settle that joint devices have over time, helped in supporting management and exploitation of tacit knowledge which then

has led to entities advancing from this distributed tacit knowledge even though by a portion. As much as tacit knowledge is established and then adopted for a long time, it is probable to offer it beside the mortal brain to be valuable to others. Marzanah et al. (2016), assert this by declaring that "the codification procedure aimed at the deepest tacit knowledge in organizations is generally limited to locating someone with the knowledge, pointing the seeker to it, and encouraging them to interact."

2.3.2. The role of Technology in Managing Tacit Knowledge

Face to face approach to transmission is no longer believed to be the main mode of transmission. Consequently, it is no longer the standard method of tacit knowledge sharing (Panah *et.al.,* 2012). ICTs are changing the means that are employed to gather, create, access, retrieve, develop and share skills and this has brought about organizations banking seriously in technology. In today's economy, technology is believed to be the greatest successful approach to acquiring, hoarding and distributing knowledge (Stehr, 2017). Serrat (2017) compliments that by saying "technology can guarantee the accurate and timely expression and delivery of knowledge in a more efficient way than can be done by people." Firms are using tools like company portals, intranets and the internet. These scientific appliances nevertheless, don't exist in a vacuum and in fixing up the procedures.

The administration in a company must reflect on the implementation of technical appliances which are easy to use and handle, unified, unsophisticated information, flexible and simple to sustain to enable the liquefied flow of tacit knowledge inside and beyond the firms. Nonetheless, a costly undertaking in the early phases, know-how systems ought to be constructed in conformity alongside employees' requirements and organizational procedures to render them effective. Know-how likewise brings about a secure refuge aimed at sharing tacit knowledge, wherever, individuals

can in disguise share their peculiar thoughts, opinions, as well as perceptions round work connected matters and in that sense, allow individuals to attain novel understandings and opinions that are applied for improvement (Panahi et al., 2012).

2.4 The role of management in creating a conducive environment for Tacit KM

According to Asher & Popper (2019), there are three aspects in which tacit knowledge is consumed which are; to locate problems, sort out problems, and foresee problems. The leaders affect the job surroundings and beliefs of an organization that brings about an equilibrium between trust and control. They are as well tasked with organizing project teams alongside experts who work towards improving productivity in the organization. They consequently perform a critical part in passing on and use of tacit knowledge within a firm. Governance performs a vital part in generating cooperation and participative leadership fashion which is crucial for individual managers' dedication and knowledge.

The mixture of belief and managerial favour influences common activities within the organizations. Employees' frequent engagement in combined methods, shapes connections that control trust which is an important obligation for tacit knowledge flow between them in the organization, hence the management task cannot be assumed in starting and sustaining an atmosphere of trust where tacit knowledge flows easily inside the organization. Governance should prevail in every stage in an organization, irrespective of the size, to consider itself a learning organization where tacit knowledge is anticipated to bring about competitive advantage.

As representatives of an organization, the administration resolutions founded on the organizational know-how, govern the stability of an organization.

According to North & Kumta (2018), wise administrators concentrate on organizational learning to safeguard functional excellence. Since tacit knowledge is achieved through experience, the governance of an organization is supreme as workers look up to their bosses for the way forward. The backing of the management in tacit knowledge management inventiveness guarantees that workers also own up and back the tacit knowledge management invention. On the side of workplace environs, the management has to safeguard that there is an atmosphere of honesty and flexibility where different characters are acknowledged. This confirms that the workers are capable of brainstorming, interchange opinions during debates and useful discussions that empower the organization to come up with advanced and novel means of executing tasks. With such an atmosphere, the management guarantees that tacit knowledge is not stored and is shared between colleagues through teamwork and harmonization in undertaking responsibilities.

Management must also certify that the set-up that is required for tacit knowledge management exists within the company. This comprises the construction of working spaces that are exposed and boost collaboration between the workers irrespective of grading, ease of boardrooms for a meeting where tacit knowledge management is exchanged amongst Communities of Practice (CoPs) and between individual employees. The creation of common rooms is needful, this facilitates non-official meetings for instance tea and lunch sessions which are normally very effective in sharing tacit knowledge. It is important to note that information and communication technologies can no longer be taken for granted. Nevertheless, the budget for executing such know-how has remained a taxing undertaking in several organizations. Consequently, for the effective discharge and execution of tacit knowledge management information and communication podiums relies on the backing of the management.

It is a fact that governance in any organization backs and supports the execution of suitable know-how for tacit knowledge management that are within reach and available for use within the organization. Through the support of tacit knowledge skills, the management can assure the upcoming monetary provision of the tacit knowledge management technologies. Enticements founded on tacit knowledge sharing must be put into consideration by management when issues concerning tacit knowledge management are being addressed (Hue et al, 2020). Tacit knowledge is an individual matter and getting the organizational culture that comprises people's standards and conducts is vital, nevertheless the toughest challenge in allowing tacit knowledge to flow. Organizational culture is at the mercy of the individual's motives and their capacity and willingness to share and apply other individuals' skills.

2.5 Competitive Advantage

Competitive advantage is that which sets an organization apart, that is, its distinct edge. That distinct edge comes from the organization's core competencies, which might be in the form of organizational capabilities-the organization does something that others cannot do or does it better than others can do it (Barney & Clark, 2007). Schermerhorniet al., (2014) says a competitive advantage comes from operating in successful ways that are difficult to imitate it is the "how" of strategy. An organization that does something in a better manner than most of its actual or potential competitors has an advantage in that activity. However, this can be a competitive advantage only if being better at that activity contributes to the organization's ability to meet its long-term goals. According to Tan & Sousa (2015), there are different kinds of competitive advantages, and they can be divided into categories, that is, advantages based on the organization's position and

advantages based on its capabilities. An organization can have a capabilities-based competitive advantage because it possesses many different kinds of capabilities. This could include having specific knowledge or know-how that is related to a given process, and special access to low-cost inputs hence producing at low cost, among others.

There are several sources/origins of competitive advantage. These include having lower production compared to one's competitors, products that are of higher quality, customers with greater loyalty and following, the capacity to innovate more quickly, a superior service capability, a better business location, an information technology system that enables it to replenish inventory more quickly and efficiently than rivals, among others. Quality can also be a very serious source of competitive advantage if implemented carefully. By applying quality management concepts to the operations of an organization well, an organisation can set itself apart from its competitors thereby attracting a very loyal and repeat customer pool (Lii & Liu, 2014).

2.6 Tacit knowledge used for Competitive Advantage

The emergence of knowledge management and technological changes to secure competitive advantage has fostered the significance of innovation in businesses (Kaur, 2019). The gravity of operations resting on knowledge to secure competitive advantage expands continuously. The focal point of the studies on this issue is that knowledge, innovation and performance are fundamental inputs for businesses. The concept of tacit knowledge is generally/ determined by constituting the mental sets and realizing operations (Neethu & Kamalanabhan, 2019). The sources of tacit knowledge are mental models, values, beliefs, perceptions, assumptions and concepts (Lubit,2001; Nonaka,1994). Furthermore, the dynamism of competition entails that businesses should generate knowledge and focus on internal capital resources (Barney, 2019). The characteristics of the

components of competitive advantage are difficult to imitate, are unique, are valuable and cannot be substituted (Barney, 2019).

2.6.1 Measuring competitive advantage

According to Rahiml (2012), competitive advantages are measured by using past performance indicators or potential competitiveness indicators as well as benchmarking with other organizations. There are several indicators used to measure competitiveness which include, market share, productivity, revealed comparative advantage, relative, elative trade advantage, domestic resource cost, balanced scorecard etc. Since IRA is a financial regulator, the researcher adopted benchmarking indicators to measure competitive advantage.

2.6.2   Innovation and performance

Innovation could be defined as the ability to combine two or more types of knowledge (Reed & Shearer, 2018). Innovation is to explore new sources, clients and markets or establish a new combination of existing sources, clients and markets. Therefore, the purpose of innovation, with respect to businesses, is both to find new ideas, create new and different values, and create opportunities depending on the commodity, service and marketing concept. This indicates that there is an innovation based on securing a competitive advantage. Innovation contributes considerably to the growth of a business, its capability to compete and its performance (Reed & Shearer, 2018).

Tacit knowledge in a firm acquires the shape of personal or combined knowledge (Nonaka & Takeuchi, 1995; Polanyi & Sen, 2009). Polanyi and Sen (2009) categorise personal expertise as knowledge that is rational and nominal. Combined knowledge on the other hand is empirical

knowledge that is connected by a group of people, who exploit this knowledge to accomplish roles with correctness and effectiveness as well. Tacit knowledge regularly needs that one of those previously with that knowledge interact with the learner during the execution of duties to teach them in pro-active procedures, and hence the organization needs to take advantage of the competitive advantage of tacit knowledge by building an organizational culture where communities that share mutual desires, benefits and know-how are recognized and associations developed in an atmosphere of trust to allow the sharing of tacit knowledge within the person and or groups where any person at will share with freely and in a secure environment (Smith, 2015).

Tacit knowledge propagates and advances in an environment that backs and is exposed to the invention it is consequently paramount that the managers of organizations understand that tacit knowledge is crucial in all phases of organizational roles which bring about improvement and craft environments that allow all workers to express their tacit knowledge. Nonaka and Takeuchi (1995) likewise attributed the achievement of Japanese organizations over improvement to tacit knowledge conversion. If appropriately coupled tacit knowledge can be utilized as a tactical device for improvement since it brings about an all-inclusive notion that allows personalities to make original relationships and connections that are varied in their components (Reed & Shearer, 2018).

2.7 Challenges of Tacit KM

The ability of an organization to transfer knowledge is a critical factor in Knowledge Management. Despite the growing significance of knowledge sharing practices for an organization's competitiveness and market performance, several challenges make it difficult for knowledge management to achieve its goals and deliver a positive return on investment. Researchers, (Laudon & Laudon, 2018; Holste & Fields, 2010; Joia & Lemos, 2010; Housel & Bell, 2001), have

acknowledged that different, organizational and technical challenges as the main actors in the administration of tacit knowledge in organizations.

2.7.1 Individual challenges

Distribution of the right knowledge from the right person to the right person at the right time is one of the biggest challenges of knowledge sharing. Barriers at an individual level are manifold. In some cases, people are afraid of sharing their skills since they think are exposing them. Others lack the incentive to motivate them to share. Furthermore, the influence of a specific worker's tacit knowledge on a group output cannot be calculated and rewarded appropriately (Puteh, 2018). Overall scarcity of time to distribute knowledge, and time to distinguish co-workers in the necessity of explicit knowledge, anxiety that distribution may lessen or expose individuals' professional safety, Little cognizance and understanding of the price and value of the owned knowledge to others, Use of solid order, situation centred position and official control, Absence of confidence in people because they may misuse knowledge or take unjust credit, Poor communication and interpersonal skills, Lack of trust in the accuracy and credibility of knowledge due to the source.

2.7.2   Organizational challenges

Governance in every company is tasked with the growth of procedures and guidelines for an organization to stay afloat in a certain environment. One of the key issues of sharing knowledge in an organizational context is related to the right corporate environment and conditions. Front-runners nevertheless in certain organizations are obstacles to tacit knowledge distribution as they craft administrative and categorized organizational arrangements that are rigid hence thwarting communication and the transmission of skills within the organizations(Joia & Lemos, 2010). This

oozes down to the workers who cultivate a group culture that does not back share of skills. It is of the utmost consequence that trust triumphs amongst associations and between workers in an organization for tacit knowledge to be shared (Holste& Fields, 2010).

Mutual trust based on cultural ethics is a requirement for tacit knowledge transmission. Barriers related to organizations include, Integration of Knowledge Management strategy and sharing initiatives into the company's goals and strategic approach is missing or unclear, lack of leadership or 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 knowledge, lack of transparent rewards and recognition system 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.

2.7.3 Technology challenges

Knowledge sharing is as much a people and organizational issue assist is a technology challenge. There is little doubt that technology can act as a facilitator to encourage and support knowledge sharing processes by making knowledge sharing easier and more effective. A hybrid solution refers to the collaborations among people and technology in the making of sharing of skills in and out of the company simple and effective. Though there is no reservation that technology is an enabler of sharing skills, it has similarly been a hindrance in certain organizations. Information communication technologies are different but nevertheless incompatible and deficiency of professional backing and preservation of the said information and communication technology technics can lead to failure in implementation of KM (Laudon & Laudon, 2018).

2.8 Theoretical Framework

Theories are formulated to understand phenomena and to challenge and extend existing knowledge, within the limits of the critical bounding assumptions. It is a structure that can hold or support a theory of a research study, as it introduces and describes the theory which explains why the research problem under study exists (Lechtenberg, 2006). For this particular study, the researcher used the knowledge management model popularized by Nonaka and Tekauchi.

2.8.1. Knowledge Management Model

This study adopted Nonaka and Takeuchis' socialization, Externalization, combination Internalization (SECI) model of 1995 which was established to solemnize a broad standard of organizational knowledge formation. The two scholars categorized knowledge into two classes; namely, explicit and tacit knowledge and took these two kinds of knowledge as the basic unit of investigation for describing an organization's behaviour. They reviewed different Japanese companies and by what means they fared to achieve a competitive edge over the western developed countries. In the outcomes, they realized that the Japanese had a dissimilar perception of knowledge and regarded knowledge as being basically "tacit "and this knowledge was the main factor in the distinction between the western approach to knowledge and the creation of knowledge (Nonaka & Takeuchi 1995). The knowledge conversion procedure comprises of four approaches, tacit to tacit knowledge (Socialization), tacit to explicit knowledge (Externalization), explicit to explicit knowledge (Combination) and explicit to tacit knowledge (Internalization). These four approaches make up the SECI model that enables the conversion of a person's knowledge to combined knowledge through group practices and organizational beliefs
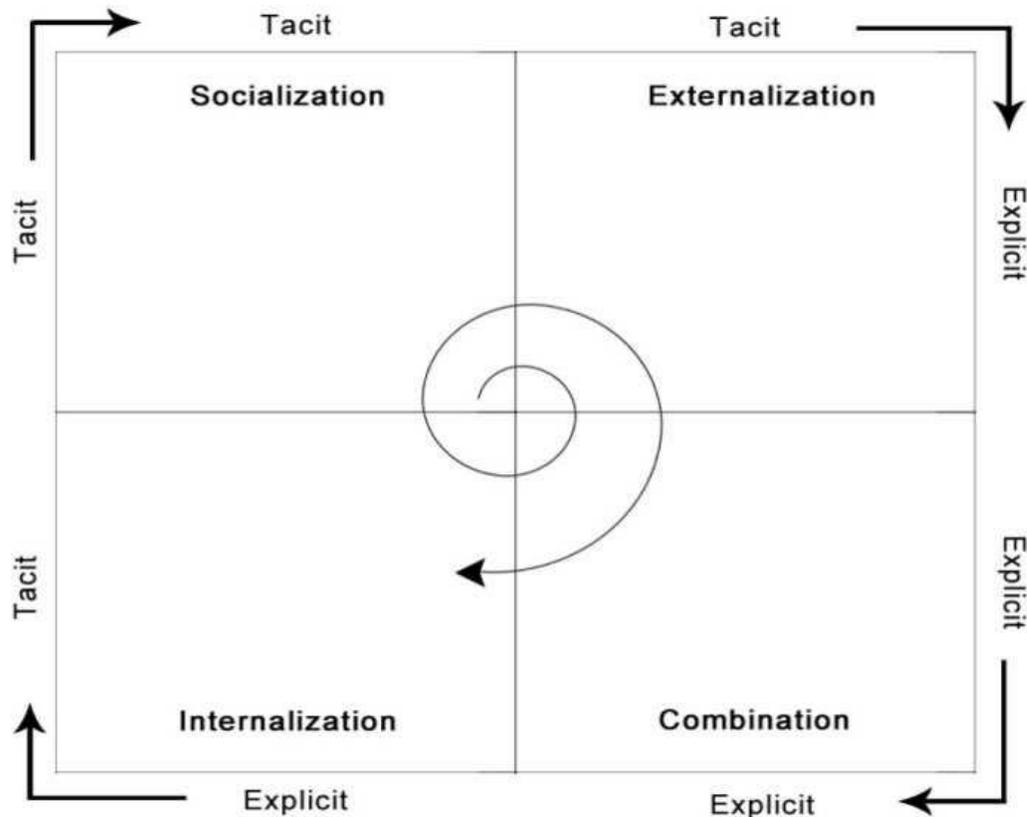
Figure 1: The SECI Model

Nonaka & Takeuchi, (1995) explains their SECI model as follows;

Socialization- is the process of converting new tacit knowledge through shared experiences. Since tacit knowledge is difficult to formalize, it can be acquired only through shared experience, such as spending time together or living in the same environment. Socialization may occur in informal social meetings outside of the workplace, where tacit knowledge such as worldviews, mental models and mutual trust can be created and shared. Socialization also occurs beyond organizational boundaries.

Externalization- is the procession of articulating tacit knowledge into explicit knowledge. When tacit knowledge is made explicit, knowledge is crystallized, thus allowing it to be shared by others, and it becomes the basis of new knowledge. Concept creation in new product development is an

example of this conversion process. The successful conversion of tacit knowledge into explicit knowledge depends on the sequential use of metaphor, analogy and model.

Combination- is the procession of converting explicit knowledge into more complex and systematic sets of explicit knowledge. Explicit knowledge is collected from inside or outside the organization and then combined, edited or processed to form new knowledge. The new explicit knowledge is then disseminated among the members of the organization. Creative use of computerized communication networks and large-scale databases can facilitate this mode of knowledge conversion.

Internalization- is the process of embodying explicit knowledge into tacit knowledge through internalization, explicit knowledge created is shared throughout an organization and converted into tacit knowledge by individuals. Internalization is closely related to `learning by doing. Explicit knowledge, such as the product concepts or the manufacturing procedures, has to be actualized through action and practice. For example, training programmers can help trainees to understand an organization and themselves.

The SECI model was ultimate for the intended study as it enables the investigator to scrutinize the management of tacit knowledge by the four means of knowledge conversion in the following way; Through socialization, tacit knowledge, which is equally personal and shared expertise was collected amongst personalities, groupings and parties wherever people study and apply it to implement difficult tasks, through comparatively extreme stages of correctness by means of the empirical knowledge achieved (Zaim et al., 2015). This was done in a way that involved the attachment of experts irrespective of their specialized classification for instance Superiors,

managers etc at IRA which the researcher believes created an atmosphere of hope wherever knowledge is pooled past bounders with no hesitation.

It was significant to the tacit knowledge resource goal by way of guiding on the awareness of the organizational structures that are available for use in tacit knowledge invention as well as in acquisition. Further, the transmission of tacit knowledge through superiors creates a work atmosphere that permits colleagues to identify with workmanship and know-how through practice and demos by a chief fit in well in this Model. The fluidity of the flow of individuals between an organization's departments generates a loop that allows tacit knowledge sharing, authenticating and documenting by use of enablers for example technology for posterity, if ever the equivalent barrier is run into and the individual leaves the organization, This factor was vital to this study for it gave direction in recognizing the supporting assets for acquiring and transmitting tacit knowledge as well as their effectiveness in safeguarding that tacit knowledge is administered effectively to achieve a competitive advantage. This feature tackles the information and communication technology podiums use and barriers felt during the use of these podiums by the respondents to impart tacit knowledge. Through the constant adjustment in the insurance industry atmosphere, the recorded tacit knowledge is essential as it is a beneficial supplement for improvement and discovering innovative methodologies for undertaking daily duties to generate the company's competitive advantage.

2.9 Literature review gaps

The reviewed literature advocates that several gaps exist in Tacit knowledge management. Prevailing studies frequently comprise KM broadly investigating one or two main basics that are critical for effective tacit KM in some companies that can bring about competitive advantage.

Rhem (2017), identified approval of KM programs as a vital approach for dealing with barriers brought about by the knowledge economy found in the civic segment in the United Kingdom, however, declines to investigate the tacitness of knowledge that brings about competitive advantage. Martins (2015), emphasises knowledge preservation in South Africa and tackles one component of organizational culture and environs and does not touch on tacit knowledge for organizational competitive advantage. Here in this country (Kenya), one Jonh Mugai did a study on the Influence of Tacit knowledge on Competitive Advantage; Learning from ICT Service Providers in Nairobi but did not deal with the insurance sector. It is clear that from the studies sampled above, there exists a big literature gap on tacit knowledge management for competitive advantage. This study is based on the SECI model and seeks to incorporate the four processes of socialization, externalization, combination and internalization into a framework that can be used for the successful management of tacit knowledge for competitive advantage at IRA.

2.10 Chapter summary

The chapter above has dealt with the main components for the effective administration of tacit knowledge. Scientists have pinpointed and debated the challenges to successful tacit knowledge management. The chapter has also investigated the Sources and types of tacit knowledge, enabling resources for sharing tacit knowledge, recycling of tacit knowledge for revolution and competitive advantage, and Frameworks for successful solicitation and organization of tacit knowledge.

CHAPTER THREE
RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

Research methodology comprises steps followed in identifying, collecting and evaluating data. It encompasses systematic ways of solving the research problem in question. Research methodology explains the steps usually followed by researchers in understanding the research problem at hand. It involves articulating the methods of research and the techniques to be used to carry out the study and proof for using such techniques (Creswell, 2018). This chapter explores the various methods used by the researcher in conducting the study. They include the research approach, research methods, target population, sampling procedure and techniques, data collection methods and procedures, data presentation and analysis techniques. This chapter also addresses other issues such as the validity and reliability of the tools used and ethical considerations in this research.

3.2 Philosophical world views

The choice of research philosophy helps the researcher to clarify the overall research strategy to be used, evaluate different methodologies, and be creative and innovative in either selecting or adapting methods that have been previously used. Four dominant research concepts exist and are applied in scholastic research namely positivist, interpretivist, critical Paradigm/Transformative and Pragmatic Paradigm which help a researcher to develop an understanding and knowledge about the topic of research (Kivunja and Kuyini, 2017).

3.2.1 Interpretivist Paradigm

This research study adopted an interpretivist research philosophy. This because the approach makes an effort to probe the subjects being studied to understand and interpret what the subject is discerning. In this paradigm, the theory does not precede research but follows it so that it is

grounded on the data generated by the research. Hence, when following this paradigm, data is gathered and analyzed in a consistent manner (Charmaz, 2014).

In this study the cognitive processing of data was informed by the researcher's interaction with participants.

3.3 Research approach

There are three major approaches that exist in research namely, qualitative approach, quantitative approach and mixed-method research. A qualitative approach is holistic and exploratory in nature (Creswell & Creswell, 2018). It supports an organized examination and inspection of themes in their normal situation. In this study, the researcher employed a qualitative approach since it allowed the researcher to collect data by gaining a rich, complex and in-depth understanding of people's experiences from the respondents. By so doing, the researcher was able to gather additional evidence and numerous viewpoints of the subjects ascertained by the respondents'. Critical analysis was involved, at the same time, various strategies were also adopted in tacit KM for competitive advantage at IRA. It also helped the researcher explore strong points and flaws and provided a substitute method for tacit knowledge management at IRA Nairobi, Kenya.

3.4 Research design

Research design serves as a bond and supports the purpose of the research. It binds together all the elements in a research project (Bryman, 2012). This study employed a case study design to describe the phenomenon and the real-life context of tacit knowledge management at IRA for competitive advantage. The reasons for choosing this design included the depth f information gathered in a case study design and the ability to concentrate on one study group as it focused on one single organization. Further, a case study design allows for the in-depth study of a single unit

with multiple variables, as was the case in this study. A case study is a method used to study an individual or an institution in a unique setting in an intense and as detailed manner as possible. There are several types of case study designs namely: Explanatory which is used when seeking to answer a question that seeks to explain the presumed causal links in real-life interventions that are too complex for the survey or experimental strategies. In evaluation language, the explanations would link program implementation with program effects (Yini, 2018). Exploratory is a type of case study used to explore those situations in which the intervention being evaluated has no clear, single set of outcomes (Yin,i2014); Descriptive case studies describe an intervention or phenomenon and the real-life context in which it occurred (Yin, 2014). Multiple case studies-- enable the researcher to explore differences within and between cases. The goal is to replicate findings across cases. Because comparisons will be drawn, the cases must be chosen carefully so that the researcher can predict similar results across cases, or predict contrasting results based on a theory (Yin, 2018); Instrumental is used to accomplish something other than understanding a particular situation. It provides insight into an issue or helps to refine a theory(Gerring, 2017); Collective case studies are similar in nature and description to multiple case studies (Yin, 2018).

This study adopted an exploratory case study as it enabled the researcher to get to the underlying reasons, opinions, motives, and insights into problems. The design also allowed for a better and deeper understanding of the subject by determining how and why things work (Creswell,2018). The study was carried out at IRA organizational setting where the day to day activities are undertaken. An exploratory case study was complemented by an interpretive paradigm in that this paradigm makes an effort to get into the head of the subjects being studied and to understand and interpret what the subject is discerning or the meaning the researcher was making of the context.

Further, the researcher was able to generate a deep discernment of the main subjects by reducing the space between the investigator and the IRA's policy-makers.

3.5 Location of the Study

The study was carried out at the offices of the Insurance Regulatory Authority. The offices are located in Upper Hill in Nairobi City in Kenya.

3.6 Target Population

Population refers to an entire pool from which a statistical sample is drawn and has some common observable characteristics (Saunders et al., 2011). There are 85 staff members at IRA distributed across several divisions and sub-division (IRA, 2019). The target population for this study was 85 employees working at IRA and distributed across the following divisions and sub-divisions; Human capital development and administration, policy research and development, procurement, consumer education, consumer protection, anti-fraud unit, information and communication technology, finance, corporate communication, legal and technical services which has several sub-divisions as general insurance, technical services, life insurance, composite, special services, supervision and actuarial who formed the target population.

3.7 Sampling Procedure and Techniques

Sampling refers to a method of choosing an appropriate representation of a population to establish the attributes of the population as a whole (Creswell & Creswell, 2018). The key role of sampling is to select a representative sample that will precisely depict the concerned entire/bigger population. Sampling is divided into two distinct types - probability sampling and non-probability sampling (Creswell & Poth, 2018). The study used a purposive sampling to get a sample that

elicited the expected information to answer the research questions. Sampling in qualitative research, more often than not tend to revolve around the notion of purposive sampling although there are other sampling methods as well (Creswell, 2018).

There are different types of purposive sampling, this is according to Leavy (2017): Extreme or deviant case sampling; Sampling cases that are unusual or that are unusually at the far end(s) of a particular dimension of interest. Typical case sampling**;** Sampling a case because it exemplifies a dimension of interest. Critical case sampling; Sampling is a crucial case that permits a logical inference about the phenomenon of interest. Maximum variation sampling; Sampling to ensure as wide a variation as possible in terms of the dimension of interest. Theoretical sampling; is a kind of sampling whereby the process of data collection for generating theory whereby the analyst jointly collects, codes, and analyses his data and decides what data to collect next and where to find them, to develop his theory as it emerges. Snowball sampling; sampling entails that the researcher samples initially a small group of people relevant to the research questions, and these sampled participants propose other participants who have had the experience or characteristics relevant to the research. These participants will then suggest others and so on. Stratified purposive sampling; this is a kind of sampling of where typical cases or individuals within subgroups of interest. Criterion sampling; Sampling all units (cases or individuals) that meet a particular criterion. The study used purposive criterion sampling—it purposively sampled the heads of divisions and sub-divisions and leaders as they are likely to have the information needed to answer the research questions. It also considered employees who had been with the Authority for a period exceeding 4 years as they had gathered quite some knowledge about the operations of IRA.

3.7.1 Sample size

To achieve the desired results, a researcher must apply a suitable sampling technique for his or her studies to get an accurate representation (Saunders et al., 2011). In this study, the elements in the population comprised all IRA staff members in Nairobi, Kenya. The aggregate number of staff members at IRA is 85. Of the 85 IRA staff, the study purposively selected 43 respondents who were representative of the target population. These comprised all the staff who had stayed at the Authority for over 4 years. All the divisions and sub-divisions were represented as follows (*see table 1*).

Human Capital and Development Administration *(*HCDA) has 15 employees; 8 participants were chosen from this division, they include, the CEO and his Assistance (2); the Chief Manager of human resources and Manager of human resources (2); The security office was represented by A police inspector and a Security Officer (2); Record office was represented by a Records officer (1); and finally, a Senior Administrative Officer, who heads the transport office. This makes 8 participants from the HCDA division. Policy Research and Development *(PR&D) division*, 2 participants – the Chief Manager PRD and a librarian. Procurement division - 2 participants, – the Chief Manager and a Senior Officer. Consumer protection – 3 participants - the Chief Manager, a Manger and a Senior officer. Consumer education, - 2 participants - the Manager and a Senior Officer. Anti-fraud, unit, - 2 participants – the CID Inspector (who heads the division) and a Sergeant*.* Legal division, - 2 participants - the Corporate Secretary and a Senior Officer. Corporate Communication Division,- 1 participant – the Manager. Finance division,- 3 participants – the Chief Manger a Manager and a Senior accountant. Information Technology and Communication (ICT),-1 participants – the Manager, finally Technical Division which is the largest in this organization has 7 sub-divisions, this division handles the core business in this Authority. From

each sub-division, 2 participants were targeted except the technical services which had 3 participants (the Chief Manager, a Head of Sub-division and a Leader) this makes 17 targeted participants in the division.

Table 1: Insurance Regulatory Authority divisions

No	Division	Sub-division	Staff	Sample size
1.	Human capital development and administration		15	8
2.	Policy research and development		4	2
3.	Procurement		5	2
4.	Consumer education		4	2
5.	Consumer protection		5	3
6.	Anti-fraud unit		7	2
7.	Information & communication technology		3	1
8.	Finance		5	3
9.	Corporate communication		3	1
10.	Legal		6	2
11. Technical		Technical services	5	3
		General insurance	6	2
		Life insurance	6	2
		Composite	6	2
		Actuarial	4	2
		Special services	5	2
		Supervision	6	2
		Actuarial	8	2
Total			**85**	**43**

3.7.2 Sample Frame

An inventory of the elements from which a sample is carefully chosen is referred to as the sample frame. In this study, Insurance Regulatory Authority, Nairobi, Kenya was selected to provide a platform that would enable the investigator to explore the management of tacit knowledge for

competitive advantage. The purposive criterion sampling method was used whereby the heads of divisions, sub-divisions and leaders were purposively selected to participate in the study as they are considered to be rich in information for a deep investigation so as attain the best-required outcomes. The sample frame included all the 85 staff at the Insurance Regulatory Authority.

3.8 Data collection methods and procedures

Data collection refers to the procedure of collecting, measuring and analyzing accurate insights for research using standard validated techniques (Creswell & Creswell, 2018).

3.8.1 Data collection tools

This study collected data from the respondents through the use of interviews. Different types of interviews include structured, semi-structured to unstructured.   The data collection tool was semi-structured interview questions. An interview can be referred to as a collection of data through oral verbal stimuli and reactions (Creswell & Poth, 2018). It is a type of data collection through individualization where-by an investigator relates with the respondent and poses queries related to the study. Interviews vary from structured, semi-structured to unstructured. For structured interviews, the investigator is directed by some formerly recorded queries referred to as interview schedules.

 This study employed a Semi-structured type of interview where the investigator had the ability to poke for additional information to verify unclear and ambiguous responses or unfinished answers. According to Merriam and Tisdell (2015),   semi-structured interviews have the following advantages: In the organization of questions there is flexibility, and in the whole interview process re-examination is possible. Further probing is also possible resulting in the acquisition of very deep

information from the respondent, During the interview process clarification of the questions overcomes the problem of incomplete responses from the respondent; non-verbal responses and emotions are also well monitored by the researcher; iteration between the two parties adds value the degree of response; Refining of the interview language is also possible, this makes the respondent comfortable in tackling the questions without misunderstanding them. Due to the above benefits, the researcher settled for this type of interview. The respondents were called and appointments were made according to their comfortable day for the interview. Phone calls were made for follow up and confirmation of the interview date. One interview guide was used to collect data from all the interviewees for the study.

3.9. Pilot study

Pilot testing involves testing the research instrument to determine its suitability in actual field conditions. It is done before a planned project to enable the researcher to test aspects of a research design and to enable the researcher to make necessary adjustments to the research instruments before embarking on the actual study (Kumar 2015). In this study, the researcher employed a pilot study in testing the validity and reliability of the data collection instrument. A pilot study was conducted at the capital market Authority (CMA) offices which is also a financial regulator and was purposively chosen because it has similar operations to the organization under study. CMA is a government financial regulatory agency overseeing the capital markets in Kenya. Similarly, IRA is a government financial regulatory agency overseeing the insurance industry in Kenya. The purpose of the pilot research was to establish face to face and content validity of the questions in the interview schedule alongside the opinion sought from professionals and experts in the field of

investigation as recommended. The pilot study revealed that the research instruments were well-drafted except for a few corrections which were made before the actual research.

3.9.1. Validity

Validity is concerned with the integrity of the conclusions that are generated from a piece of research. It is the degree to which an instrument measures what it purports to measure. It estimates how accurately the data in the study represents a given variable or construct in the study (Resnik, 2019). The research adopted a qualitative validity to guarantee the rationality of the research outcome by safeguarding the uniformity of the data collection procedure from every respondent. Interview schedules were tested for their validity and reliability. Guba, recommends four measures that he considers to be deliberated by qualitative researchers in search of an authentic study, these are; Credibility - Korstjens and Moser (2018) claimed that the credibility of a study is determined when core searchers or readers are confronted with the experience, they can recognize it. Credibility addresses the "fit" between respondents' views and the researcher's representation of them. For this study, the techniques that were used to address credibility included prolonged engagement, persistent observation, data collection triangulation, and researcher triangulation. Peer debriefing was also used to provide an external check on the research process, to increase credibility, as well as examine referential adequacy as a means to check preliminary findings and interpretations against the raw data; Transferability -Transferability refers to the generalizability of inquiry. In qualitative research, these concerns only to case-to-case transfer (Korstjens & Moser, 2018). The researcher provided thick descriptions so that those who seek to transfer the findings to their own site can judge transferability. Dependability- to achieve dependability for this research, the researchers ensured the research process is logical, traceable, and documented (Korstjens & Moser, 2018).

The research was made easy for readers to be able to examine the research process, and make a better judgment on the dependability of the research; Confirmability - is concerned with establishing that the researcher's interpretations and findings are derived from the data, requiring the researcher to demonstrate how conclusions and interpretations have been reached (Korstjens & Moser, 2018). Confirmability is established when credibility, transferability, and dependability are all achieved. Markers such as the reasons for theoretical, methodological, and analytical choices throughout the entire study were included; Audit Trails - An audit trail provides readers with evidence of the decisions and choices made by the researcher regarding theoretical and methodological issues throughout the study, which requires a clear rationale for such decisions (Cochran, 2017). For this study, audit trails were enhanced by keeping records of the raw data, field notes, transcripts, and a reflexive journal. This helped the researcher systemize, relate, and cross-reference data, as well as ease the reporting of the research process.

3.9.2. Reliability

Reliability is the consistency of a research instrument to measure consistently which is intended to measure (Cooper & Schindler, 2014). To ensure reliability the researcher carried out a pilot study to check for consistency of the results. Possible weaknesses, inadequacies and ambiguities revealed through the pilot study were corrected.

3.10 Analysis techniques and data presentation

More often than not qualitative data does not contain numerals but comprises observations and words. Interpretation and analysis are necessary just like any other data to bring about order and understanding. similar to all other data requires examination and analysis to generate tranquillity and harmony (Miles et al., 2019). For qualitative data analysis, the researcher has to first read

several times to get acquainted/familiar with the whole data and at the same time get a generalized sense of the data. The researcher also picked out key impressions noting them. Coding of the data masses into chunks then followed. Grouping of data was done according to the respondents' language, ideas are pinpointed and patterns were formed (Creswell & Creswell, 2018). Afterwards, the researcher used layers of analysis established through connections created within and amongst groups. By the use of narratives, the information is combined and interpreted. The findings of the analysis are then communicated according to the research questions.

The researcher of this study analysed the data that was collected by coding and putting together the data into groupings and sections grounded according to phrases that the respondents employed. Data analysis was done using the NVivo software version 12 and Microsoft Excel. To identify the pattern/themes of analysis data assessment was made. To convey the findings of the analysis, the use of narratives was employed.

3.11. Ethical Consideration

The importance of ethics in any research is that it acts on the merits of individuals and the standard of data gathered in that the information collected from the respondents has been developed by the researcher in a reliable, truthful and honest way. Collecting data was designed primarily to rightfully protect participants from unfavourable or adverse consequences (Huberman & Miles, 2014). The researcher sought informed consent from the respondents before the interview commenced to ensure and address ethical matters. The study ensured confidentiality of the data gathered as well as respecting the culture of the informants during the interview process. The researcher omitted the names and addresses of the respondents in the data collected and the respondents were assured that there was no right or wrong answer and this allowed them to gain confidence and participate effectively. The data collection procedure was a guideline on how the

researcher was to collect data and how the authority to collect data was sought. Research approval was obtained from the Department of Information and Knowledge Management in the School of Information and Communication Studies at Technical University of Kenya and the School of Graduate and Advanced Studies. The permit was obtained from the National Commission of Science, Technology and Innovation (NACOSTI). The respondents in this study were ensured of voluntary participation. The Technical University – School of graduate and advanced studies (SGAS) was contacted and they provided a letter for approval to conduct the study.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter presents the analysis of the data collected from the employees of the Insurance Regulatory Authority, the study population, the study aimed to examine in what ways tacit knowledge is managed at IRA, Nairobi, Kenya as well as examine its challenges to come up with recommendations to bring about competitive advantage. The chapter presents the data according to the objectives of the study which included:

i. To establish the sources of tacit knowledge at IRA Nairobi, Kenya.

ii. To determine the management responsibility in establishing a favourable atmosphere for tacit KM to bring about a competitive advantage at IRA, Nairobi, Kenya.

iii. To assess in what way the application of tacit KM at IRA Nairobi, Kenya can bring about competitive advantage.

iv. Examine the challenges encountered to come up with recommendations and frameworks in the management of tacit knowledge for competitive advantage at IRA, Nairobi, Kenya

The collected quantitative data was analysed and interpreted according to the objectives. Data was collected using interviews and the analysis was done with the aid of NVivo version 12 and Microsoft excel. The data was presented in terms of tables, figures, charts and graphs.

4.2 Response rate

The study response rate was captured in Table 2.

Table 2: Response rate

Response	Frequency	Percentage
Responded	39	90.7%
Not responded	4	9.3%
Total	**43**	**100%**

Table 2 shows that there was a response rate of 90.7% with 39 out of the 43 sample population

responding to the research. The non-respondents accounted for 9.3% of the respondents.

4.3 Length of service with IRA

The respondents were asked to indicate the time they have spent at IRA. Figure 2 shows the

responses given.
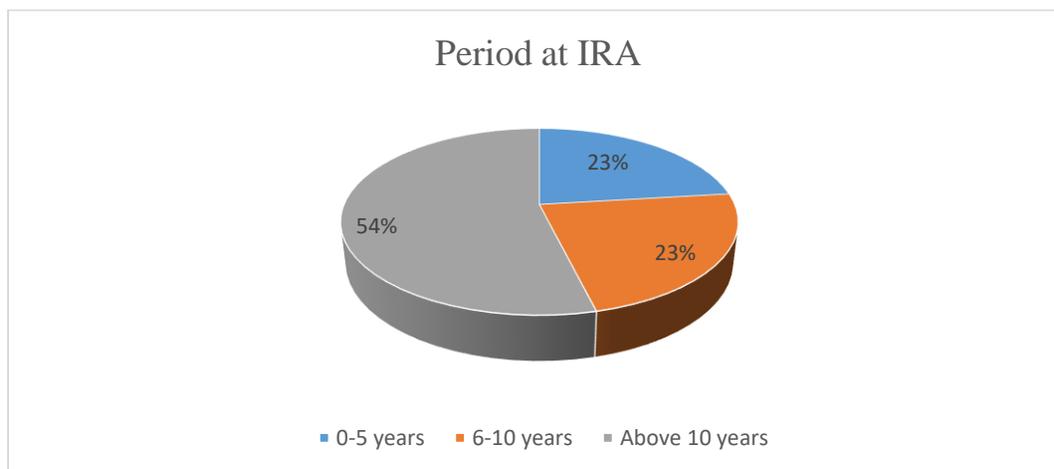
Figure 2: Length of service with IRA

Data in figure 2 shows that 21 respondents (54%) had stayed with the Authority for a period of time above 10 years. For the lengths 0-5 years and 6-10 years, there were 9 (23%) respondents for each of them. This means IRA retains a majority of its employees.

4.4 Sources of tacit knowledge.

This section presents data on the first objective which generally investigated the source and accessibility of tacit knowledge at the IRA

4.4.1   Tacit knowledge as a segment of IRA's property base

The respondents were asked to indicate their opinion on whether the IRA regards tacit knowledge as part of its property base. Table 3 shows the responses given.

Table 3: Tacit knowledge as a segment of IRA's property base

Response	Frequency	Percent
Yes	18	46.2
No	21	53.8
Total	**39**	**100.0**

Data in table 4.2 shows that 21 of the respondents (53.4%) felt that the authority does not acknowledge tacit knowledge as part of its property base. 18 (46.2%) of the respondents acknowledged that IRA acknowledges tacit knowledge. However, some of the respondents could still not quite explain how IRA has embraced tacit knowledge. Some of the respondents who gave an affirmative answer to the question mentioned reasons like;

> "Tacit knowledge is talked about in the organization and we even have employees who deal with issues of knowledge management." [Respondent 15]

I believe the knowledge management workers exist to effectively manage tacit knowledge
and according to me, that shows some level of commitment from the authority towards
tacit knowledge." [Respondent 24]

4.4.2 Sources of tacit knowledge

The respondents were asked to indicate the sources of tacit knowledge that they are aware of as
individuals. The following were the responses received.
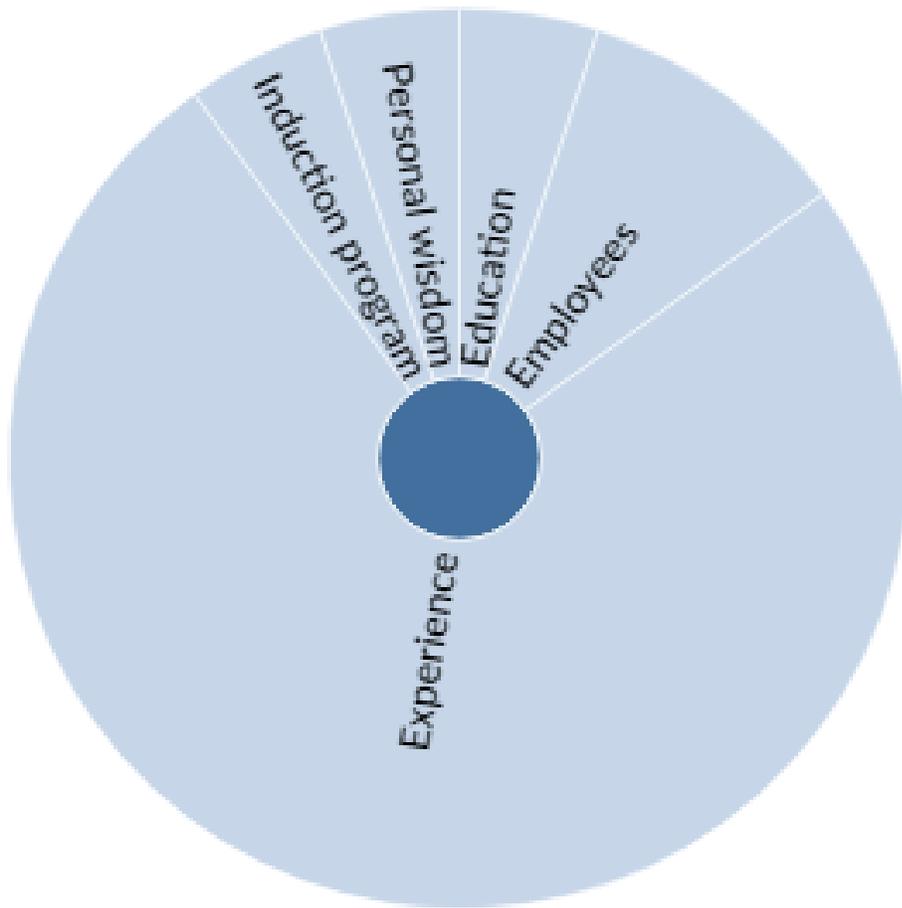
Figure 3: Sources of tacit knowledge

Data in figure 3 shows that experience was identified as the most common source of tacit knowledge by the respondents at 21 (54%). 10 (26%) of the respondents identified employees as a common source of tacit knowledge. Other sources identified by the respondents included education at 8% (3), induction programs at 8% (3) and personal wisdom at 5% (2). Some of the excerpts included:

"I would mention experience as a source of tacit knowledge that I know." [Respondent 1]

"The induction program is always a good source of tacit knowledge as it is facilitated by people who understand the organization well. As they share the knowledge with new employees, the new staff acquire great knowledge which become part of their tacit knowledge. " [Respondent 5]

"Our employees are rich in knowledge that can be termed as tacit knowledge." [Respondent 32]

4.4.3   Sources of tacit knowledge accessible at IRA

The researcher sought to establish the sources of tacit knowledge that are accessible at IRA. The findings were as indicated in figure 4.
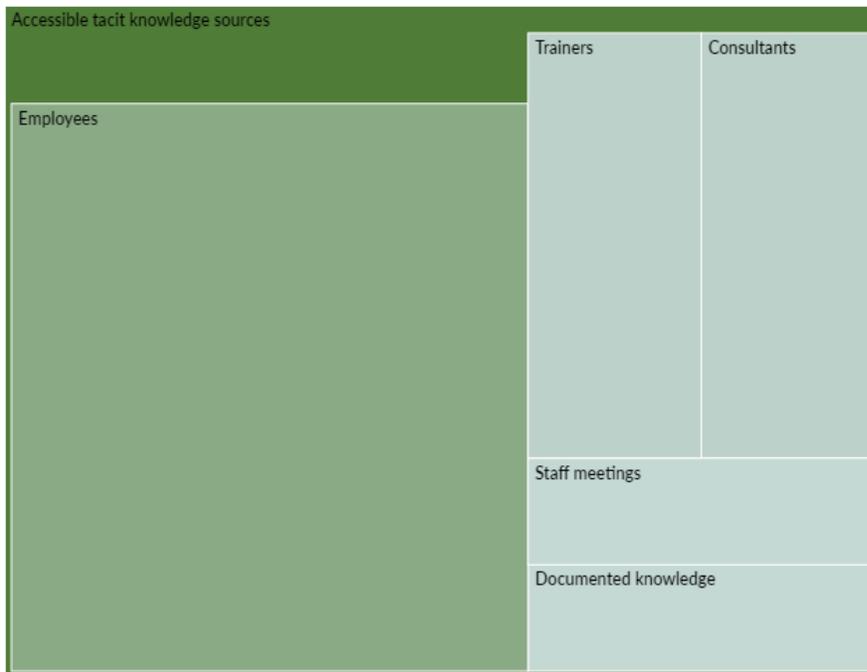
Figure 4: Sources of tacit knowledge accessible at IRA

Data in figure 4 shows that 22 (56%) of the respondents identified employees as an accessible source of tacit knowledge at the authority. Other accessible sources indicated included consultants at 15% (6), trainers at 15% (6), documented knowledge (accessible to staff hence converted to tacit knowledge) at 8% (3) and staff meetings at 5% (2). Some of the responses received are as below:

> "The employees are the most accessible sources of tacit knowledge at IRA in my view as we spend quite a lot of time together here." [Respondent 16]

> "My colleagues are rich in information that is quite helpful when we need it." [Respondent 4]

> "We have regular staff meetings in the office and tacit knowledge is normally shared during such meetings". [Respondent 5]

4.4.4 IRA and tacit knowledge management policy

The researcher sought to establish the response from the respondents on whether the Authority has

a tacit knowledge management policy.

Table 4: IRA and tacit knowledge management policy

Response	Frequency	Percent
Yes	19	48.7
No	20	51.3
Total	**39**	**100.0**

Table 4 shows that 20 respondents (51.3%) believed that the Authority does not have a tacit

knowledge management policy with 20 (48.7%) of the respondents asserting that the Authority

has a tacit knowledge management policy. The reasons for having the tacit knowledge

management policy included guiding staff on tacit knowledge management and as a best practice.

4.4.5 Importance of tacit knowledge in achieving IRA's mandate

Probed whether tacit knowledge was important in achieving the Authority's mandate, the

responses gave the responses indicated in figure 5.
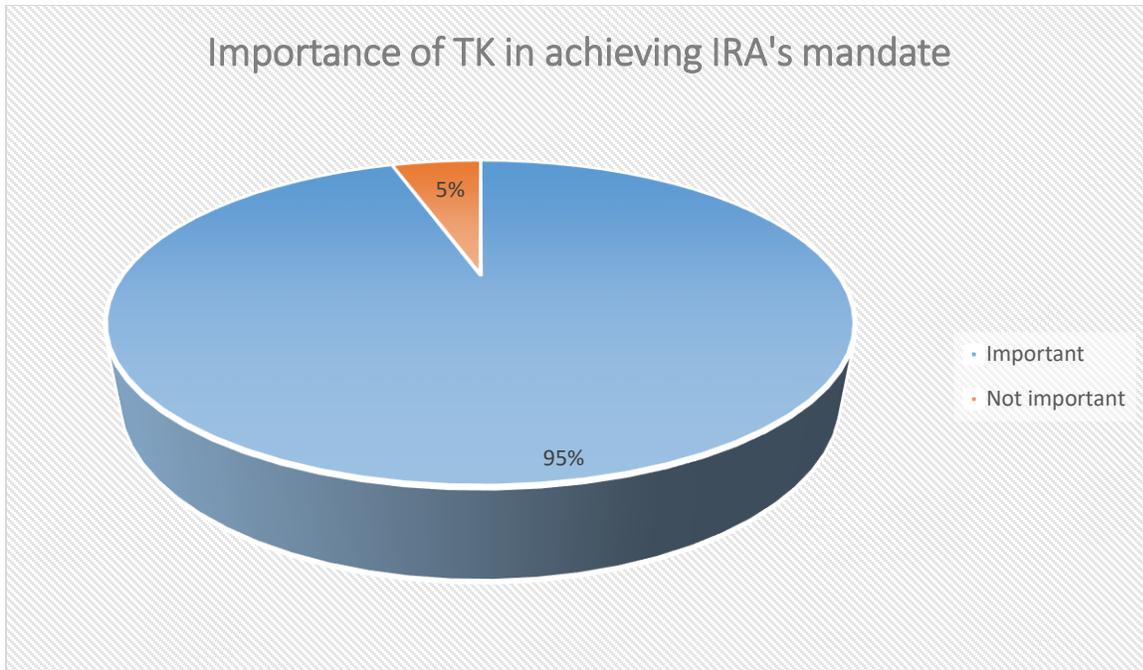
Figure 5: Importance of tacit knowledge in achieving IRA's mandate

Data in figure 5 shows that 35 (95%) of the respondents believed that tacit knowledge was important in helping IRA to achieve its mandate while 4 (5%) of the respondents did not think so. The respondents who affirmed the importance of the same gave responses as indicated in figure 6.
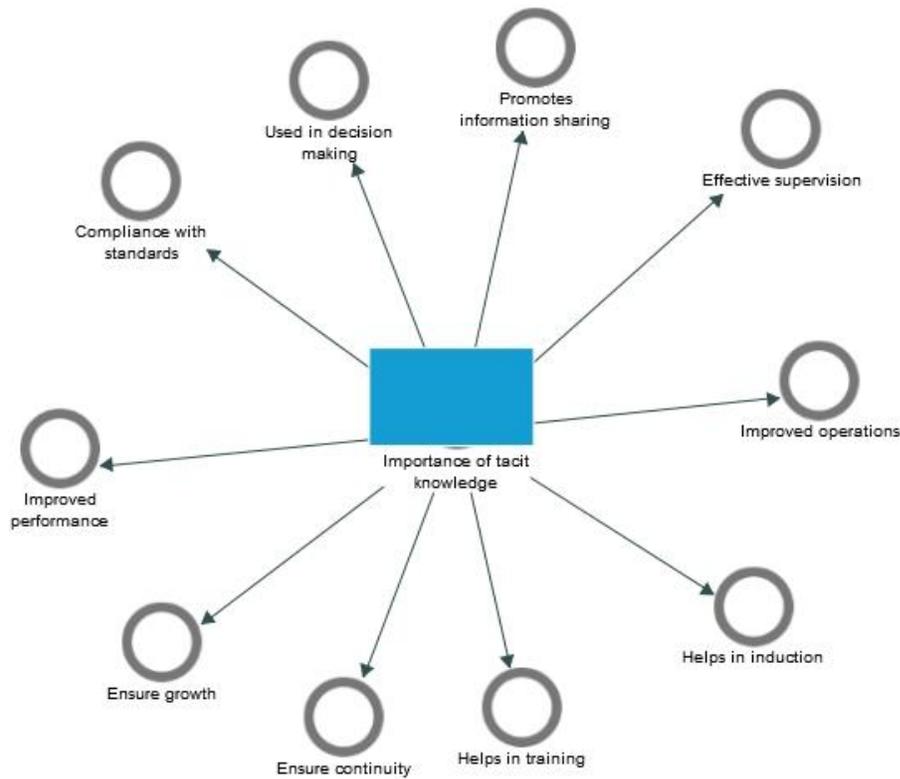
Figure 6: Importance of tacit knowledge

Data in figure 6 shows that the greatest importance identified was the fact that tacit knowledge ensures continuity of the organization (15=38%) followed by ensuring growth (11=28%) and helping in induction (7=18%). Other importance identified included helping in effective performance (1=3%), helping in training (1=3%), promotion of information sharing (1=3%), used in decision making (1=3%), improved operations (1=3%) and compliance with world standards (1=3%). Some of the excerpts from the respondents include:

"Tacit knowledge ensures we have the most basic resource in our business operations thus ensuring we meet our mandate as an organization". [Respondent 22]

"Tacit knowledge ensures standards and procedures are followed which helps ensure uniformity in service provision". [Respondent 10]

4.5 Role of management in the management of tacit knowledge

This section aimed at establishing the role played by the management team in the management of

tacit knowledge at the organization. This included whether they valued tacit knowledge and the

steps they are taking to promote the same. This was important to assess the implication of having

management support in the management of tacit knowledge in an organization.

4.5.1   Value of tacit management at IRA

The respondents were asked to indicate their opinion on whether the management appreciates tacit

knowledge management sharing in the organization. The following responses in table 5 were

recorded from the respondents.

Table 5: Management appreciation of tacit knowledge management sharing

Response	Frequency	Percent
Yes	28	71.8
No	11	28.2
Total	**39**	**100.0**

Table 5 indicates that 28 (71.8%) of the respondents feel that the organization actually appreciates

tacit knowledge management sharing in the organization. Another 11 (28.2%) felt that the

Authority does not appreciate knowledge management sharing in the organization. On the specific

ways that the management supports tacit knowledge sharing, the responses given are as presented

in figure 7.
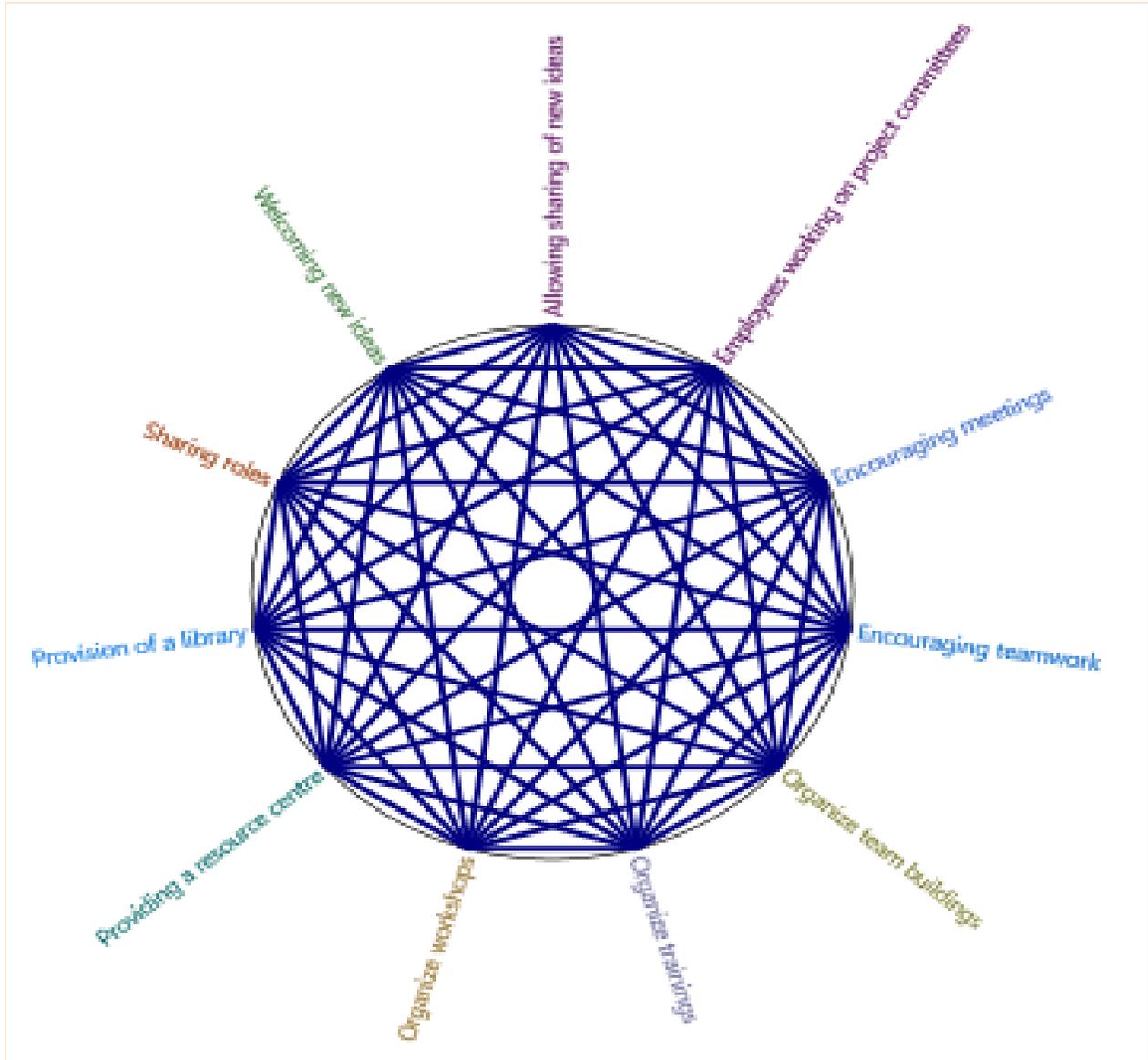
Figure 7: Management appreciation of tacit knowledge

A total of 13 responses were given on how the management appreciates the sharing of tacit knowledge. The most notable reasons were the idea that the management encourages teamwork and the organization of regular trainings for staff (7=54%). Others included allowing the sharing of new ideas (2=15%), provision of a library (1=8%), sharing of roles (1=8%), welcoming of new ideas by staff (1=8%) and organizing of workshops by the management (1=8%). Excerpts of responses received are as below.

"We usually have departmental meetings where we share our ideas and opinions freely and those that meet merit, are implemented". [Respondent 7]

"We have a library here. We deposit all our internal publications there where future employees can use to reference how we used to do things". [Respondent 13]

4.5.2 Capturing of tacit knowledge

This question aimed to establish the methods of capturing tacit knowledge at the Authority. The collected data was analysed using Nvivo and the following word cloud presents the findings. The responses are presented in figure 8.

Figure 8: Capturing tacit knowledge

Data in the word cloud figure 8 shows that the most popular way of capturing tacit knowledge was through meetings (23=59%) followed by committees (4=10%). Brainstorming sessions (2=5%), documentation (2=5%), e-records (2=5%), experience (2=5%), files (1=3%), on the job training (1=3%), training reports (1=3%) and workshops (1=3%) were also identified as ways of capturing tacit knowledge.

4.5.3 Methods of sharing tacit knowledge

Respondents were asked how tacit knowledge is shared at the Authority. A total of 50 responses were recorded. Their responses were as presented in figure 9.
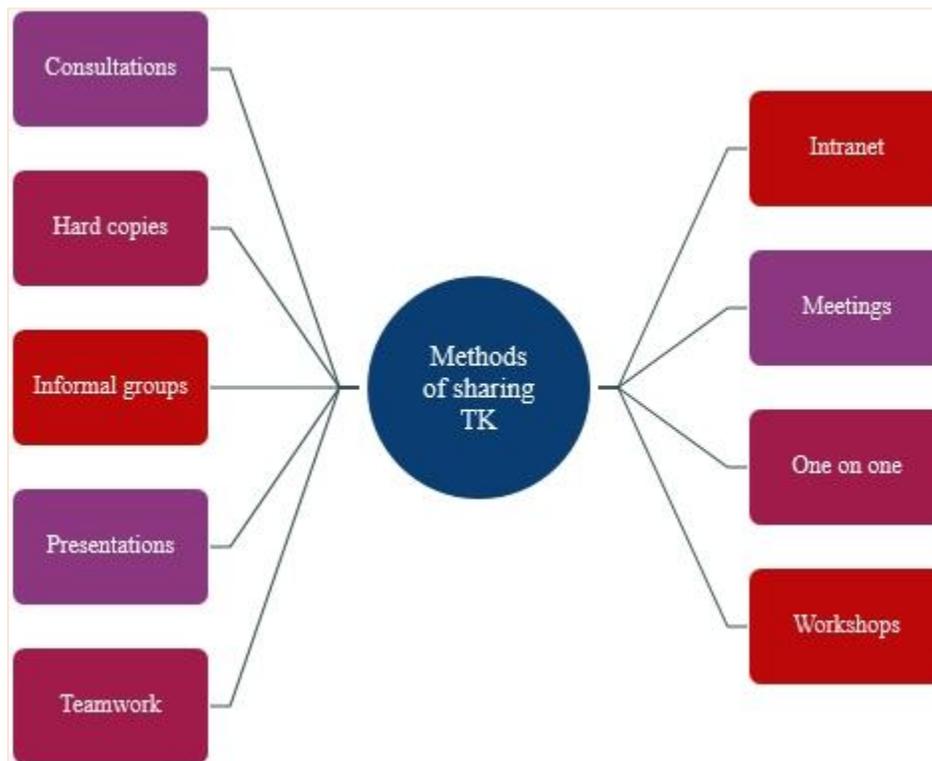
Figure 9: Methods of sharing tacit knowledge

According to data in figure 9, meetings (21=42%), teamwork (18=36%) and one on one (15=30%) were some of the methods of capturing tacit knowledge identified. Consultations (13=26%), hard copy documents (11=22%), informal groups (8=16%), the intranet (8=16%) and presentations (6=12%) were also noted by the respondents. Some of the responses given included the following:

> "I think the informal groups that we have in the firm are normally used to share tacit knowledge."

"Tacit knowledge is always shared when we have one on one engagement at the employees' level."

4.5.4 Tools for sharing tacit knowledge

The question sought to establish the tools that are used to share tacit knowledge at the Authority. Only 12 respondents were able to identify tacit knowledge sharing tools and the data is presented in figure 10.
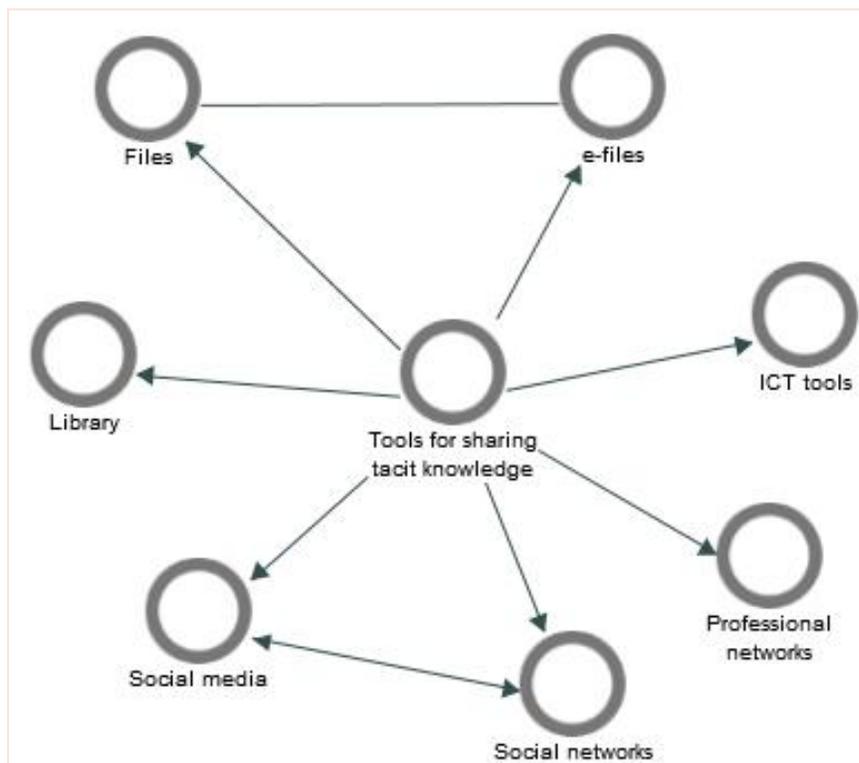
Figure 10: Tools for sharing tacit knowledge

Data in figure 10 indicates that the most common tools used in tacit knowledge sharing include ICT tools (3=25%), e-files (3=25%) and files (3=25%). Other notable tools used in tacit knowledge sharing include the library (1=8%), social networks (1=8%) and professional networks (1=8%).

4.5.5   Definite efforts to capture tacit knowledge

The researcher sought to establish the definite efforts implemented at the Authority in a bid to capture tacit knowledge. A total of 40 responses were received on this question. The responses received are presented in figure 11.

Figure 11: Definite efforts to capture tacit knowledge

Data in figure 11 indicates that brainstorming sessions (22=55%) were the most cited definite effort in capturing tacit knowledge at the Authority. Meetings (10=25%) were second while exit interviews (2=5%), hand over notes (2=5%), mentorship (1=3%), publications (1=3%), testimonials (1=3%) and trainings (1=3%) were also recorded as per the word cloud in the figure. Some of the responses included the following:

"There is a publication done by the company where people share their opinion and I think this way the firm is able to capture the tacit knowledge." [Respondent 23]

"There is always an exit interview conducted for employees who are leaving the organization. This normally provides the firm with some tacit knowledge from the employee." [Respondent 37]

4.5.6 The technology used in tacit knowledge administration

The question sought to establish whether the Authority used technology in the administration of tacit knowledge management. The responses received were as presented in figure 12.
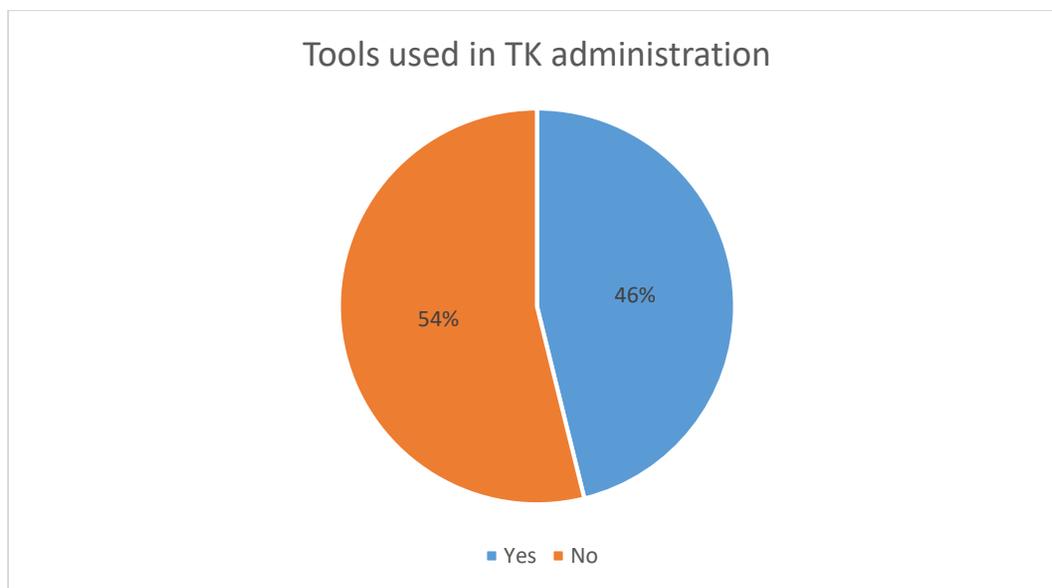
Figure 12: Technology used in tacit knowledge administration

Data in figure 12 shows that 21 (54%) respondents thought that IRA does not employ any technology in the administration of tacit knowledge in the organization. On the other hand, 18 (46%) of the respondents agreed that the Authority uses technology in the administration of tacit knowledge. In identifying the specific tools used in the administration of tacit knowledge, the responses given were as shown in table 6.

Table 6: Technology used

Technology used	Frequency	Percentage
Online storage	14	93.33%
Intranet	1	6.67%
Grand Total	**15**	**100.00%**

Data in table 6 shows that 14 of the respondents (93.3%) identified online storage as the technology used in the administration of tacit knowledge while 1 (6.67%) asserted that intranet is a technology used in the administration of tacit knowledge at the Authority.

4.6 Tacit knowledge for competitive advantage

This section aimed at establishing how the Insurance Regulatory Authority is using tacit knowledge management to gain a competitive advantage. The assumption was that tacit knowledge was instrumental in a firm having a competitive advantage. The section looked at the impact of tacit knowledge and how it contributes to competitive advantage in a firm.

4.6.1 Contribution of tacit knowledge to IRA output

The respondents were asked whether tacit knowledge contributed to the output of the Authority. The responses were as presented in figure 13.
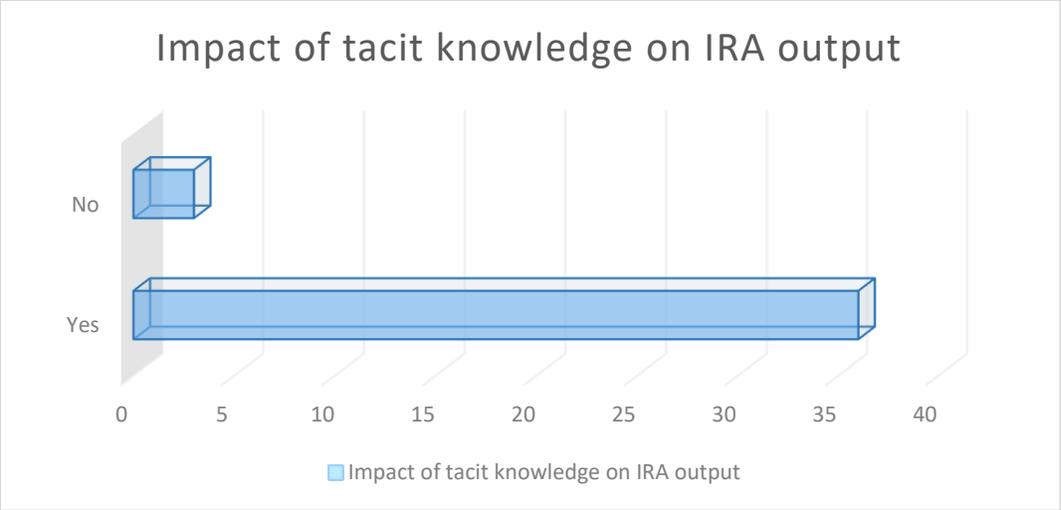
Figure 13: Impact of tacit knowledge on IRA output

Data in figure 13 indicates that 92.3% (36) of the respondents agreed that tacit knowledge management has an impact on the overall output of the organization while 3 (7.7%) of the respondents indicated that tacit knowledge management did not have any impact on the output of the organization. When probed further to say the specific impact that tacit knowledge management had on the overall output, the responses received were recorded in figure 14.
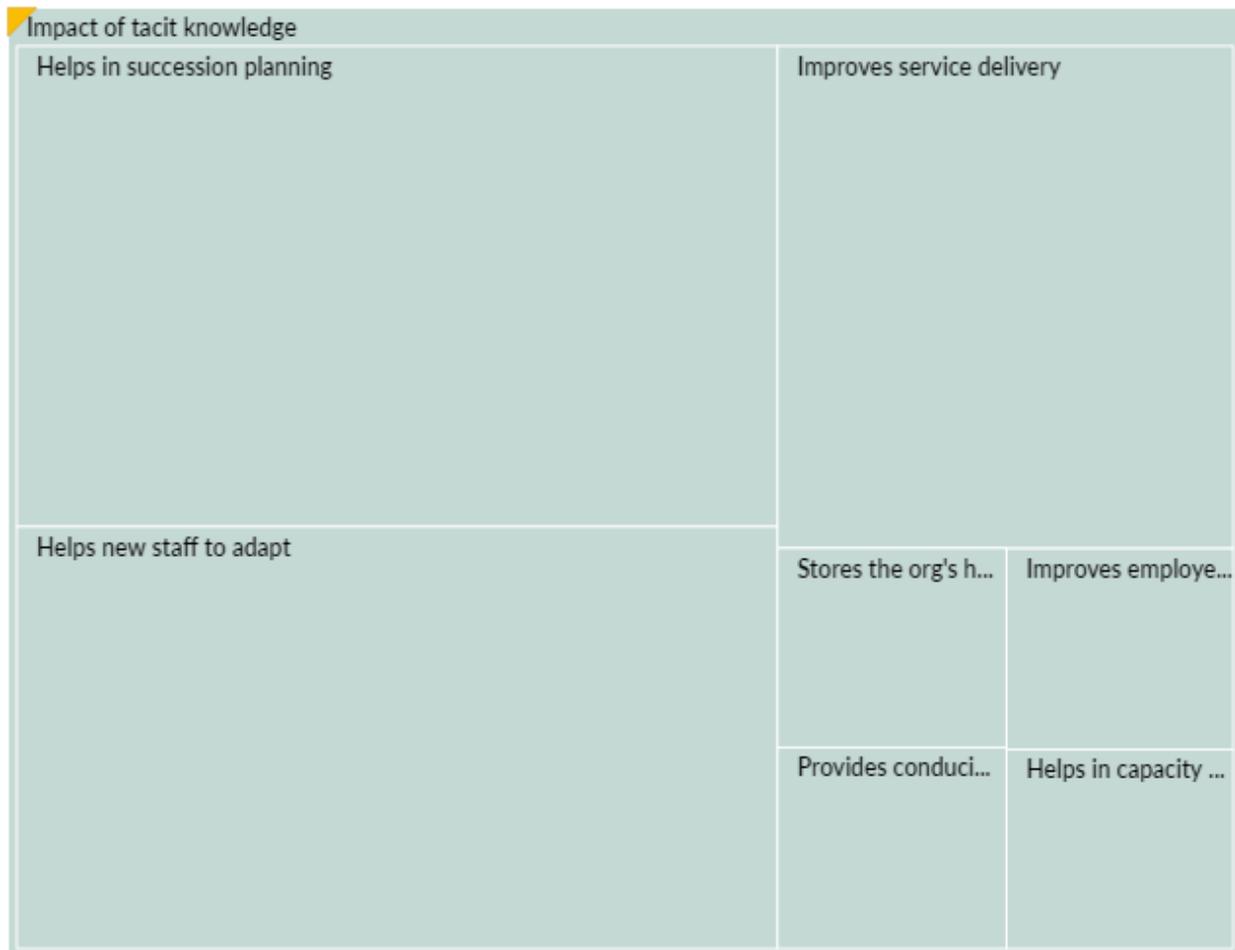
Figure 14: Impact of tacit knowledge

From figure 14, a total of 25 responses were recorded and indicated that the greatest impact of tacit knowledge management was in helping in succession planning (10=40%) as well as helping new staff to adapt (6=24%). This was followed by the improvement of service delivery (5=20%) while helping in capacity building (1=4%), improvement of employee output (1=4%), storing the organization's history (1=4%) and provision of a conducive environment (1=4%) were also identified. Excerpts from the responses include:

"Managing tacit knowledge will help ensure improved performance." [Respondent 39]

"Tacit knowledge will promote quality service delivery." [Respondent 35]

"Will reduce the time taken to accomplish tasks." [Respondent 3]

 "Will help ensure standards in service delivery." [Respondent 1]

"The knowledge will be used to predict future which informs decisions and operations."

[Respondent 19]

4.6.2 Respect for employees' opinion

Respondents were asked whether the organization respects their opinion as employees. The responses received are presented in figure 15.
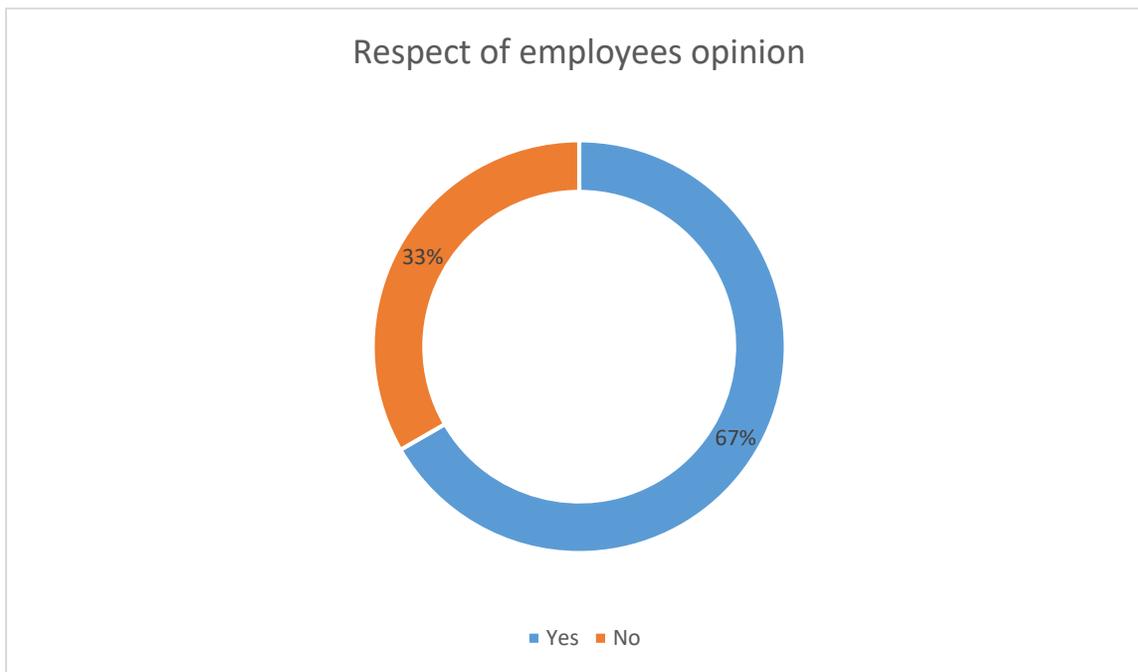
Figure 15: Respect for employees' opinion

Data in figure 15 showed that 26 (67%) of the respondents agreed that the organization actually respects their opinion while 13 (33%) of the respondents indicated that the organization does not respect their opinion. Those who agreed that the organization respects their opinion gave different justifications as presented in figure 16.
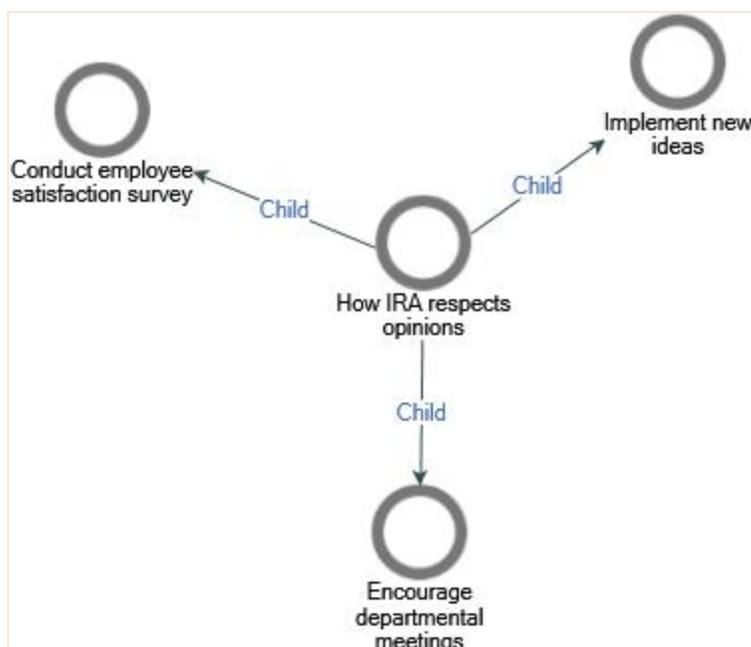
Figure 16: How IRA respects employees' opinions

Data in table 16 shows multiple perspectives on the reasons why respondents felt that the Authority respects their opinion. They include the encouragement of departmental meetings (15=58%) and the implementation of new ideas (8=31%) and the fact that the organization conducts an employee satisfaction survey (3=11%) that justified their belief that the organization cares about the opinion of employees. Sample excerpts included the following:

"The organization listens to its employees' opinions through meetings". [Respondent 15]

"Those creative ideas and innovations are supported to actualization". [Respondent 21]

"Guidelines and procedures are in place to resolve employees' observations concerning IRA services". [Respondent 27]

"There is a follow up on employees' development to ensure the staffs are up to date in their expertise based on feedbacks". [Respondent 29]

4.6.3 Tacit knowledge for competitive advantage

The respondents were asked whether the tacit knowledge management endeavours were effective in helping the Authority to have a competitive advantage in the market. The responses were recorded in figure 17.
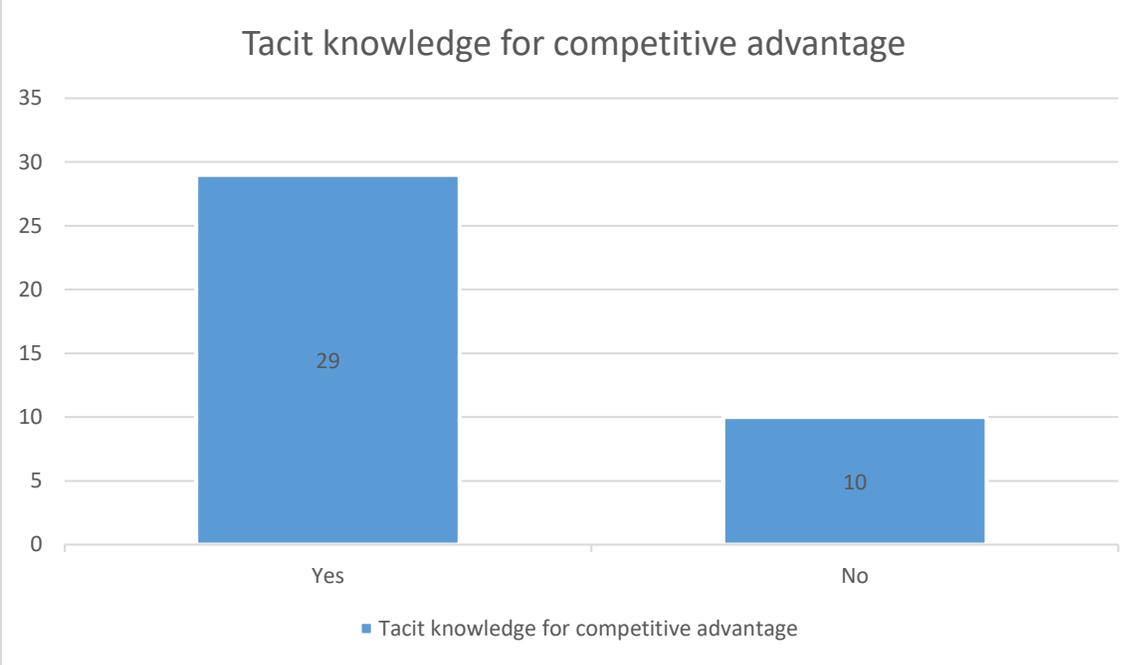
Figure 17: Tacit knowledge for competitive advantage

Data in figure 17 shows that 29 (75%) respondents felt that tacit knowledge was instrumental in the organization gaining a competitive edge over its competitors while 10 (25%) respondents felt that tacit knowledge was not instrumental in gaining a competitive edge over competitors. Those who responded in the affirmative gave the justifications presented in figure 18.

Tacit knowledge and competitive advantage		
Motivates employees	Improves knowledge sharing	
	Establish the right learning c...	Time saving
		Improves performance
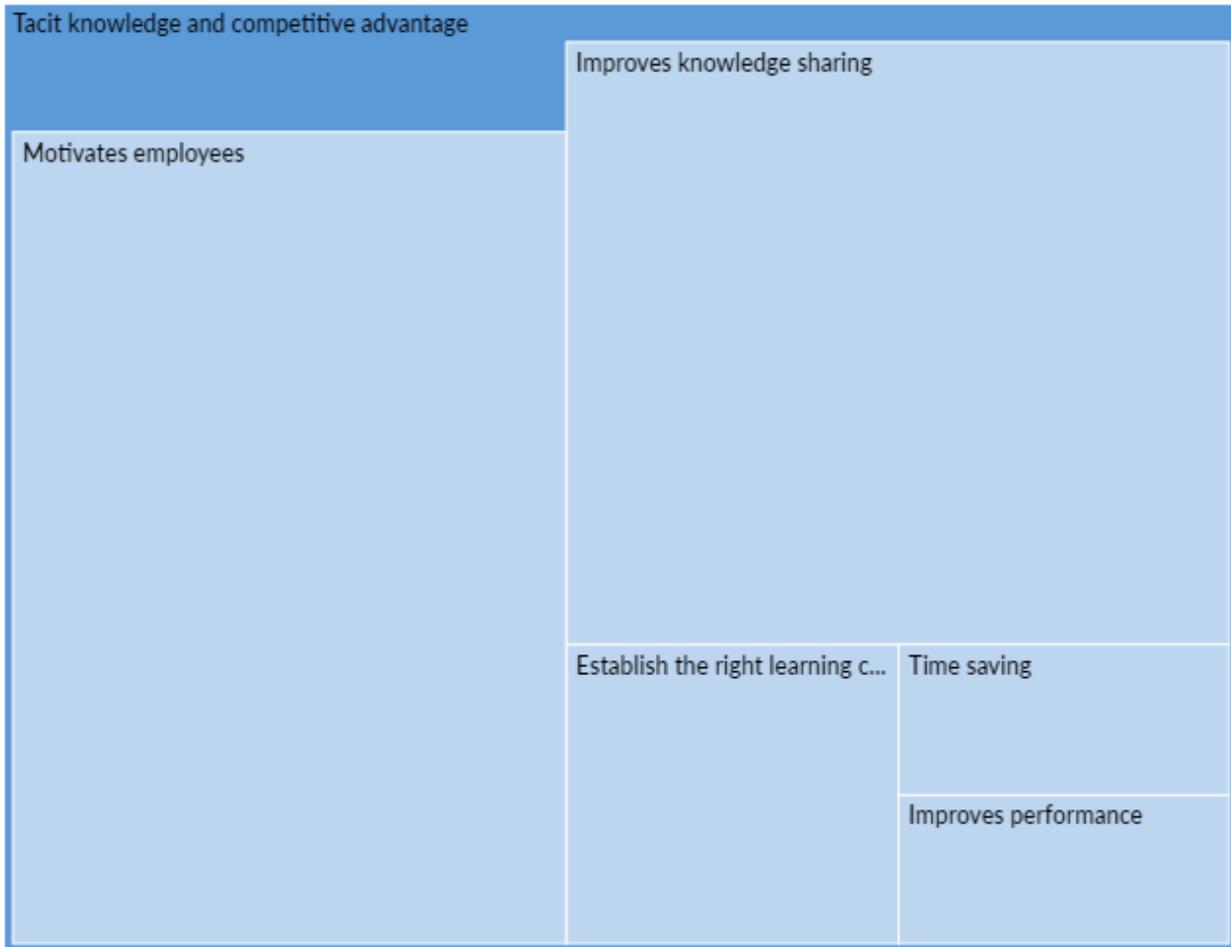
Figure 18: Tacit knowledge and competitive advantage

Figure 18 shows that employee motivation (11=38%) was the most recognized competitive advantage brought about by tacit knowledge. This was followed by the improvement of knowledge sharing (9=31%) and the establishment of the right learning culture (17%). It was also established that tacit knowledge helps in saving time (4=14%) and improvement of performance (3=10%). Below are some of the responses received.

"Tacit knowledge management will help reduce knowledge deficiencies by promoting underlying skills development". [Respondent 4]

74

"Will help IRA improve on the professionalism of its staffs thus quality service delivery".

[Respondent 18]

"It will help promote creativity and innovativeness among stuff". [Respondent 30]

"It will act as a reference point for procedures". [Respondent 36]

4.7 Challenges in managing tacit knowledge

This section aimed to establish the challenges encountered in the management of tacit knowledge at the Authority.

4.7.1 Barriers affecting sharing of tacit knowledge

The researcher sought to establish the barriers to effective sharing of tacit knowledge in the organization. A total of 60 responses were recorded. The findings are presented in figure 19.
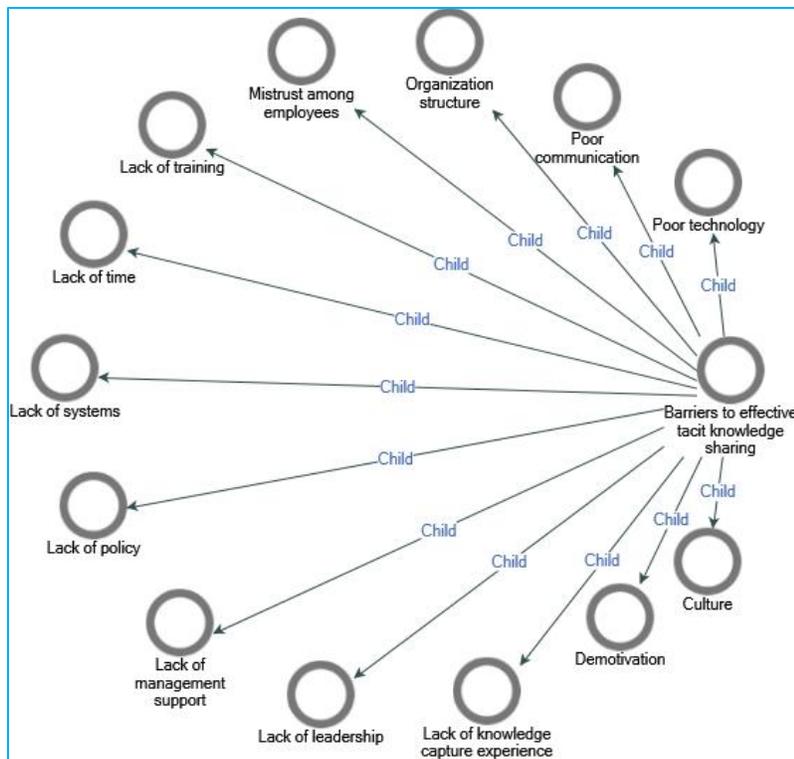
Figure 19: Barriers to effective sharing of tacit knowledge

Figure 19 shows that the biggest barrier to the sharing of tacit knowledge is the organisational culture (25=42%). Other factors included the organisational structure (15=25%), poor technology (3=5%), lack of management support (3=5%), lack of a policy (2=3%), lack of employee motivation (2=3%), lack of leadership (2=3%), lack of systems (2=3%), lack of time (2=3%), lack of training (1=2%), mistrust among employees (1=2%), poor communication (1=2%) and lack of knowledge capture experience (1=2%). Some of the responses noted included:

"There are poor support structures to promote sharing of tacit knowledge". [Respondent 4]

"There are poor and obsolete systems that can support capture and recording of tacit knowledge during trainings and workshops". [Respondent 39]

"There is a lack of awareness for knowledge sharing as they rarely share knowledge with fellow employees". [Respondent 12]

"Staff are not well trained on how they can share their tacit knowledge". [Respondent 1]

"Staff are not trained on how they can publish quality work and how they can develop tutorials and recording of their expertise for future use". [Respondent 7]

4.7.2   Challenges in managing tacit knowledge

The respondents were asked to indicate the challenges they encounter in the process of managing tacit knowledge at the Authority. A total of 35 responses were received from the respondents. The responses received are recorded in figure 20.
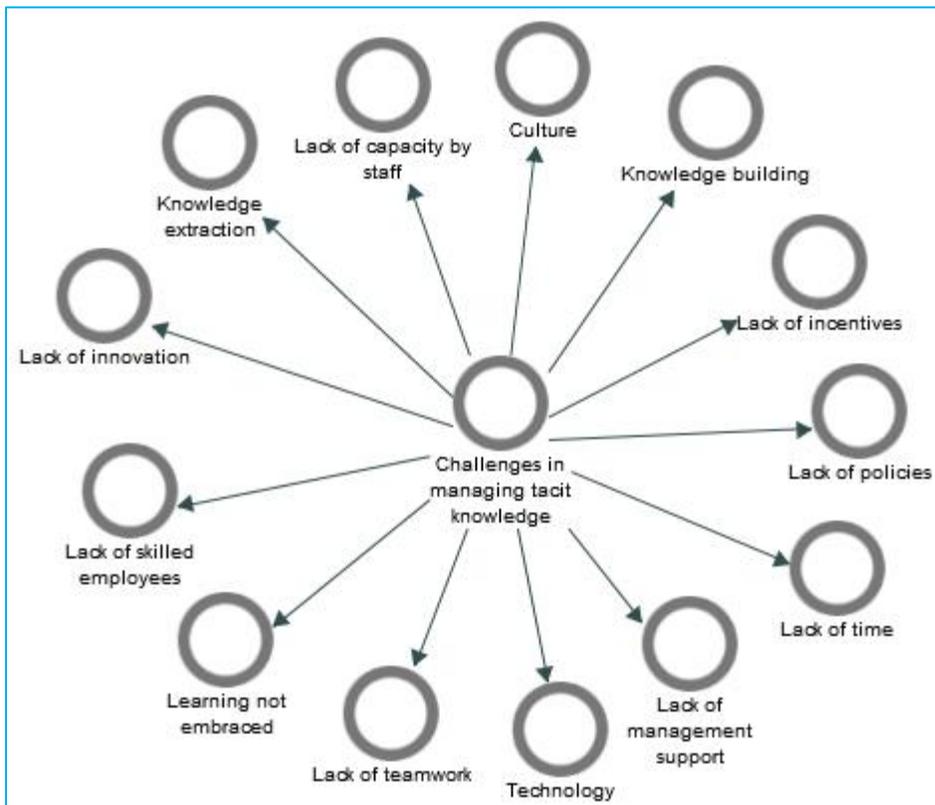
Figure 20: Challenges in managing tacit knowledge

According to data in figure 20, the challenges in managing tacit knowledge include poor technology (10=29%), lack of time (5=14%), lack of innovation (5=14%), building the knowledge

(5=14%), culture (2=6%), lack of capacity by staff (2=6%), lack of incentives (1=3%), lack of policies (1=3%), lack of skilled employees (1=3%) and lack of teamwork (1=3%). Failure to embrace learning (1=3%) and lack of management support (1=3%) were also identified by the respondents. Sample responses included:

"There is a lack of trust among employees. Not everyone is trustworthy to share your knowledge with them as some will use it for their personal gain". [Respondent 23]

"There is fear in sharing much information as this might appear as challenging to the seniors". [Respondent 11]

"There are no proper systems to support virtual sharing of knowledge at this pandemic time". [Respondent 17]

4.8 Recommendations for overcoming the challenges

This section sought to establish the recommendations from the respondents on the best way to overcome the challenges identified and propose ways of improving tacit knowledge management.

4.8.1   Solutions to challenges in managing tacit knowledge

The respondents were asked to propose solutions to the identified challenges. A total of 45 responses were recorded. The responses are recorded in figure 21.
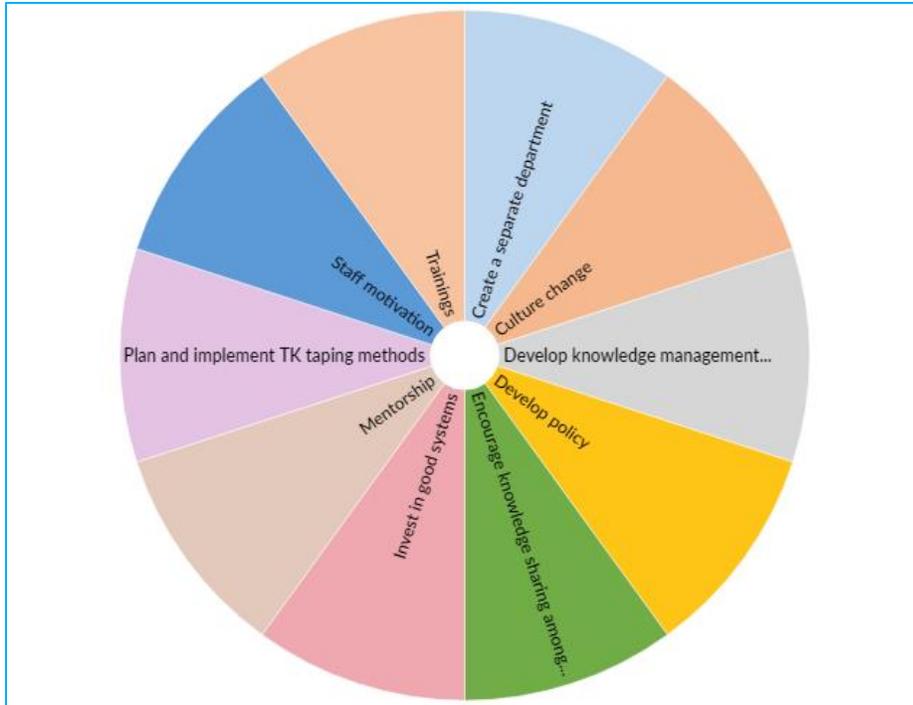
Figure 21: Solutions to challenges of tacit knowledge

Data in figure 21 shows that staff motivation (23=51%) and encouragement of knowledge sharing among staff (10=22%) were the most prominent proposals given by the respondent. Others included developing a tacit knowledge management policy (4=9%), a culture change (3=7%) and investment in a good system (2=5%). The creation of a separate department (1=2%), mentorship (1=2%) and trainings (1=2%) were also identified. The following were some of the responses received.

"We need to have clear policies, procedures and systems in place in the management of tacit knowledge". [Respondent 5]

"There needs to be a reward system for tacit knowledge sharing to ignite employees in sharing their knowledge". [Respondent 14]

"Staff need to be well trained on knowledge sharing. This entails skills on audio-visual recording, publication and conference presentation to promote tacit knowledge sharing". [Respondent 19]

4.8.2 Initiatives to enhance tacit knowledge sharing

The researcher sought to get recommendations from the respondents on how tacit knowledge sharing can be enhanced at the Authority. A total of 67 responses were recorded. The findings are presented in figure 22.
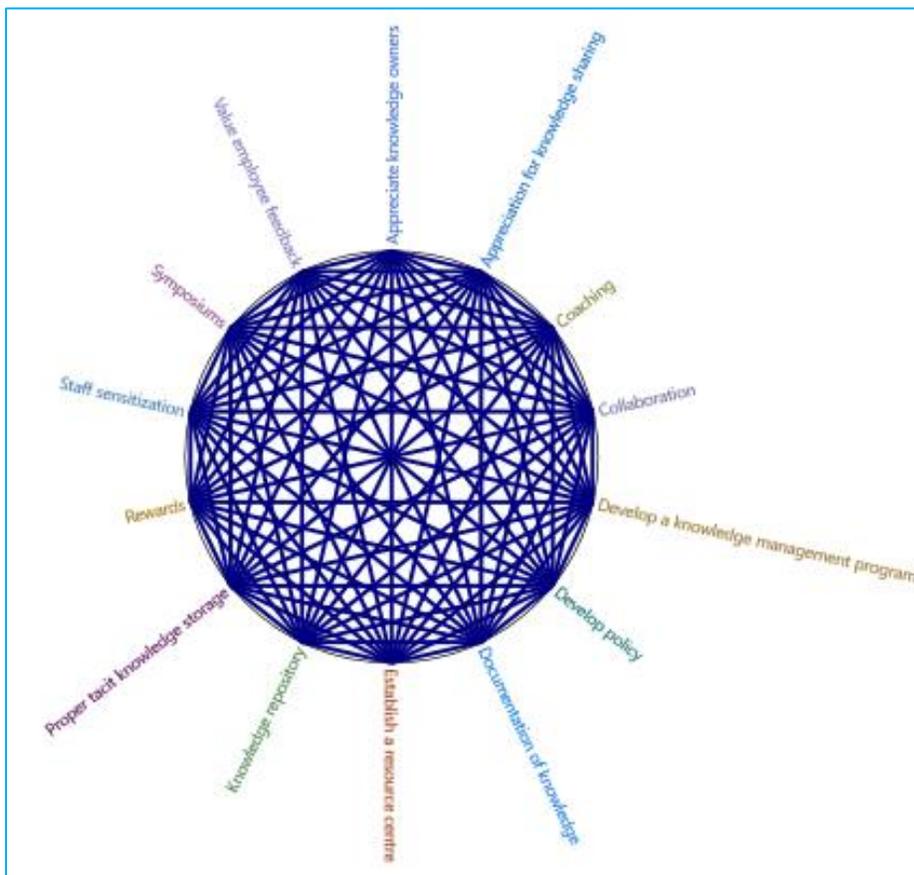
Figure 22: Initiatives to enhance tacit knowledge sharing

Figure 22 shows that the cited initiatives included collaboration (27=40%), development of a knowledge management program (10=15%), development of a policy (10=15%), knowledge documentation (4=6%), the establishment of a resource centre (4=6%), knowledge repository (2=3%), proper tacit knowledge storage (2=3%), rewards (2=3%) and staff sensitization (2=3%). Other initiatives included appreciation of knowledge owners (1=1%), appreciation for knowledge sharing (1=1%), coaching (1=1%), symposiums (1=1%) and valuing employee feedback (1=1%).

4.8.3 Measures to increase knowledge capturing at IRA

This question aimed to find measures that can be put in place to enhance knowledge capturing at IRA for them to have a competitive advantage. A total of 38 responses were recorded. The responses received are presented in figure 23.
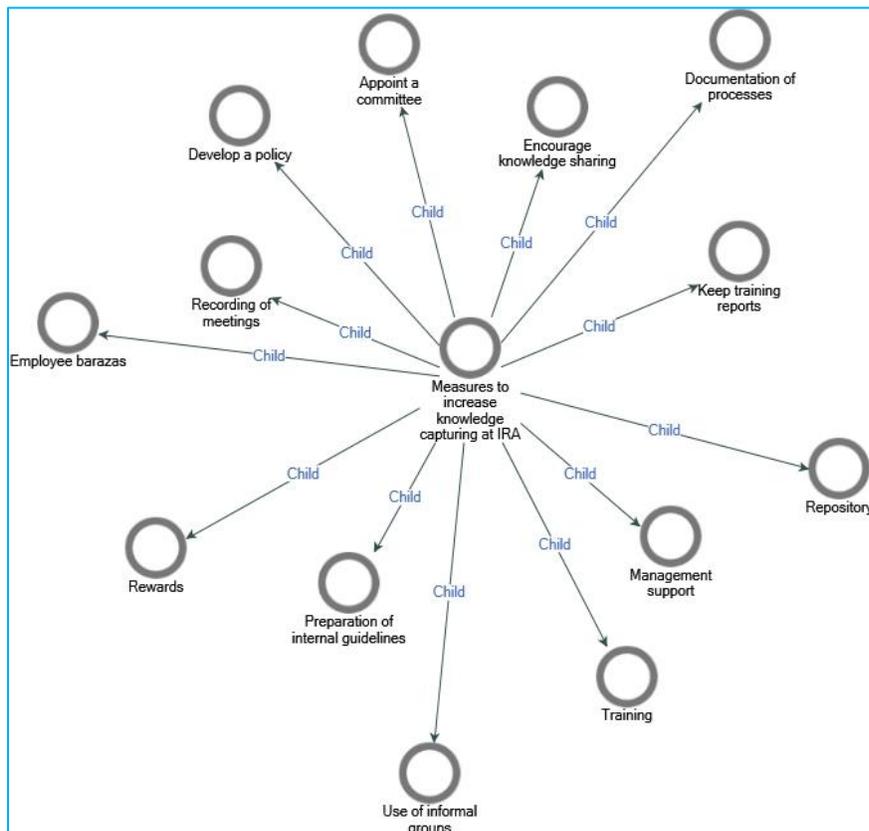
Figure 23: Measures to increase knowledge capture at IRA

Figure 23 shows that the most preferred measure for enhancing tacit knowledge capturing is through rewards (10=26%), training (8=21%), appointing a committee (6=16%), developing a policy (5=13%), documentation of processes (1=3%), employee barazas (1=3%), encouraging knowledge sharing (1=3%), keeping training reports (1=3%), management support (1=3%), preparation of internal guidelines (1=3%), recording of meetings (1=3%), repository (1=3%) and use of an informal group (1=3%). Some of the responses received included:

"Installation of knowledge management supporting technologies" . [Respondent 3]

"Committees to oversee frequent knowledge management and sharing". [Respondent 35]

"Complete set-up of a modern repository where knowledge in form of publications can be stored". [Respondent 25]

"Use of incentives to encourage more people to be creative and willing to share their creativity". [Respondent 17]

"Have brainstorming sessions to make sure employees are at par with each other". [Respondent 9]

"Increase on the frequency of trainings to make sure staffs continue to gain knowledge". [Respondent 5]

4.9 Chapter Summary

This chapter has presented the findings of the analysed data as gathered from the respondents. The findings of the research have been presented in terms of figures, tables and charts. The analysis and presentation were done in accordance with the study objectives.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Introduction

This chapter presents the interpretation of the collected data to make meaning out of the analysed data. Data interpretation in research can be defined as the process of reviewing data by way of some predefined processes that later help in assigning meaning to the data and arriving at a relevant conclusion (Formplus, 2020). The findings were interpreted in comparison with similar research done previously on the topic being studied. The data was interpreted in line with the reviewed literature and the objectives of the study which were to establish the sources of tacit knowledge at IRA, to determine the management's responsibility in establishing a favourable atmosphere for tacit knowledge management, to assess ways in which the application of tacit knowledge management at IRA could bring competitive advantage, to identify challenges in the management of tacit knowledge and make recommendations for overcoming the challenges.

5.2 Background Information

The study involved a sample of 43 employees at IRA out of which 39 took part in the research. This presented a response rate of 90.7%, which is sufficient for research. The research established that a majority of the respondents had been with the firm for over 10 years and just a few being with the firm for less than 5 years. This could mean that IRA is a good employer who is able to keep employees for a long time. This similarly means that knowledge is well retained within the organization as exits are limited.

5.3 Sources of tacit knowledge

The research established that IRA does not recognize tacit knowledge as part of its property base, with 53.8% supporting this claim. Over half of the respondents alluded to this, meaning tacit knowledge is not highly regarded at IRA. Even among those who responded in the affirmative, some of them could not quite explain how the Authority has embraced tacit knowledge in the organization. According to (Caballero-Anthony et al. (2021), tacit knowledge is not embraced in many organizations owing to the little understanding of the concept by employees.

Regarding the sources of tacit knowledge at IRA, the research established that experience was the most popular source of tacit knowledge at the Authority. This is in tandem with the fact that a majority of the respondents had stayed there for quite a while. This means that over their stay, they had acquired experience which then translated to the tacit knowledge they possess. Other notable sources of tacit knowledge included the induction program, personal wisdom and education. From the findings, it is evident that the authority practices all four means of knowledge sharing (socialization, externalization, combination and internalization), as per the SECI model.

On the other side, the accessible sources of knowledge at the Authority included employees, trainers, consultants and staff meetings. Employees were the largest accessible single source of tacit knowledge in the organization. This is in agreement with research by El-Den & Sriratanaviriyakul (2019) who identified employees as the most accessible source of tacit knowledge in the organizational setup. This is because tacit knowledge ideally resides in the minds of employees in the organization. Further, the research established that the Authority engages the services of trainers and consultants who in turn become a source of accessible tacit knowledge.

The research could not quite establish whether the IRA has a policy on tacit knowledge management. There was a near-even distribution in the responses received in this regard and thus a conclusion could not be arrived at.

The research further established that tacit knowledge was very important in helping the authority achieve its mandate. Over 90% of the respondents admitted that tacit knowledge was important in helping IRA to achieve its mandate. This is because tacit knowledge leads to improved performance, improves operations, helps the organization in induction, helps the organization in training, ensures organizational growth, promotes information sharing, promotes effective supervision and helps in ensuring compliance with standards. Previous research has established that tacit knowledge is part and parcel of any high performing organization (Mtsweni & Maveterra, 2018; Sanford et al., 2020; Zaim et al., 2015). The study established that there are various sources of knowledge in an organizational set up. The SECI model presents various processes of knowledge conversion which implies different ways in which knowledge exists and is converted

5.4 Role of management in tacit knowledge management

The research established that indeed the management appreciates the sharing of tacit knowledge at IRA. This is a good thing as most organizations do not embrace the culture of tacit knowledge sharing among employees (Al-Qdah & Salim, 2013; Ladinig & Vastag, 2021). The IRA management promotes this through actions such as the provision of a resource centre, allowing sharing of roles, organizing team buildings, organizing workshops, encouraging staff meetings in the organization, organizing trainings and allowing the sharing of new ideas by staff members.

This step by the management has created good precedence as far as sharing tacit knowledge is concerned in the organization. According to Olaisen & Revang (2018), management support goes a long way in ensuring that tacit knowledge is effectively shared within the organization.

The findings of the research revealed that meetings were the most popular method of capturing tacit knowledge at IRA. This is further supported by the fact that the organization supports and encourages meetings among staff. Other notable methods of capturing tacit knowledge included committees, brainstorming sessions, documentation, electronic records, on the job training and workshops. Overall, the organization has a number of ways of capturing tacit knowledge, a positive indicator for tacit knowledge management.

The research established several ways through which tacit knowledge is shared with the authority. These included consultations among staff members, the use of informal groups, presentations by staff members, team projects, the intranet, meetings as well as one on one. According to Hoksbergen et al. (2021), tacit knowledge sharing remains one of the most critical areas in any organization. Having information that cannot be shared is eventually not beneficial to any organization. In their research, Duan et al. (2022) established that organizations that are big on knowledge sharing are equally big on performance as knowledge sharing aids in the process of decision making in the firm. Through knowledge sharing, it is also quite possible to convert tacit knowledge into explicit knowledge and thereby make it more beneficial to many people in the organization. The tools used in the sharing of tacit knowledge include the library/resource centre, electronic files and ICT tools that the authority has availed in the organization for its employees.

Because of the nature of tacit knowledge, there is a need to make definite efforts to capture it so that the larger organization can benefit from the same. Failing to make definite efforts to capture tacit knowledge in an organization ultimately affects its performance (Boiral, 2002; Lubit, 2001). The research established that the authority makes definite efforts to capture tacit knowledge from the employees. All the four components of the SECI model are being practised at IRA, with the main one being externalization. These definite efforts include organizing frequent brainstorming sessions, having meetings among staff members, conducting exit interviews for staff who are leaving the authority, the handover notes given at the time of exit, mentorship sessions among staff members, testimonials as well as trainings organized by the authority. It was established that the authority has a publication where staff freely express their opinion and share their knowledge. This is then circulated in the organization and thereby tacit knowledge is disseminated to several employees in the authority. Further, it was established that only about 54% of the respondents felt that the authority effectively used technology in the management of tacit knowledge. Technology is one of the recent developments and can be applied in almost all areas of the firm. IRA majorly relies on its intranet and the e-registry in the management of tacit knowledge. Boiral (2002) established that the use of technology in organizations brought a lot of benefits in terms of productivity.

5.5 Tacit knowledge for competitive advantage

The research established that tacit knowledge has an impact on the overall output of IRA. This was supported by over 90% of the respondents who took part in the study. This further cements the place of tacit knowledge in any organization, as supported by Mezghani et al. (2016). On the specific impact of tacit knowledge on the overall performance of IRA, some of the points noted, according to their strength, included the fact that it helps in the succession planning in the

organization. This in turn ensures the continuity of the organization in case one individual decides to leave. It helps new staff to adapt to the new environment. Being in a new environment and adapting may take time especially when information is not flowing. However, with effective tacit knowledge management, an employee easily fits in as information is shared with them fast enough. It improves service delivery thereby promoting the overall output and performance of the firm. It stores the organization's history and memory as there will be a source of knowledge on the history of the organization. It helps in capacity building in the authority because the experts share their knowledge with the other staff members. It additionally provides a conducive working environment for the employees to perform their duties.

Additionally, the researcher established that the management of IRA respects the opinions of employees. This is demonstrated in different ways e.g., by conducting an employee satisfaction survey, implementing new ideas and encouraging departmental meetings. According to Maravilhas & Martins (2019), employees' opinions are a great contributing factor to organizational performance. He established that most organizations disregard their employees' opinions and this has a negative effect on the overall performance.

The employees of IRA believe that the authority has a competitive advantage by virtue of embracing tacit knowledge management in the organization. Over 70% of the respondents alluded that the tacit knowledge management strategies employed by IRA contributed to them having a competitive advantage as an organization. This is because these strategies motivate employees, improve knowledge sharing amongst themselves, establish the right learning culture, save time and enhance the performance of staff at the authority. These findings are supported by several

researchers who established that effective tacit knowledge management had the potential of granting a firm a competitive advantage over its competitors (Boiral, 2002; El-Den & Sriratanaviriyakul, 2019; Lubit, 2001; Muthuveloo et al., 2017; Zaim et al., 2015).

5.6 Challenges in managing tacit knowledge

The research sought to establish the barriers to effective knowledge management at the Insurance Regulatory Authority. It was as important to identify these barriers as they would inform the action points taken to enhance tacit knowledge management at the Authority. According to Olaisen & Revang (2018), several barriers still lie along the path toward achieving effective tacit knowledge management in organizations. The research revealed several barriers to effective tacit knowledge management. These included poor communication within the organization; a rigid organisational structure that does not support information flow; poor and outdated technology that is still being used in the organization; the existence of mistrust among the employees of the organization; lack of proper training for staff on knowledge management; lack of time by the employees to share their knowledge; lack of systems to support tacit knowledge management; lack of support by the management of the authority; lack of knowledge capture techniques and experience by the employees; demotivation among the employees which negatively affects the work output; a poor organisational culture that does not support knowledge sharing among employees.

These barriers are evidence that the management of tacit knowledge management at the authority has not been an easy affair. These findings agree with those of Duan et al. (2022) who established that the main barriers to the implementation of tacit knowledge management practices in

organizations included a poor culture, lack of trust among employees, and lack of systems to support the process and a general lack of management support.

The study further sought to establish the challenges encountered in the course of managing tacit knowledge in the organization. As opposed to the barriers which prevented the effective management of tacit knowledge, the challenges are the problems encountered in the actual process of managing tacit knowledge. The research established that there are several challenges encountered by the authority in the management of tacit knowledge. This is contrary to the findings of Caballero-Anthony et al. (2021) who established that the challenges in tacit knowledge management are getting fewer and almost insignificant. This research painted a different picture altogether. The challenges encountered in the management of tacit knowledge included lack of innovation by the employees; lack of capacity by the staff; poor organisational culture; lack of staff incentives; lack of proper policies in the organization; lack of time by staff; lack of management support; lack of collaboration and teamwork among the employees; employees not embracing learning and lack of skilled employees.

From these findings, it is clear that there is a thin line between the barriers to tacit knowledge management and the challenges encountered in tacit knowledge management at the authority. Ladinig & Vastag (2021) established that an organization that has challenges with the management of the tacit knowledge within it will eventually struggle in productivity. This is because an organization relies on its employees for it to effectively perform.

5.7 Chapter summary

This chapter has presented the interpretation of the data that was collected and analysed. The researcher has delved deeper into the findings and made meaning of the analysed data. The interpretations presented herein were in line with the objectives of the study and will be necessary for making conclusions and recommendations for stakeholders. The discussion was done by looking into the research findings and comparing them with previous research done on topics relevant and similar to the study.

CHAPTER 6

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter presented the summary of major findings, the conclusions derived from the research, recommendations derived from the research and the recommendations for further research based on this particular research. The summary was done in line with the objectives of the study and involved a summary of the major findings of the research.

6.2 Summary of findings

The researcher examined how tacit knowledge could be used by IRA to gain a competitive advantage. This was done to find the answers to the research questions for the study which included:

i. What sources of tacit knowledge are readily available at Insurance Regulatory Authority?

ii. In what ways is the management of IRA responsible for establishing a favourable atmosphere in tacit KM for competitive advantage at IRA, Nairobi, Kenya?

iii. In what way is the application of tacit KM at IRA Nairobi, Kenya bring about competitive advantage?

iv. Are there challenges encountered in tacit KM at IRA, Nairobi Kenya?

The findings of the study were summarized according to the study objectives. Data was collected through interviews and analysis was done using NVivo software.

6.2.1 What sources of tacit knowledge are available at IRA?

The research established that IRA does adequately recognize tacit knowledge as part of its property base. This in turn means that there is minimal implementation and use of tacit knowledge in the larger organization. Further, the research identified that employees experience was the most identified source of tacit knowledge at the authority. Employees, on the other side, were identified as the most accessible sources of tacit knowledge at the authority. On the positive, though, the research established that knowledge management is very important in helping organizations to achieve their mandate. This means that high performing organizations invest a lot in having a strong tacit knowledge management system. With proper tacit knowledge management in place, organizations can improve operations, conduct better trainings, have better information sharing strategies and comply with existing standards.

6.2.2 What is the role of the management in TK management?

The research established that the IRA management appreciates knowledge management to some extent and this was exhibited through such steps as the provision of a resource centre, allowing sharing of roles among others. The research also identified various methods of capturing tacit knowledge at the authority which included meetings, committees, brainstorming sessions, documentation, e-records, experience, files, on the job training, training reports and workshops. The authority makes definite efforts to capture tacit knowledge from its employees in the organization. This was mainly done through brainstorming sessions organized by the authority. The authority does not effectively employ the use of technology in the management, and specifically in the capturing, of tacit knowledge from its employees. This could be a great addition to the efforts to capture tacit knowledge from the employees.

6.2.3 How does IRA use TK for competitive advantage?

The study established that tacit knowledge was a contributing factor to the overall performance of IRA as an organization. The large number of respondents who supported this statement is an indication of the place of tacit knowledge in any organization. A positive finding from the research was that the management at IRA respects the opinion of the employees. This way, it is easier for employees to freely express themselves and share their opinion. Through this information sharing, knowledge is disseminated thereby making sure the tacit knowledge is tapped into. This has in turn given the authority a competitive advantage and placed them in a better position to compete in the market. The fact that the management of IRA is actively involved in the management of tacit knowledge has made it easier for the organization to stand out from the rest. This has made the authority perform exceptionally well more than those organizations that do not embrace tacit knowledge

6.2.4 What challenges does IRA face in managing tacit knowledge?

The research established that despite the great impact of tacit knowledge on an organization's performance, there remained several setbacks that were negatively affecting the successful implementation of tacit knowledge management strategies. These challenges, if not well taken care of, have the potential of making tacit knowledge management efforts unsuccessful in organizations. Challenges established included: poor communication within the organization; a rigid organisational structure that does not support information flow; poor and outdated technology that is still being used in the organization; the existence of mistrust among the employees of the organization; lack of proper training for staff on knowledge management; lack of time by the

employees to share their knowledge; lack of systems to support tacit knowledge management; lack of support by the management of the authority; lack of knowledge capture techniques and experience by the employees; demotivation among the employees; a poor organisational culture that does not support knowledge sharing among employees.

6.3 Conclusions

The analysed data provided great insights regarding the role of tacit knowledge in contributing to competitive advantage for an organization. From the analysis done, several conclusions were drawn. The research established that tacit knowledge exists in organizations and can be accessed through various means. However, there is still little regard for matters of tacit knowledge in organizations as the focus is placed on other things. The research also concluded that there is generally a good level of support by the management of IRA towards tacit knowledge management strategies. The employees of IRA are not quite aware of tacit knowledge management and do not have a clear understanding of what it entails. The research also concluded that the good performance of IRA could be partly attributed to the tacit knowledge management strategies employed in the organization. From the research, it can be concluded that effective management of tacit knowledge gives an organization a competitive edge in the market. Further, it can be concluded that there remains a myriad of challenges hampering the implementation of tacit knowledge management strategies in organizations.

6.4 Recommendations

From the research, the main issues identified included the lack of commitment towards tacit knowledge, weak organizational culture, lack of clear tacit knowledge management program and

demotivation among staff. The following recommendations were proposed by the researcher from the findings and conclusions of the study. These were made as a means of addressing the challenges related to the management of tacit knowledge.

Recommendations to the management

i. The management needs to create a separate department dedicated to the management of tacit knowledge within the authority. This department in turn will ensure that the organization taps into this precious resource. The study established that a KM department can better help in the management of tacit knowledge within the organization.

ii. Have some incentives that motivate employees to share their tacit knowledge and thereby gain as much as possible from the employees. Motivated employees will find it easy to share their knowledge with the others, as established by the research. This should be implemented by the Human Resource leadership.

iii. There is a need for the management to value feedback from employees as they are a great source of information that is used in decision making in the firm. Data collected indicated that employees need to be given adequate space to give their feedback to the organization.

iv. There is a need for the management to be actively involved in the tacit knowledge management activities of the organization. As this is an organizational initiative, management support demonstrates the commitment in retaining tacit knowledge available in the organization.

Recommendations to the KM department

ii. There is a need to develop a robust tacit knowledge management program that will guide tacit knowledge activities in the organization. This will then be used as a guide in implementing KM in the Authority.

iii. The department needs to have deliberate and planned mentorship sessions that involve the more experienced employees mentoring the junior staff to pass on the knowledge they have. The data has indicated that a majority of the staff have stayed with IRA for a long time and hence can easily pass the information to the other junior staff through mentorship.

iv. The Authority, through the KM department, needs to prepare internal guidelines/policies that govern tacit knowledge management in the authority. This will help in the streamlining of tacit knowledge management in the organization.

v. Have a proper system for capturing and storing tacit knowledge. Once the knowledge has been captured from the source, make deliberate efforts to effectively store it for long term use. The data has indicated that there are no adequate systems for capturing and storing tacit knowledge hence making it hard to manage.

Recommendations to employees

vi. The authority employees need a culture change to have them value and embrace tacit knowledge sharing within the organization. This is because there is currently a negative culture regarding sharing of knowledge in the organization.

vii. There is a need for employees to appreciate the knowledge owners within the authority as this will motivate them to share their knowledge with the rest of the employees.

viii. Employees need to embrace the aspect of informal groups where they can share knowledge. This makes it easier for them to interact and exchange information that is very resourceful in the long run.

6.5 Recommendations for future research

The research revealed several findings that could form the basis of future research in the area of tacit knowledge management such as.

i. Future research should be done that covers other government agencies to establish the patterns in the government.

ii. There is a need to research on the general staff attitude towards sharing of tacit knowledge within the organizations that they work for.

iii. There is a need to research the actual quantifiable contribution of tacit knowledge to the overall performance of the organization.

iv. There is a need to conduct similar research in an organization with a well-established knowledge management department and with functional systems. The Nonaka, 1998 "ba" model is recommended for this future research. This will help to establish whether putting up systems enhances the effectiveness of tacit knowledge management in organizations.

6.6 Study implications

There has been a worrying trend in the public sector where the population of older people is quite high. Part of the main questions needing answers is how the organizations will cope once these older people leave employment. This study focused on the management of tacit knowledge which plays a great role in organizational continuity and competitive advantage. The main implication of

this study is that it will play a key role in ensuring tacit knowledge retention and management at all levels of an organization thereby ensuring work continues regardless of any changes. This is particularly important because change is inevitable.

6.7 Chapter summary

This chapter summarized the whole research and made recommendations that could help enhance the topic under study. Generally, it was established that tacit knowledge is a valuable resource in organizations that could lead to a competitive advantage. With proper structures in place, tacit knowledge has the potential to significantly contribute to the overall performance of the organization. The chapter concludes by suggesting areas that could be explored in future research.

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Appendix I: Introduction Letter

Introduction letter

Date: ……………...

The Insurance Regulatory Authority

 Dear respondent,

Re: <u>Management of tacit knowledge for competitive advantage at Insurance Regulatory Authority (IRA), Nairobi, Kenya.</u>

I am Theresia Mutava Mumo Mutuku, a Master's student in the Department of Information and Knowledge Management, Technical University of Kenya (TUK). I am conducting a study Titled: **Management of tacit knowledge for competitive advantage at the Insurance Regulatory Authority (IRA), Nairobi, Kenya.** I humbly request your participation in this study research and guarantee that the data collected from this research study will be treated with the utmost confidentiality and used for the sole purpose of academic reasons. The outcome of this study will also be used to support the body of knowledge on tacit knowledge management in organizations. The findings of the study will be availed to you at your request and to this end, I consider your response and view on this study vital. Any assistance offered in the collection of data will be deeply appreciated.

Thank you
Yours faithfully,

Theresia Mutava

Researcher.

Appendix II: Consent form

PARTICIPANT'S INFORMATION AND CONSENT FORM

MANAGEMENT OF TACIT KNOWLEDGE FOR COMPETITIVE ADVANTAGE AT INSURANCE REGULATORY AUTHORITY (IRA), NAIROBI, KENYA

SECTION 1: INFORMATION SHEET

Investigator: THERESIA MUMO MUTAVA MUTUKU

Affiliated Institution: The Technical University of Kenya

SECTION 2: INFORMATION SHEET– THE STUDY

2.1: Reason for carrying out the study?

This study will purposely examine in what ways tacit knowledge is managed at IRA, Nairobi, Kenya as well as examine its challenges with a view to coming up with a framework/model so as to bring about competitive advantage.

2.2: Is it compulsory to take part?

No, participation in the study is exclusively voluntary and the choice is entire to the individual. In case you resolve to participate; you will be invited to fill out a questionnaire to obtain data. In case of inability to respond to all the questions effectively on the first attempt, one may be requested to sit over a second time to attempt the questions. Respondent is at liberty to decline not to participate in this study at whichever interval devoid of providing any details.

2.3: Who is suitable to participate in this study?

☐ IRA staff

2.4: Who is not eligible to take part in this study?

☐ Individuals who do not work at IRA

2.5: What is my involvement in participating in this study?

The researcher, Theresia Mutava Mutuku will approach you with a request to participate in this study. If you are contented and fully comprehend the aim of this study, the researcher will request you to append a signature for the informed consent thereafter you will be guided through the questionnaire to fill.

2.6: What probable dangers and risks will be encountered in participating in this study?

None…. we have not envisioned any at this time and therefore, there are none participating in the study. All information provided will be handled with the utmost confidentiality and only for this research.

2.7: How beneficial is it to take part in this study?

Data provided will be used to advance the understanding of the management of tacit knowledge for competitive advantage at the insurance regulatory authority (IRA), Nairobi, Kenya. From the gaps identified, processes and work plans can be improved and training opportunities can be offered to improve tacit knowledge management in organizations.

2.8: What happens if I decline to participate in this study?

Nothing… your involvement in the study is volitional and voluntary. Suppose you participate in the first attempt and later decide to opt out, you are obliged to renounce your decision without giving any clarification. No staff should feel uncomfortable or afraid for not having participated in the study, nevertheless, it will be very noble for the participant to kindly at his desire to provide the relevant information and the researcher will be very humbled and grateful for the feedback received.

2.9: Who will have access to my data for the period of this study?

Entire research data obtained shall be stored in safely protected cabinets. Data recorded in the database will adequately be coded and secured with a password. Simply authorized personnel involved in the study will be authorized to access information. Utmost confidentiality of your information will be observed.

2.10: Who should be contacted in case of additional questions?

Kindly contact Theresa Mutava Mutuku at The Technical University of Kenya, via email: (**trizermutava@gmail.com**), or by phone (0722406691). You may also get in touch with my supervisors, **Dr Naomi Mwai,** at The Technical University of Kenya, Nairobi, by e-mail (mwainaomi2@gmail.com) or by phone (0722469333) and **Dr Tabitha Mbenge**, at The Technical University of Kenya or by e-mail (tabbmbenge68@gmail.com) or by phone (0721228464)

In case of intention to ask any autonomous person questions regarding this study, Kindly contact:

The Daystar University Ethics Review Board, P. O. BOX 44400-00100, Nairobi, email **research@daystar.ac.ke**; Tel number: +254 709 972 000 | + 254 716 170 313

I, _____, confirm that the study has been clarified to me. I have mastered everything that I have perused both explanations offered as well as my questions have been responded to adequately. I fully comprehend that I can reverse my decision at any time.

Kindly tick the boxes as appropriate;

Participation in the research study

☐   I ADMIT participating in this study

☐   I DON'T ADMIT participating in this study

Preservation of information on the finalized questionnaire

☐   I UNDERTAKE that my completed questionnaires be kept for future data analysis

☐   I DON'T UNDERTAKE that my complete questionnaires be kept for future data

   analysis.

   Participant's Signature: ……………………………………………………………

Date: _____/_____/_____

Participant's Name: _____
Time: _____ /_____

                                        (Please print name)   *HR / MN*

I, _____ confirm that I have upheld the standard operating procedures (SOP) for this research and clarified the information about the study to the participant above, and that s/he has discerned the nature and the purpose of the study and accepts to participate in this research. She/he has been accorded a chance to probe inquiries deemed to have been responded to adequately

Investigator's Signature:

Date: ___2___/_07_____/_2021_____

Investigator's Name: Theresia Mumo Mutava Mutuku

Appendix III: Interview Schedule

MANAGEMENT OF TACIT KNOWLEDGE AT INSURANCE REGULATORY

AUTHORITY NAIROBI, KENYA

The data gathered will be handled with confidentiality and will be merely used for scholarly

reasons.

Bio data

How long have you worked for the organization

[ ] 0-5 years   [ ] 6-10 years [11] years and over

Sources and nature of tacit knowledge

1.   Does IRA acknowledge tacit knowledge as a segment of its property base? [ ] Yes [ ] No

If yes kindly give reasons…..………………………………………………………………

………………………………………………………………………………………

2.   What sources of tacit knowledge do you know?………………………………………………

…………………………………………………………………………………………..

3.   Which sources of tacit knowledge are accessible at IRA?..

....

....

4.   Does IRA own a KM rules or policy? [ ] Yes [ ] No

If yes kindly give reasons…………………………………………………………………

…………………………………………………………………………………..

5.   Is tacit knowledge important in achieving the IRA's mandate? [ ] Yes [ ] No

If yes, kindly give reasons…………………………………………………………………............

……………………………………………………………………………………………

Role of management in the management tacit knowledge

1. Does the IRA management appreciate sharing of tacit knowledge among employees?

   [ ] Yes [ ] No

   Please explain …………………………………………………………………………

   …………………………………………………………………………………………

2. How is tacit knowledge captured at IRA?..

   …………………………………………………………………………………..

3. How is tacit knowledge shared at IRA?……………………………………………….

   …………………………………………………………………………………..……..

4. What are the tools used for tacit knowledge sharing at IRA?...

   …………………………………………………………………………….……………

5. What are the definite efforts created to capture the skills of knowledgeable departing or

   retiring staff?...

   ……………………………..…………………………………………………………..

6. Does IRA employ technology in the administration of tacit knowledge?

7. [ ] Yes [ ] No.

   If yes kindly explain…………………………………………………………………

   ………………………...……………………………………………………………………

8. Are you using or backing any virtual podiums?[ ] Yes [ ] No

   If yes, kindly reasons and examples……………………………………………..

   …………………………………………………………………………………………

Tacit knowledge for competitive advantage

9. Do you think managing tacit knowledge has an impact on the output of the organization?

[ ] Yes [ ] No

If yes kindly give reasons……………………………………………………………….

…………………………………………………………………………………

10. Does IRA respect the opinions and views of employees? [ ] Yes [ ] No

If yes, kindly give reasons…………………………………………………………

11. Do you contemplate that tacit knowledge management endeavours are effective in crafting a competitive edge at IRA? [ ] Yes [ ] No.

If yes. Kindly give a reason………………………………………………………………….

……………………………………………………………………………………………

12. How has IRA influenced its tacit knowledge source in fostering its mandate, and in improving delivery service to civilians? …………………………………………………

………………………………………………………………………..……………………….

Challenges faced in the management of tacit knowledge

13. What are the main barriers that affect sharing of tacit knowledge at IRA? ………………

……………………………………………………………………………………………

14. What challenges are there in IRA that hamper sharing of tacit knowledge?

……………………………………………………………………………………………

……………………………………………………………………………………………

15. What are some of the challenges experienced in managing tacit knowledge at IRA...

……………………………………………………………………………………………

16. What solutions can you give to overcome the challenges?……………………………

……………………………………...……………………………………………………

Recommendations

17. What initiatives can be put in place to enhance sharing of tacit knowledge at IRA?

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18. What measures can the IRA put in place to increase capturing and storing of tacit

knowledge at IRA for competitive advantage?

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19. What comments can you give to enhance the tacit knowledge management programs at

IRA?...

Thank you for your time

Appendix IV: Research Licence

Ref No: 427200

Date of Issue: 11/June/2021

RESEARCH LICENSE

This is to Certify that Ms.. Theresia Mumo Mutuku of Technical University of Kenya, has been licensed to conduct research in Nairobi on the topic: management of tacit knowledge for competitive advantage at Insurance Regulatory Authority for the period ending : 11/June/2022.

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Appendix V: Similarity report

tacit knowledge for competitive edge