KNOWLEDGE MANAGEMENT PROCESSES AND ORGANIZATION SUCCESS AMONG SAVINGS AND CREDIT COOPERATIVES IN KENYA

BY

KILONZO YVONNE MUENI

UNITED STATES INTERNATIONAL UNIVERSITY – AFRICA

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A Project Report Submitted to the Chandaria School of Business in Partial Fulfillment of the Requirement for the Degree of Master’s in Business Administration (MBA)

UNITED STATES INTERNATIONAL UNIVERSITY - AFRICA

SUMMER 2021
STUDENT’S DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, university, or institution other than the United States International University in Nairobi for academic credit.

Signed: _____ Date: _____13/09/2021_____

Kilonzo Yvonne Mueni (ID 661701)

This project has been presented for examination with my approval as the appointed supervisor.

Signed: _____ Date: _____13/09/2021_____

Dr. Veronica Kaluyu

Signed: ___________________________ Date: _______________________

Dean, Chandaria School of Business
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ABSTRACT

The purpose of the study was to examine knowledge management processes and organization success among Savings and Credit Cooperatives in Kenya. The study addressed the following research questions: What is the influence of knowledge acquisition process on organization success among SACCOs in Kenya? To what extent does knowledge use process influence organization success among SACCOs in Kenya? To what extent does knowledge preservation process influence organization success among SACCOs in Kenya? What is the influence of knowledge sharing process on organization success among SACCOs in Kenya?

Descriptive correlational research design was utilized and the study targeted 250 members within 162 licensed depositing-taking SACCO societies in Kenya. Moreover, data was collected using a structured questionnaire. A pilot study was conducted on 10 members, randomly selected. The Cronbach’s Alpha value for the questionnaire was 0.9, indicating reliability. Data was analyzed using SPSS version 27 and Microsoft Excel. Descriptive statistics used included mean and standard deviation, inferential statistics included correlation analysis, ANOVA and regression analysis. The results were presented in figures and tables.

The study revealed that SACCOs recruited from a diverse pool of candidates to fill knowledge gaps. The organizations also benchmarked against other industry players to identify and keep up with industry standards. Furthermore, results from the regression analysis denoted that knowledge acquisition did not statistically influence organization success. The study also showed that SACCOs capitalized on innovation to meet the changing customer demands and that innovation helped to reduce task errors, thus increasing operational efficiencies. Additionally, problem-solving skills hastened decision-making processes within the SACCOs and experienced employees helped to contribute to ideas to help solve problems. Regression analysis results revealed that knowledge use process statistically influenced organization success.

The study revealed that SACCOs collected and stored information in repositories for easy access, which fastened solving customers’ inquiries. The organizations also had clear policies and procedures on knowledge access and distribution that helped to promote knowledge exchange among employees. Furthermore, employee awareness initiatives helped to improve employees’ attitude towards compliance to the knowledge preservation guidelines. Regression
analysis results revealed that knowledge preservation process statistically influenced organization success. The study further showed that knowledge sharing systems were easily accessible within SACCOs and that they had techniques for managing transitioning tactic knowledge. The SACCOs also used training programs to enable employees acquire new skills needed to deliver specific tasks. The regression analysis revealed that knowledge sharing process statistically influenced organization success.

The study concluded that SACCOs relied on knowledge acquisition processes such as benchmarking and recruitment to improve their performance. Furthermore, SACCOs depended on knowledge use processes to identify new opportunities and to meet customer demands. Knowledge preservation practices improved knowledge access and compliance among employees. SACCOs have also benefited from effective knowledge distribution systems and training programs to acquire required skills.

The study recommends that SACCOs adopt effective knowledge acquisition systems and mechanisms to identify and acquire strategic knowledge that will enhance organization’s success. SACCOs should also adopt more ways of utilizing knowledge to enhance organization success. SACCOs should continue devising up to date modes of preserving knowledge to facilitate organization success. Furthermore, SACCOs should actively pursue knowledge sharing strategies, both internally and externally, to enable sharing of new knowledge that could become a source of competitive advantage for the SACCOs.
ACKNOWLEDGEMENT
Completing this research project has been a collective effort without which it would have been impossible to accomplish. I am, therefore, grateful to everyone who has been a part of the process. Particularly, I wish to express my gratitude to my supervisor, Dr Veronica Kaluyu, for her patience, valuable time and guidance during the development of this research project. Special thanks to my parents, Salome Kilonzo and Morris Kilonzo, for offering me a foundation of education that has seen me advance to this level, their kind words and constantly checking on me and my progress. To my siblings, for supporting, encouraging me and being my cheerleaders throughout the entire process. To my friends, Naom Maswai and Cephas Muriuki, for being my rock and reminding me of the end goal whenever I thought of giving up. I am deeply indebted.
DEDICATION
I dedicate this study to my family, the Kilonzo’s, for their support, encouragement and love throughout the journey.
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Problem

Successful organizations have continued to reap great benefits, especially in the current turbulent business environment causing organizations to increasingly focus on the exploitation of their core competencies to remain competitive (Gakuo & Rotich, 2017). Specifically, the Savings and Credit Cooperatives (SACCOs) have significantly grown recently, transitioning from rural-based financial institutions to becoming key players in economic development. The SACCO Societies Regulatory Authority [SASRA] (2020) report noted that the SACCO industry has grown notably to overtake some commercial banks in terms of membership, products and total assets. In addition to meeting the financial requirements of households and small businesses, the report indicates that SACCOs also contribute to the Kenya Vision 2030 agenda which aims to make Kenya a “newly, industrialized, middle-income country”. Indeed, the SACCO industry should strive to remain successful and competitive if it is to continue benefiting society and the economy.

Despite the norm, success is not strictly limited to the profitability of the organization but includes several other factors such as operational efficiency, market share, customer and employee satisfaction, among others (Njoroge, 2016). Wang, Bhanugopan and Lockhart (2015) state that the most common financial measures of performance are based on financial statements and accompanying notes and include such criteria as profit, profit growth rate, return on sales, return on equity and return on assets. Waweru and Muendo (2018) measure success in terms of market share, Return of Assets and Return on Investment. Organization success can also be classified into internal and external. Strategy, structure, information technology, leadership, performance measurement, employees, innovation and development are some of the internal success factors; while suppliers, clients and competitors contribute to the external success factors (Njoroge, 2016).

For the case of SACCOs, Telepost Sacco Society Limited (2017) notes membership growth, sale of co-operative shares, adoption of technology in service delivery, increased deposits, improved member returns and growth and retention of members to be some of its key success
factors. Additionally, a report (Utafiti Sacco Society Limited, 2019) cites some of its key success factors to be business process automation, infrastructural upgrade and expansion, revenue enhancement, effective customer experience, human capital development, corporate culture alignment to strategy and effective performance management. Consequently, this study indicated organizational success among SACCOs to be revenue enhancement, growth in member deposits, share capital increase, launch of innovative loan products, member access to information, business process automation and awards and recognitions.

Knowledge management is critical to an organization’s survival yet it is a complex job that entails great outflow of resources. Thus, it is becoming a forever incessant subject within the business community (Nzongi, 2018). Furthermore, the 21st century has been characterized by globalization and immense technological advancement, which has greatly changed the world resulting to knowledge management taking center stage in the performance and sustainability of every organization (Mohajan 2017). The study further notes that knowledge has become not only crucial but also a valuable asset for organizations within the past two decades. Indeed, global competition has opened up vast opportunities for companies worldwide while also posing great challenges to organizations (Masroor & Asim, 2019).

Kordab and Raudeliūnienė, (2018) summarizes knowledge management to be “targeted and systematic management of processes, methods and tools, making full use of the organization’s knowledge potential for strategic goals, making effective decisions, implementing and creating its value.” Drucker (1999, p. 157) defined knowledge management as “the coordination and exploitation of organizational knowledge resources, in order to create benefit and competitive advantage”. Competitive advantage is key in the creation and execution of business strategies. According to Tong, Tak and Wong (2015), the knowledge management process entails creating, archiving and sharing valued information, expertise as well as insights among organizations and communities comprising people with the same needs.

In the organizational context, knowledge can be distinguished to be either (intangible) tactic or (tangible) explicit knowledge. Chugh (2018) identifies tactic knowledge to be more context-specific and also atypical thus can only be expressed through personal experiences such as an individual’s expertise. Explicit knowledge, on the other hand, can be more easily
communicated since it can be codified by use of manuals and policies. According to González & Melo (2018), organizations are better placed to generate competitive advantage through innovation by use of knowledge supporting the notion that knowledge is a crucial organizational resource. Patents, manuals, employees’ knowledge and best-practices database make up the knowledge-related assets (Aggestam, 2015).

Serenko, Bontis and Hull (2016), note that organizational objectives are achieved through the acquisition and application of individuals’, organizations and countries own intellectual capacity. It is therefore imperative to create and disseminate such knowledge in the current knowledge era. Additionally, it is crucial to embody the knowledge in the organization’s products and services among employees and the business processes (Chebii, 2018). The rapid change in a new knowledge economy is also pausing a universal challenge to organizations (Zwain, Lim, & Othman, 2017), thus forcing organizations to formulate strategies to keep up with the rapid global complexities and business competition. Failure to do so may cause the firms to be left behind to deal with unpreparedness. Hence, a greater command on knowledge resource base is key in tackling the unpredictable business changes.

In Malaysia, the knowledge management concept began with multinationals such as Hewlett-Packard and Microsoft in the late 1990s (Nyaga & Bett, 2018). According to Nyaga and Bett (2018), the two organizations implemented the knowledge management processes and practices in the country as the government launched its Knowledge Economy Master Plan that aimed at accelerating Malaysia to a knowledge-based economy rather than a production-based economy. The beneficiaries from this initiative were companies such as Siemens, Nokia, Telkom Malaysia and Bank of Negara, Malaysia.

Beigzadeh and Ameli (2015) conducted a study to investigate knowledge management effect on strategic orientation and organizational performance of steel producing companies in Iran. The research findings revealed that knowledge management had a positive and significant impact on strategic orientation and organizational performance. The study also revealed positive and significant relationship between knowledge management and organizational performance. Zwain et al. (2017) also conducted a study that focused on the impact of knowledge management processes and academic performance in Iraqi higher education institutions. The study utilized survey and cross-sectional designs. The results revealed a positive relationship
between knowledge management processes and performance of higher education institutions. The study suggested that decision makers should acquire an in-depth knowledge about the impact of knowledge management processes in Iraqi higher education institutions context so as to make informed decisions that enhances the performance of their organizations.

In Africa, the interest in knowledge management has increased over time as a result of recognition of knowledge to improve organizational performance and sustainability. As noted by Gakuo and Rotich (2017), it has become imperative for banks to utilize their knowledge resources effectively to adapt to the dynamic customers’ tastes and preference if they wish to create competitive advantage. This is as a result of increased competition in the banking industry in the region. Consequently, there has also been a rise in the recognition of knowledge as a strategic source of competitive advantage in the Kenyan context. The growth can be linked to the realization that sustainable competitive advantage can only be achieved by the ability to learn faster than competitors (Gakuo & Rotich 2017). Particularly for knowledge intensive organizations, which include, law firms, management consultancies and financial services firms. In the financial sector, knowledge is recognized as the key source of competitive advantage. For example, in the banking industry, operations entail the exchange of knowledge (service) rather than the exchange of goods making knowledge management an important aspect for commercial banks (Gakuo & Rotich, 2017).

Kamau (2016) studied the effect of knowledge management on organizational performance within universities in Kenya. The study revealed written documents to be part of universities’ knowledge sharing strategies however some institutions did not have this concept thus rendering knowledge redundant. Odero (2017) investigated knowledge management and competitive advantage of real estate firms in Kenya and concluded that knowledge management strategies were imperative for real estate firms looking to attain competitive advantage. Moreover, a study by Kinyua, Muathe, and Kilika (2015) to investigate the relationship between knowledge management and performance of commercial banks in Kenya inferred a positive relation between knowledge conversion, knowledge transfer and knowledge application and performance.

Additionally, Chebii (2018) conducted a study to establish the effect of knowledge management on organizational performance of state-owned commercial enterprises in Kenya
and observed a positive impact between knowledge management and the performance of state-owned commercial enterprises in Kenya. Another study to assess the effect of knowledge management on organizational performance in microfinance institutions in Kenya concluded that knowledge management processes (knowledge acquisition, knowledge conversion, knowledge protection, knowledge application) positively impacted organizational performance of microfinance institutions (Mtawali, 2018).

Mungai (2019) investigated the influence of knowledge management practices on the performance of Small and Medium Enterprises (SMEs) in Nairobi City County, Kenya and concluded that SMEs used knowledge creation strategies to facilitate efficient use of their available resources. Waki (2017) also examined the effects of knowledge management strategies on performance of ICT companies in Nairobi County and found knowledge creation, knowledge sharing and knowledge application strategies to affect performance of firms. However, as much as strategic knowledge management has been linked to better organizational performance by most scholars, there has been no clear indicator on how much it has been implemented in organizations for better performance, particularly in Kenya (Kinyua et al., 2015).

This study was based on Knowledge Based View (KBV) theory and Resource Based View (RBV) theory perspectives. The KBV theory suggests that knowledge is the most important strategic resource of a firm (Penrose, 1959), and is an extension of the RBV theory that is of the idea that a firm is a bundle of resources. RBV explains the differences in organizational performance as a result of inequalities in terms of capabilities and competencies. The theory suggests that the growth of an organization involves the exploitation of a firm’s internal resources and capabilities (Maijanen, 2020). It further advances that the success of an organization is as a result of the total assets, resources and capabilities owned by the company. The existing resources and capabilities enable the organization to achieve sustained competitive advantage Chebii (2018).

The history of SACCOs can be traced to the Rochdale Society of Equitable Pioneers that was founded in 1844. In Kenya, the history dates back to over a century ago, with the first dairy cooperative society being established in 1908, and has continued growing ever since. Research by the Central Bank of Kenya [CBK] (2018) also indicates a significant growth of
the SACCO industry in terms of assets, products and membership. In addition, SASRA report (2020) note that SACCOs have grown to attain an average annual growth rate of 25 percent in assets and deposits, with 3.7 million members. Indeed, SACCOs are crucial to meeting the financial requirements of households and small businesses as well as in economic development as a result of capital accumulated from members’ savings.

Despite the endless benefits, SACCOs also face multiple challenges such as high cost of funding, dynamic technological changes and increasing inflation rate which lead to a reduction in member shares and slow membership growth (Utafiti Sacco Society Limited, 2019). The report further cited that the challenges are as a result of lack of creativity and innovation, and the dynamic business environment. However, Wasinda, Kiplang’at and Chebon (2019) conducted a study to explore the potential of knowledge management as a strategy for achieving competitive advantage among SACCOs and identified that SACCOs lack structured approach to knowledge management. The study further suggested that SACCOs can manage most of their challenges by harnessing their knowledge assets. Hence, knowledge is a strategic resource that if well managed could help organizations to alleviate challenges and attain organizational success.

1.2 Statement of the Problem

Knowledge has continued to be recognized as the most crucial asset for organizations. In fact, Dlamini (2017) notes that management have begun to pay more attention to knowledge in spite of it being a more complicated asset compared to other organizational resources. However, despite knowledge management’s increasing popularity among organizations worldwide, it has not received much attention from companies in Kenya (Mtawali, 2018). Moreover, while studies have shown knowledge management to be of great value to the success of organizations, there is scarce literature on the relationship between knowledge management processes and how they influence organizational success, particularly among SACCOs.

Furthermore, SASRA (2020) reported a drop in the rate of growth of some of the key financial performance indicators among deposit-taking SACCOs in Kenya in 2019. For instance, the rate of growth in capital recorded in 2019 at 6.49% was the lowest over a three-year period, with growth rate of 16.95% and 15.75% posted in 2017 and 2018, respectively.
Growth in total deposits was also the least in 2019 at 11.27%, compared to a growth rate of 12.01% in 2017 and 11.99% in 2018. This thus calls for the attention of SACCOs’ stakeholders to prevent a further decline and ensure the continued success of these organizations to avoid being pushed out of operations leading to loss of income and source of livelihood.

Few studies have been conducted to evaluate the influence of knowledge management process on organization success among SACCOs in Kenya. Waki (2017) examined the effect of knowledge management strategy on organizational performance of ICT firms, hence did not touch on SACCOs. Kimaiyo, Kapkiyai and Sang (2015), investigated the effect of knowledge management on firm’s performance in commercial banks in Nakuru, Eldoret and Kisumu, hence did not examine SACCOs. Wasinda et al. (2019) examined knowledge management as a strategy for achieving competitive advantage among SACCOs in Nairobi and revealed that they lacked structured approaches to knowledge management. However, the study only focused on SACCOs within Nairobi.

Based on the current scenario, it was therefore necessary for a study to be conducted to examine the knowledge management processes among SACCOs in Kenya, and how they influence their performance. Hence, this study sought to fill these gaps by examining the influence of knowledge management processes (knowledge acquisition, knowledge use, knowledge preservation and knowledge sharing) on organization success, with SACCOs in Kenya as the case study.

1.3 Purpose of the Study
The purpose of this study was to examine the influence of knowledge management processes on organization success among SACCOs in Kenya.

1.4 Research Questions
1.4.1 What is the influence of knowledge acquisition process on organization success among SACCOs in Kenya?

1.4.2 To what extend does knowledge use process influence organization success among SACCOs in Kenya?
1.4.3 To what extent does knowledge preservation process influence organization success among SACCOs in Kenya?

1.4.4 What is the influence of knowledge sharing process on organization success among SACCOs in Kenya?

1.5 Significance of the Study
The study may be significant to a wide range of stakeholders including researchers and industry players. The study has offered insights and knowledge that may be useful in the implementation of knowledge management processes as well as strategic planning within SACCOs in Kenya. In addition, the research has also provided detailed information to aid industry regulators, policymakers and managers within organizations. Academicians may also use findings in this study as a reference for their scholarly works.

1.5.1 SACCOs Management Staff
Senior management staff and executives of SACCOs in Kenya may use the findings in this research to understand the influence of knowledge management processes on the success of their organizations and in turn, use the evidence generated from the study in formulating effective knowledge management strategies. This will be key in the improvement of organizational success as well as achievement of their goals and objectives.

1.5.2 Policy Makers
The study may also assist policy makers by informing policy, especially for SASRA, the body in charge of the regulation of SACCOs in Kenya. The study has provided evidence and recommendations on the relationship between knowledge management processes and success among SACCOs. Additionally, this study could also be helpful to African policy makers in general, with regards to strengthening the financial sector, particularly their performance.

1.5.3 Scholars
This research has evaluated knowledge management processes and success among SACCOs in Kenya, and provided the results and recommendations, including areas for further studies. Thus, the research contributes to literature in knowledge management among SACCOs in Kenya and may be beneficial to future scholars as a basis for their studies.
1.6 Scope of the Study

This was a case study of SACCOs located in Kenya. A publication by SASRA (2021) identifies 162 licensed depositing-taking Sacco societies in Kenya. The study was limited to a sample size of 250 respondents. The study was conducted between April 2021 and August 2021, targeting employees within the selected SACCOs. The respondents included mainly senior managers, mid-level managers, supervisors, ICT personnel and records officers within the organizations. The researcher faced various limitations during data collection including, the large number of participants spread across Kenya, slow response rate and restriction on use of paper questionnaire as a COVID-19 prevention measure. Thus, the researcher used web-based questionnaire to reach the widely-spread respondents, reminder emails and calls, and self-administered questionnaires, to meet the required sample size.

1.7 Definition of Terms

1.7.1 Knowledge Management
Knowledge management entails creating, archiving and sharing valued information, expertise, as well as insights among organizations and communities comprising people with the same needs (Tong et al., 2015).

1.7.2 Knowledge Management Process
Knowledge management process refers to the use of effective knowledge to achieve organizational goals. The knowledge management process consists of knowledge acquisition, sharing, development, preservation and application (Raudeliūnienė, Davidavičienė, & Jakubavičius, 2018).

1.7.3 Knowledge Acquisition
Knowledge acquisition process entails conducting research, firm acquisition, hiring an employee, sending employees to external training, benchmarking, and brainstorming (Mtawali, 2018; Mubuyaeta, 2016).

1.7.4 Knowledge Use
Knowledge use is the process by which events and activities are applied to the business process. Knowledge use facilitates development of new products and services, innovation, problem solving and expert judgment (Mtawali, 2018; Waki, 2017).
1.7.5 Knowledge Preservation
Knowledge preservation refers to the extent of the protection of a firm’s core proprietary knowledge or technology. Knowledge can be preserved using knowledge banks, data management, procedure manuals, adequate policies, strong firewalls and employee awareness initiatives (Chebii, 2018; Mtawali 2018).

1.7.6 Knowledge Sharing
Gao, Chai and Liu (2018) define knowledge sharing as the interchanging of knowledge between or among individuals. The knowledge sharing process is expedited via initiatives such as established distribution systems, incentives to share knowledge and training programs (Waki, 2017).

1.7.7 Organization Success
Organization success refers to a company’s performance vis-à-vis its goals and objectives (Almatrooshi, Singh & Farouk, 2016). The success indicators may include revenue enhancement, growth in member deposits, share capital increase, launch of innovative loan products, member access to information, business process automation and awards and recognition (Utafiti Sacco Society Limited, 2019).

1.7.8 Savings and Credit Cooperatives
The Savings and Credit Cooperatives (SACCOs) are financial co-operatives with the goal of meeting the financial needs of all members by encouraging members to save and also offering loans to them (Anania & Gikuri, 2015).

1.8 Chapter Summary
This chapter has introduced and highlighted the background of the research problem, purpose of the study and the research questions which the project sought to answer. This chapter has also covered the relevance and objectives of the study under the importance and scope of the study. Additionally, the beneficiaries of the study have also been highlighted in line with the study’s scope. The chapter has also provided a definition of the key terminologies upon which the research was built upon. In chapter two, the research examines the literature review as guided by the research questions. Chapter three reviews the research methodology that was used to attain the goals of this study including research design, population and sampling procedures, data collection methods, research procedures and data analysis methods. Chapter
four provides the results and findings, while chapter five presents the study discussion, conclusion and recommendations.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction
This chapter provides a review of existing literature related to knowledge management processes and organization success. The chapter covers a review of literature from global perspective narrowing down to the Kenyan context.

2.2 Influence of Knowledge Acquisition on Organization Success
Knowledge acquisition facilitates the implementation of knowledge or replacement of existing content. It also facilitates the production of new knowledge and improved use of existing knowledge through effective exchange of information (Grant et al., 2016). Knowledge acquisition is fundamental for any organization due to its crucial role in the performance of an expert system (Jayashri & Kalaiselvi, 2018). According to Mubuyaeta (2016), the process entails activities such as external surveys, acquiring a data set, external employee training, recruiting a new employee, knowledge gathering and purchasing of patented process. Additionally, activities such as innovation, brainstorming, interaction and benchmarking facilitate knowledge acquisition (Grant et al., 2016).

Matin and Sabagh (2015) conducted a study to examine the effect of knowledge management capabilities on performance of Iranian export companies. The study sample size was 148 and consisted of senior managers who were members of the Khorasan Razavi Exporters Union. The focus of the study were knowledge management indicators (knowledge acquisition, knowledge application, knowledge protection and knowledge transfer), knowledge infrastructure capabilities (organizational culture, strategy and structure) and organizational performance measures (financial impact, innovation and competitiveness). The path analysis results of the study revealed a direct and significant relationship between the knowledge management processes (knowledge acquisition, knowledge application and knowledge protection), organizational culture, organizational strategy and organizational performance. Despite the study focusing on the same variables as the current study, it was limited to export companies in Iran thus differs from the current study in terms of location and industry.

In another study, Ahmed, Fiaz and Shoaib (2015) sought to determine the impact of knowledge management practices on organizational performance within the banking sector in
Pakistan. The study used a structured questionnaire to obtain responses from 250 individuals in the industry and used SPSS to analyze the data. The findings showed that firms were more successful when they supported initiatives, such as ease of knowledge access and sharing ideas internally, which facilitated the knowledge acquisition processes. Moreover, the study also revealed that knowledge management was instrumental in improving service delivery, resource utilization and customer satisfaction thus increasing profits and improving organization’s performance. Even so, the study examined firms within the banking sector in Pakistan hence differs from the current study in terms of location and industry.

In Africa, Nnabuife, Onwuka and Ojukwu (2015) conducted a study on knowledge management and organizational performance on selected commercial banks in Nigeria, Anambra State. Particularly, the study sought to examine the relationship between knowledge identification and organizational performance as well as determine the effect of knowledge acquisition on the success of the organizations. The study used descriptive research design and Pearson correlation for data analysis. Nnabuife et al. concluded there was a positive relationship between knowledge acquisition and organizational performance. The study also established a positive relationship between knowledge identification and organizational performance. The current study was different from this study with regard to location and industry.

In a different study, Chebii (2018) sought to establish the effect of knowledge management on organizational performance of state-owned commercial enterprises in Kenya. The study was based on both explanatory and descriptive research design. The results from multiple regression analysis exhibited that knowledge acquisition significantly influenced the performance of state-owned commercial enterprises in Kenya in terms of Return on Equity. However, the study also indicated that knowledge acquisition process did not significantly influence the performance of the enterprises in terms of Return on Assets. The study therefore recommended that organizations create effective knowledge acquisition systems to enhance the identification and acquisition of appropriate knowledge to enhance organization success. Although the study focused on Kenya, it was limited to state-owned commercial enterprises only.
In a study to examine the effect of knowledge management strategy on organizational performance of 81 ICT firms within Nairobi, Waki (2017) found out that firms use brainstorming sessions, seminars and workshops, and staff interactions to generate new knowledge on customer satisfaction, share knowledge and facilitate organizational learning. The study revealed that knowledge acquisition has improved efficiency for the companies. The study also concluded that organization media and training promoted knowledge acquisition in the companies which was key in equipping employees with the required knowledge to execute their tasks thus improving organizational performance. Furthermore, the study recommended that ICT firms adopt more knowledge acquisition methods to improve knowledge management capabilities among their employees. Due to industry dynamics, the current study focused on the financial industry, specifically SACCO societies.

Kombo, K’Obonyo and Ogutu (2015) conducted a study on knowledge strategy and performance of manufacturing firms in Kenya. The target population was 655 firms and a cross section survey research design was used. The respondents were executive officers and middle managers and the findings revealed that knowledge strategy in terms of knowledge acquisition, knowledge exploitation and exploration had a positive effect on organizational performance. Hence, the study concluded that there is a link between knowledge strategy and performance and that it is positively related to firm’s performance. The study also recommended that organizations should pursue to explore and exploit knowledge for improved performance by focusing its resources on knowledge exploitation and exploration. However, the study only examined the relationship between knowledge strategy and performance among manufacturing firms. The current study centered on SACCOs.

2.2.1 Brainstorming
Al Azab (2015) defines brainstorming as “an educational and training method which is used in order to generate the maximum ideas to address an issue in an atmosphere of freedom and safety in suggesting ideas away from confiscation and assessment”. Brainstorming is used to elicit knowledge from experts as well as help generate an idea. Aming’a (2015) suggests groups get to develop and explore the meaning of ideas through brainstorming. In organizations, brainstorming might happen during boardroom meeting where ideas are exchanged and new knowledge created through deliberations. Brainstorming triggers
creativity and enhances problem-solving skills and could result in innovations based on the knowledge acquired and research. Hence, through brainstorming, ideas are generated which then lead to problem-solving.

Moreover, brainstorming is designed to solve certain problems as well as help groups to find numerous creative solutions. It also depends on freethinking to generate multiple ideas thus encourages individuals to be creative and to propose new suggestions and opinions (Al Azab, 2015). Applying brainstorming also helps to promote synergy through peer learning, discussions, accessing current knowledge and reaching a consensus. Consequently, Sharafi-Nejad, Raftari, Ismail and Eng (2016) note brainstorming to be an advance knowledge activation tool and a possible stimulant to critical thinking. According to Al Azab (2015), learning is fundamental in the sustenance of a high-performance level. Abdela (2016) also observed that information sharing within an organization improved profitability.

Brainstorming also facilitates multiple idea generation that helps to address possible causes, approaches and actions to issues. For instance, individuals can use e-brainstorming, a computerized model of ideas sharing, to share ideas concurrently (Sakthipriya, Srinaganya, & Sathiaseelan, 2015). Blackboarding is a type of e-brainstorming and comes in handy for distant knowledge acquisition sessions. Sakthipriya, Srinaganya and Sathiaseelan (2015) stated that brainstorming is often affected when individuals are not confident about their ideas or feel like they will not be valued. Other participants also withhold their contributions out of the fear that their ideas may not be approved.

2.2.2 Benchmarking

Benchmarking enables organizations to identify best practices and to determine the key improvement opportunities that would enhance the firm’s productivity (Tepavicharova, 2018). Furthermore, it is one of the best management tools as it enables managers to assess their specific functions and activities against industry performance. Knowledge practices are enhanced through benchmarking increasing organization value and ultimately its competitiveness. Ismail, Abdullah, and Jusoh (2016) argue that benchmarking is the first step towards effective knowledge management in an organization. It enables a company to identify a competitive gap by looking at ways of improving, by getting rid of activities that do not add value to the company and focusing on best practices. This corroborates with Tepavicharova
(2018) suggested that benchmarking is a great internal analysis tool as it enables organizations to assess their strengths and weaknesses against those of competitors. Hence, benchmarking enables managers to focus on the most important areas for maximum efficiency.

Through benchmarking, organizations also expand organizational perspectives (Tepavicharova, 2018). Thus, optimization of benchmarking processes is crucial in the development of both employees and the organization since both functions better as an integrated system. Aming’a (2015) also indicated benchmarking with other institutions among other activities such as training, recruitment, meetings, manuals, and consultancy to be ways through which departments acquire and capture knowledge. It enables individuals to understand industry standards or determine how other organizations implement knowledge management processes. Benchmarking therefore contributes to organizational knowledge by offering a mode for organizations and employees to learn and adjust their strategies to the operational environment. Moreover, Figurska and Sokół, (2014) concluded benchmarking to be common among organizations and has been proved to be an effective mode of optimizing knowledge management processes.

Tepavicharova (2018) researched on improving the efficiency and competitiveness of the organizations in the application of benchmarking. The paper aimed to examine benchmarking as a tool for enhancing efficiency and competitiveness in the modern business environment. According to the study, benchmarking benefits the participating organization in the following ways: increasing efficiency, enhancing competitiveness, facilitating learning and change management and improving organizational culture. Furthermore, the research also revealed that the benchmarking process not only benefits the benchmarker, but also the partner organization. For the company being benchmarked, it helps to cement their market positioning as an industry leader thus boosting their competitive advantage. However, Figurska and Sokół, (2014) argue that despite its benefits, the process is complex and needs to be well conducted for it to benefit the organizations. If not properly conducted, benchmarking can cause organizations to fail.

2.2.3 Recruitment

Employees are hired to bring in new knowledge. According to a report by Shortlist (2018), new hires bring in fresh backgrounds, experiences, and knowledge as well as diverse
intelligence and intuition. Furthermore, recruitment aims to fill specific knowledge gaps in the organization. Hence, recruiters ought to select candidates based on the knowledge gap in the workforce. Knowledge capture and acquisition tools comprising recruitment, brainstorming, training and development are termed to boost organizational memory and performance thus key strategic resources for any organization (Wamundila & Ngulube, 2011). Knowledge capture and acquisition mechanisms enable firms to acquire and generate fresh solutions as well as replace lost knowledge and accelerate knowledge acquisition among new hires.

Martinez-Gil (2017) recommends selecting potential employees from a pool of wide and diverse range of candidates. Employees offer the needed skills that contribute to the attainment of the organization’s strategic goals thus making the recruitment process crucial to organizational success. Organizations can also cut down on time spent on training considerably by hiring the right person (Shortlist, 2018). Hiring skilled individuals ensures supervisors spend less time in training, coaching or mentoring. Furthermore, employees want to be in an organization that offers opportunities to enhance both their technical and interpersonal skills. A study by the Society for Human Resource Management [SHRM] (2016) also recommends outsourcing where organizations hire a consulting firm, partner with an industry consortium or a university, or acquire a firm.

SHRM (2016) study also reported that most firms make the mistake of overlooking older individuals during the recruitment process. The report states that some companies target retired contractors and experts due to their expertise. For instance, Depot deliberately recruits retired craftsmen and contractors for their expert knowledge in home improvement. Another firm, H&R Block, also hires retired accountants during high tax seasons to share their knowledge on the job. Other companies such as Ikea, Cabela and Wells Fargo have gone ahead to target their customers due to their in-depth knowledge of the company processes (SHRM, 2016). Hence, recruiting customers can also be a great strategy, particularly for small organizations, as they are easily reachable, understand the workplace and have a positive impression of the company most of the time.

2.3 Influence of Knowledge Use on Organization Success

Knowledge use alludes to how organizations apply shared learning assets over practical limits and is concerned with using the information to create business esteem through problem-
solving (Evans, Dalkir & Bidian, 2015). Abdela (2016) examined the impact of knowledge management on organization performance in insurance organizations, a case of Ethiopian Insurance Corporation (EIC). The study used questionnaires to collect data and a sample size of 186. The study concluded that knowledge use has a positive impact on the performance of insurance companies in Ethiopia. Additionally, the results indicated that knowledge use strongly influenced the knowledge process capability compared to the other processes. However, for this study, the focus was on SACCOs located in Kenya.

Boateng and Agyemang (2015) investigated the effects of knowledge sharing and knowledge use on service recovery performance in Accra, Ghana. The study utilized survey-based research and the population targeted front line employees of hotels in Accra. The study findings concluded that knowledge use significantly and positively influenced service recovery performance. Furthermore, the study also revealed that knowledge sharing capabilities can only be realized through knowledge use. Additionally, knowledge application enabled employees to learn from their mistakes, solve new problems, make decisions and respond to issues faster. Knowledge use is therefore critical in managing customers’ complaints and in decision making.

Waki (2017) conducted a study to examine the effect of knowledge management strategy on organizational performance among ICT firms within Nairobi. Waki concluded that knowledge use affects performance of ICT firms. According to the companies, their success depended on employees’ skills and expertise, thus experienced employees are required to apply available knowledge more effectively. The study also identified that using the right skills and knowledge in the right tasks helped managers identify staff competence thus improving employee productivity and enhancing the firms’ performance. The study recommended use of incentive programs to encourage knowledge use among employees. It also revealed that knowledge application facilitated stakeholder collaboration through dissemination, reduced the rate of employee error in execution and improved the speed of execution of tasks.

Kinyua et al. (2015) examined the effect of knowledge conversion and knowledge use on performance of commercial banks in Kenya. The study targeted 43 commercial banks in Kenya and used explanatory and cross-sectional survey design. Knowledge use was measured in terms of problem solving, elaboration, efficiency, infusion and information technology
support. Moreover, the indicators of performance were non-financial; new products, response to crisis, product improvement, new processes and customer retention. The findings of the study revealed that both knowledge conversion and knowledge use positively influenced organizational performance. The study also recommended that banks’ processes should be utilized to enhance conversion of knowledge into application. This study differs from the current study in that it focusses only on commercial banks while this study focused on SACCOs.

In a study to examine the effect of knowledge management on firm’s performance in commercial banks in Nakuru, Eldoret and Kisumu, Kimaiyo et al. (2015) revealed that knowledge use had a positive and significant effect on the performance of a firm. The study employed explanatory research design and a target population of 133 bank managers. They concluded that knowledge use enables a firm to enhance its business performance through possessing up-to-date information and processes for applying knowledge obtained from experience. The study also noted that knowledge use was crucial in problem solving, product development, competitive needs and in adjusting strategic decisions to enhance operational efficiency. The study suggested creating a process that match knowledge sources to firm’s challenges and problems to boost product and service development. However, in this study, the researcher focused on SACCOs within Kenya. The study thus differs from the current study in terms of variables, location and industry.

2.3.1 Problem Solving
Both researchers and practitioners have continued to emphasize the importance of knowledge within organizations, and its link to creativity. In fact, philosophers argue that scientific research is prompted by a problem coupled with a willingness to solve it (Giampaoli, Ciambotti & Bontis, 2017). Furthermore, Giampaoli et al. (2017) found both decision making and problem-solving to be knowledge-intensive. Additionally, Ragab and Arisha (2013) also noted effective knowledge management processes to be beneficial to problem-solving. Despite the existence of some doubt regarding the impact of knowledge management processes on creativity, there is extensive confidence in both contributing to organizational success (Giampaoli et al., 2017).
Massingham P. and Massingham R. (2014) in their study on determining practical outcomes of knowledge management, instituted managers can be better convinced to invest in knowledge management processes when the benefits of problem-solving are well stated to them. This, therefore, accentuates problem-solving to be crucial in an organization’s overall knowledge. Referring to the resource-based view of the firm, Giampaoli et al. (2017) argue that problem-solving is not easy to imitate by competitors thus making it a source of competitive advantage. Gray and Chan (2000) further suggest that the time organizations spend on solving problems supports it in attuning to its surrounding resulting from increased knowledge availability.

Gray and Chan (2000) identify knowledge use as of economic value in problem-solving, decision making and exploring new opportunities. Furthermore, problem-solving skills support knowledge management processes such as knowledge creation and knowledge transfer (Giampaoli et al., 2017). Identifying and implementing new, useful and cost-effective ideas is only possible with creative problem-solving skills. In addition, problem-solving activities enable an organization to understand its surroundings better as well as improve its absorptive capacity (Gray & Chan, 2000).

Problem-solving speed is also an integral part of problem-solving as it speeds up the decision-making process and for useful information to be gathered in good time. Problem-solving speed is the ability of a firm to collect helpful information that is crucial for the organization to solve problems and implement solutions faster, to attain organizational goals (Giampaoli et al., 2017). The ability to make decisions faster than competitors make organizations operating in a turbulent business environment more successfully. Zehir and Özşahin, (2008) conducted field research on the relationship between strategic decision-making speed and innovation performance in the case of Turkish large-scale firms. The study targeted CEOs and top managers in 73 large scale manufacturing firms in Turkey. The study found that strategic decision-making speed positively impacted innovation performance.

2.3.2 Innovation

Knowledge management and innovation make it possible for organizations to respond to the volatile customer demands and technological changes effectively, hence are seen as strategic resources for companies seeking to remain competitive in the current turbulent environment
(Dahiyat, 2015). As such, Dahiyat (2015) argues that an organization’s innovation process is greatly impacted by knowledge management. Slavković and Babić (2013) also support this and suggest that through knowledge management, organizations benefit from shortened product cycle, increased employee productivity, improve customer services, quality products, increased flexibility and an increase in the innovation of products and services.

Furthermore, Al-Sa’di, Abdallah and Dahiyat (2017) investigated the effects of knowledge management processes on operational performance directly and indirectly through product and process innovations in Jordanian manufacturing companies. The study concluded that knowledge management had a significant positive impact on innovation. Moreover, the study suggested that firms initiate knowledge management programs to facilitate innovation in order to attain competitive advantage. The study also revealed that process innovation positively impacted operational functions but product innovation did not. Hence, firms ought to consider process innovation for quality enhancement and cost reduction.

A study by Costa and Monteiro (2016) to review existing literature on knowledge management processes (acquisition, sharing, storage, codification, creation and application) and different types of innovation, concluded the knowledge use process to be a key knowledge management process. The study followed systematic review protocols and analyzed 45 full papers on knowledge management and innovation. The study established knowledge use and knowledge creation to be the two main processes through which the other processes (knowledge acquisition, sharing, codification, and storage) influence innovation, showing the key role of knowledge use in promoting innovation.

Ode and Ayavoo (2020) conducted a study to determine the relationship between knowledge use and firm innovation. Findings of the study revealed a significant and positive relationship between knowledge storage, generation and application, and innovation. Mardani, Nikoosokhan, Moradi and Doustar (2018) also support that knowledge use play a crucial role in product development. Additionally, Hamdoun, Jabbour and Othman, (2018) also confirmed knowledge use to be key to successful new product development as well as innovation and performance. This corroborates with a study by Kafetzopoulos and Psomas (2015) that also concluded that innovativeness positively related to both performance and productivity.
Companies in the manufacturing sector have been forced to make better use of knowledge resources to increase their competitive advantage and boost their operational performance to survive in today’s dynamic business environment (Al-Sa’di et al., 2017). Knowledge management strategies have been found to greatly impact innovation initiatives among manufacturing firms with effective knowledge use leading to an increase in organizational innovation (Kombo et al., 2015). To support this, Ode and Ayavoo (2020) argue that innovation results from knowledge management practices with knowledge application being the top contributor to firm innovation.

Al-Sa’di et al. (2017) also suggest that efficient management and utilization of knowledge resources improve operational performance which is key in the facilitation of innovation of processes and products within organizations. Organizations accelerate their processes, including product development and technological advancement through knowledge management (Ode & Ayavoo, 2020). Knowledge use also drives organizational goals by integrating both internal and external knowledge and when correctly applied, it minimizes the possibility of making mistakes, reduces redundancies and improves efficiency. In essence, the knowledge management process contributes to innovation both directly and indirectly.

2.3.3 Experienced Employees

It is imperative for companies to capture the knowledge of experienced employees for the benefit of the broader organization. However, the complexity of this process, especially for huge corporations, has made it difficult to pursue (Affinito, 2020). Expert knowledge is crucial in determining an individual’s overall contribution (Waki, 2017). Wang, Z. and Wang, N. (2012) noted more experienced employees contributed more to discussions and problem solving whereas individuals with lower expert knowledge shied away from contributing to discussions or offering solutions. Expertise is also key in enabling an organization to be a market leader within a given industry. Companies benefit from employing experts who provide advanced know-how into the organization’s operation (Von Krogh, 2012). Additionally, increased employee knowledge and information leads to increased productivity making knowledge management a fundamental component in organizations (Zargar & Rezaee, 2013).
Affinito (2020) notes that more and more firms are currently looking for efficient ways to capture employee’s knowledge and convert it into a process that is beneficial to other employees and the business in general. This is especially true for workers who are almost retiring hence might leave with the most important information in their heads. In the manufacturing sector, knowledge gap between experienced and less-experienced employees has been termed to be a major issue. Experienced employees have posted better performance than their co-workers as a result of more years of experience (Affinito, 2020). It is imperative to convert employee experience into “formal, documented standards and procedures” that is accessible to the entire organization. Affinito therefore suggests that digital would present an opportunity for firms to enhance efficiency of employees with less experience and intuition.

2.4 Influence of Knowledge Preservation on Organization Success
Preserving knowledge assets within an organization is a crucial task in knowledge management making security a key concern in any firm’s management information systems (Kimaiyo et al., 2015). Companies greatly benefit from knowledge preservation processes since employees can easily access required knowledge. Furthermore, the process makes it easier for experienced workers to store their expertise and knowledge as instructional content for the benefit of other employees (Affinito, 2020). Such content can be stored in form of audios, videos, images, hyperlinks or written documents that can be accessed from various devices whenever needed. Company information such as client data, client lists and non-patented technical knowhow are only but a few examples of information that need to be protected since they are a key source of a firm’s competitive advantage (Elliott, Patacconi, Swierzbinski & Williams 2018).

Gholami, Asli, Nazari-Shirkouhi and Noruzy (2013) investigated the influence of knowledge management practices on organizational performance, focusing on small and medium enterprises in Iran. The study covered multiple industries including auto, food, electronic, textile and clothing. 282 senior managers were selected through simple random sampling and the data analyzed using structural equation model. Research results showed that knowledge management practice of knowledge preservation positively and significantly influenced firms’ performance in Iran. The study further concluded that improving the knowledge management practices would play a crucial role in enhancing financial performance, staff performance,
customer satisfaction and employee relationships. However, the study was limited to SMEs in Iran thus differs from the current study as regards to sector and location.

A different study on knowledge management and performance of Indian software companies showed that knowledge preservation does not affect organizational performance (Payal, Ahmed & Debnath, 2019). Questionnaires were administered to 600 IT managers using a systematic sample design for the study. The study suggested that this may be as a result of inadequate attention on the process hence recommended that managers emphasize on knowledge preservation processes to enhance organizational performance. Ahmed et al. (2015) also sought to determine the impact of knowledge management practices on organizational performance within the banking sector in Pakistan. The study revealed that knowledge preservation improves the overall performance and profits of the organization. The study used questionnaires to obtain responses from 250 individuals in the industry and used SPSS for data analysis. The findings also revealed that knowledge preservation leads to improved customer experience, increased customer satisfaction and efficient utilization of resources.

Inkinen, Kianto, and Vanhala, (2015) conducted a study to determine the impact of knowledge management practices on innovation performance in Finland. The study used partial least squares to test the hypothesized relationships between knowledge management and innovation performance. The study revealed that innovation performance was supported by knowledge management strategies, knowledge-based compensation practices and information technology practices. However, the study also found that knowledge preservation was not positively associated with firm’s innovation performance. Since the study only focused on firms in Finland, the findings may differ for organizations in other countries.

Kimaiyo et al. (2015) examined the effect of knowledge management on firm performance in commercial banks in Nakuru, Eldoret and Kisumu. The study established that knowledge preservation had a positive and significant effect on the performance of a firm. The study employed explanatory research design and a target population of 133 bank managers. They concluded that firms attain superior performance by guarding their knowledge thus individual knowledge is valued and preserved. The study suggested use of relevant processes and procedures to boost appropriate use of knowledge and to protect it from external theft. In
some cases, knowledge protection practices such as incentives are key since employees are the main custodians of knowledge in most cases. However, the study targeted banks within Nakuru, Eldoret and Kisumu thus differs from the current study that examined SACCOs in Kenya.

Koech, Boit and Maru (2015) analyzed knowledge storage, retrieval and employee performance among Technical Vocational Education and Training (TVET) institutions in Rift Valley, Kenya. The study used explanatory research design with a sample size of 343 employees of public technical institutions within the region. The research found a positive relationship between knowledge preservation and employee performance thus influencing firm’s performance. The study argued that knowledge is a strategic resource hence organizations should encourage employees to document information to be stored in repositories for ease of access and use. However, the study cannot be generalized since it was limited to TVET institutions located in Rift Valley only. Therefore, this study expanded this scope in terms of the region, variables and institution.

Chebii (2018) examined the influence of knowledge management (knowledge acquisition, knowledge creation, knowledge conversion, knowledge sharing, and knowledge preservation) on organizational performance of state-owned commercial enterprises in Kenya. The study was based on descriptive and explanatory research designs and targeted managers within 55 enterprises. The findings revealed that knowledge preservation did not significantly influence performance of state-owned commercial enterprises in Kenya. Despite the findings, the study suggested that knowledge should be stored for future use. Furthermore, organizations should preserve both individual and company knowledge using modern information systems and processes for ease of retrieval.

Mtawali (2018) assessed the effect of knowledge management on organizational performance in Microfinance institutions in Kenya. The study obtained a sample size of 87 respondents consisting senior managers, middle-level managers, operations managers and the general staff. Findings revealed that knowledge preservation had a great effect on the performance of Micro-finance Institutions in Kenya. The study further concluded knowledge preservation to have the greatest effect on firms’ performance thus crucial for organizational success. Information security comprising copyright, licenses, use of usernames, secret codes and
document sharing conventions that grants accessibility to approved clients only were noted to be essential for productivity and controls within the organizations. The current study expanded the scope of this research in terms of industry and variables.

2.4.1 Knowledge Bank

The term knowledge bank has evolved over time as a result of technological advancements. Initially, knowledge base was any form of knowledge collection and storage but this has changed with trends and more technological developments such as introduction of SaaS (Hajric, n.d.). Aggestam (2015) notes the various knowledge assets to include printed knowledge in form of patents and manuals as well as databases, employees’ knowledge on their jobs, products and processes knowledge, which are stored in knowledge banks. Knowledge should be stored in systems such as knowledge-resource platforms, which makes it easier for individuals to manage and access resources centrally in the organization (World Bank, 2015).

A knowledge bank enables users to access company, products or services information efficiently and faster and can either be external or internal. Internal knowledge base is created to help employees in their delivery whereas external knowledge bank enables existing and potential customers to access further or required information (Hajric, n.d.). Thus, companies must organize their content in a way that promotes easy access and learning. Generally, most knowledge banks comprise charts, diagrams, photos, videos or steps to solving problems. Organizations improve and retain institutional memory through best knowledge preservation strategies. Firms should therefore aim to prevent knowledge loss resulting from attrition and staff transfers.

In a study to establish the effect of knowledge management on organizational performance of state-owned commercial enterprises in Kenya, Chebii (2018) suggested that individual and organizational knowledge should be preserved using both soft and hard style recording for easy retrieval. Additionally, capturing tactic knowledge in expert systems makes it possible for an organization to preserve knowledge for future use when experts leave the firm. If well done, knowledge bases offer customers information needed to troubleshoot any issues hence reduces overreliance on support staff. Hence, (Hajric, n.d.) terms knowledge bank as a smart investment for organizations since they get to benefit greatly from reduced customer calls,
pre-sales queries and support tickets. In addition, companies also boost their brand image through timely response to customers.

2.4.2. Policies and Procedures

Security strategies for knowledge management include the policies and procedures that an organization sets in place for secure data and information sharing, as well as protecting the intellectual property (Mtawali, 2018). Security for organizational knowledge is crucial since it is an obligation for firms to protect their intellectual assets. According to Bertino, Khan, Sandhu and Thuraisingham (2006), policies and procedures form an important aspect of knowledge management preservation hence organizations encourage secure data sharing as well as protect their intellectual property through policies.

Jayashri & Kalaiselvi (2018) further suggest that procedures and strategies are organized to inspire specific knowledge authority through particular individual expertise. Moreover, organizational success depends on the conversion of individual knowledge into organizational knowledge, particularly in the era of rapid technological advancement (Waki, 2017). However, for an organization to be able to apply acquired knowledge in the improvement of their efficiency, they must have the appropriate structures to support learning among employees. Therefore, policies and procedures regarding knowledge preservation provides organizations with infrastructure capability and business strategy that is key in the promotion of performance and outperforming its competitors (Waki, 2017).

Despite the numerous initiatives in setting up information security procedures, Ahlan, Lubis M. and Lubis A. (2015) note that knowledge security incidences are still being reported. Knowledge is a strategic resource in boosting both the firm’s and employee’s performance hence, in an effort to preserve it better, Koech et al. (2015) recommend coming up with more initiatives that encourages documentation of information which is then stored in repositories. Organizations also ought to set up policies that allow only authorized personnel to carry out certain processes and functions in the company (Bertino et al., 2006). The knowledge manager might determine who can access the information once created. Bertino et al. (2006) also recommend that the knowledge manager maybe allowed to impose any further appropriate access-control techniques or security policies.
Knowledge preservation is also crucial to other knowledge management processes and organizational success. For instance, Jayashri and Kalaiselvi (2018) suggest that knowledge acquisition is only useful when the final product is correct, of good quality, relevant and correctly preserved. Affinito (2020) states that setting standards also encourage employees to innovate better ways of doing things as well as improving the existing policies and procedures. Additionally, setting clear standards on knowledge preservation ensures employees appreciate their importance, creating a culture where employees are more obliged to adhere to the set policies and procedures. This positively contributes to performance levels across the organization.

2.4.3 Employee Awareness
The business case to support knowledge preservation has never been stronger. However, in spite of security measures put up by organizations to protect their knowledge, Ahlan et al. (2015) note that firms still face information security incidents. According to the study, organizations often suffer emotional, reputational and financial losses as a result of such incidences. Schultz (2004) recommends employee awareness initiatives through training programs, reward systems and campaigns as possible solutions to knowledge security incidences. Omotayo (2015) also argues that employees are the major custodians of company knowledge hence knowledge preservation strategies should extend to softer methods such as employee incentives to motivate and govern employee behavior and conduct.

Furthermore, employee awareness may be beneficial in painting a clearer picture of the possible damages to an organization in case the company’s information security is compromised therefore improving employee’s attitude towards compliance (Ahlan et al., 2015). According to Thomson and Von Solms (1998), inconsistent behaviors towards knowledge protection among employees emanate from lack of awareness of the security policies. Schultz (2004) also argues that users’ ethical and unethical perceptions regarding information may be improved through formal security awareness trainings.

Ahlan et al. (2015) define information security awareness (ISA) as “a state of consciousness where user ideally commit to the rules, recognize the potentiality, understand the importance of responsibilities and act accordingly.” Marks & Rezgui (2009) suggest that the understanding of security agreements is best enhanced through training and campaigns.
Organizations can also confirm that employees are well informed hence can be accountable for any negligence concerning information security through established training (Marks & Rezgui, 2009). However, Ahlan et al. (2015) points out that organizations have increasingly doubted the return on investments on the activities tied to employee awareness initiatives.

2.5 Influence of Knowledge Sharing on Organization Success

Asrar-ul-Haq and Anwar (2016) termed knowledge to be an organization’s lifeblood and corrodes easily if not properly managed and shared. Knowledge sharing is mostly characterized by informal interactions between experts and practitioners (Nyaga & Bett, 2018). The various methods could include mentorship and apprenticeship relationships, as well as verbal discussions such as through the phone or online conferences. Additionally, factors such as leadership support and availability of resources impact knowledge sharing abilities (Wasinda et al., 2019). Other strategic factors, such as recruitment and corporate culture, are also key players in knowledge sharing capabilities.

Tong et al. (2015) examined the impact of knowledge sharing on the relationship between organizational culture and job satisfaction, focusing on Information Communication and Technology (ICT) practitioners in Hong Kong. Data was collected from 228 respondents using intent-based self-administered questionnaires. Findings from this research showed that knowledge sharing significantly influenced organizational culture. Moreover, knowledge sharing was found to be an important mediating role between corporate culture and job satisfaction which resulted to improved organization performance. However, the study was limited in that it focused on ICT practitioners in Hong Kong. The current study, therefore, focused on a different industry and location.

A different study by Tubigi and Alshawi (2015) assessed the impact of knowledge management processes on organizational performance in the airline industry in Germany. The study was guided by inductive and deductive methods. The study focused on knowledge management processes of knowledge creation and acquisition, knowledge modification, knowledge usage, knowledge archiving, knowledge transfer, knowledge translation, user access knowledge and knowledge disposal. Of the eight processes, the study found that knowledge transfer was the most common process but did not influence firm performance. The current study differs from the former study regarding the variables, industry and location.
Zahari, Rahman, Othman and Wahab (2014) investigated the relationship between customer knowledge management and knowledge sharing among insurance firms in Malaysia. The sample size was 180 managers from insurance companies. The findings showed that knowledge sharing had a positive influence on the performance of organizations. The study also revealed that insurance firms ought to focus their knowledge sharing practices among employees particularly in customer knowledge management, particularly to identify their tastes and preferences. The study differs from the current study in terms of industry and location in that it focused on insurance companies located in Malaysia.

A different study by Chigada and Ngulube (2015) examined the knowledge management practices at selected banks in South Africa. The study sought to determine how knowledge was acquired, used, shared and preserved to enhance organizational performance. The study revealed that the concepts of knowledge management were not understood by the firms hence did not impact their performance. Moreover, findings showed that relationships between communities and the banks were important in creating relevant knowledge environment for organization survival. The study thus recommended that organizations manage knowledge by embracing individual and group learning to enhance organizational performance.

In Kenya, Waki (2017) conducted a study to examine the effect of knowledge management strategy on organizational performance. The study focused on 81 ICT firms within Nairobi and concluded that knowledge sharing increases continuous performance improvement within the firms. The study further indicated that employees improve their capabilities and response to customer needs through knowledge sharing thus recommended that employees actively share acquired knowledge. Additionally, when new knowledge is shared, it improves service reliability. It also revealed that organizations within this sector lacked efficient knowledge sharing methods thus affecting their knowledge management capacities. The study therefore suggested that ICT firms adopt more ways of sharing knowledge to improve employees’ knowledge management capacities. Incentives could be used to encourage active knowledge sharing among different departments.

In another study, Kimaiyo et al. (2015) examined the effect of knowledge management on firms’ performance in commercial banks in Nakuru, Eldoret and Kisumu. The study revealed
that knowledge management process of knowledge sharing is crucial to the performance of a firm. The study suggested that firms adopt processes for exchanging knowledge among individuals, business partners and suppliers. Further, firms ought to create knowledge distribution processes to facilitate the design of new products and services. Despite the findings, the study was limited to commercial banks in Nakuru, Eldoret and Kisumu only, whereas the current study narrowed on the industry further and expanded the scope regarding the location.

Yusuf and Wanjau (2014) investigated the factors affecting implementation of knowledge management practices in state corporations in the National Treasury in Kenya. The study utilized descriptive analysis and self-administered questionnaire census on 60 managers. Findings of the study showed that the knowledge sharing processes were hindered as a result of hierarchies caused by the organizational structures within the firms. Furthermore, lack of clarity on responsibilities pertaining knowledge management initiatives complicated knowledge management within state corporations in Kenya. The study recommended developing strong organizational structures that promote open culture and knowledge distribution to promote knowledge sharing within the corporations.

2.5.1 Distribution Systems

Zargar and Rezaee (2013) termed knowledge to be a strategic resource hence organizations increase their capacity and ability of surviving in the current world if they create and distribute it strategically. Moreover, knowledge management thrives within organizations with knowledge management systems with in-built reputation feedback (Gao, Chai & Liu, 2018). For example, knowledge sharing has been a main source of competitive advantage for companies like Toyota due to improved joint performance resulting from knowledge sharing within the organization’s supplier network (Dyer & Hatch, 2006).

Janus (2016) notes that most individuals think knowledge distributions mainly concerns technology. However, systems and platforms are enablers of knowledge sharing, but may not drive the process. Janus (2016) recommends that, the developed systems and platforms should fit the organizational context and the knowledge management strategies known to employees and partners. Affinito (2020) argues that organizations can achieve high level of performance by converting employee experience into “formal, documented standards and procedures” that
can be accessed by the entire organization. World Bank is among organizations that have strived to device such systems for capturing employee knowledge before retirement. Ghosh (2014) notes that the organization uses video links coupled with hyperlinks to store important documents and reports enabling experienced employees to share their knowledge with junior colleagues.

The distribution channels within organizations may include, systems, training programs, conferences, workshops and seminars, and team meetings (Waki, 2017). Strategic alliances are also crucial to knowledge sharing especially in today’s increasingly interconnected world. Janus (2016) suggests that strategic networks and partnerships can be beneficial in distributing scarce and valuable knowledge resources across various organizations. This can lead to increased innovation both locally and internationally. It is therefore imperative for companies to strengthen existing relationships and exchange programs with their networks to commit more resources to knowledge sharing.

2.5.2 Incentives to Share

Exchange of knowledge within an organization needs to be done willingly and voluntarily by the employees (Yeo & Marquardt, 2015). A confirmation that although not always the case, knowledge sharing practices call for individual effort too on top of leadership support. Some scholars such as Swacha (2015) have suggested appropriate systems such as gamification strategies with the aim of motivating individuals regarding knowledge sharing practices. Further, organizational rewards, enjoyment and reciprocity play a crucial role in individuals’ knowledge sharing intentions (Waki, 2017).

Moreover, lack of knowledge retention strategies cost organizations valuable knowledge. A study by Tong et al. (2015) to establish how knowledge sharing impacts company culture and job satisfaction among organizations in the Hong Kong revealed that most of the organizations had a turnover of less than ten years. The research cited lack of motivation resulting from job dissatisfaction as a result of poor compensation, lack of a clear career progression path and strained relations among colleagues to be the major contributors to employees leaving the organizations. To solve this, Janus (2016) suggests blending knowledge sharing training within the onboarding process for new hires. Conducting such trainings alongside the
orientation activities is a great way for organizations to implant the knowledge exchange practices in their company culture.

Ghosh (2014) also suggests issuing bonuses to incentivize knowledge sharing and ultimately knowledge retention. The study cites institutions such as Harvard Community Health Plan pay bonuses to employees who are leaving the firms and are willing to share their knowledge with new hires. Through the process, the companies manage to preserve transitioning tactic knowledge. Yang et al. (2014) recommended that organizations should design a specific degree of relationship that enhances knowledge sharing and experience exchange. Joint activities within organizations have been identified as medium for knowledge transfer among employees thus promoting knowledge sharing (Yang et al., 2014).

Retrenchments may also cause loss of motivation impacting knowledge sharing. Ghosh (2014) notes that layoffs may be taken as breaking of psychological contract causing employees to react by withholding certain information that is crucial to the success of the organization. Without motivation, employees may also be reluctant to share their expert knowledge and use this as a means of saving their jobs during layoffs (Ghosh, 2014). According to Jaun (2016), motivation can either be extrinsic or intrinsic. Extrinsic motivation is driven by tangible or psychological rewards such as money and recognition respectively. On the other hand, intrinsic motivation is propelled by personal values and motivations such as satisfaction and a sense of achievement.

2.5.3 Training Programs
Organizations promote learning new skills and procedures through employee training initiatives. Additionally, employees feel empowered and motivated to work harder towards the company goals through training (Aming’a, 2015). As such, companies should hold training based on the employee skills gap to enable them to carry out the necessary tasks within their duties. Janus (2016) also stresses on the importance of ensuring organizational training programs are designed to fit the specific tasks and functions of employees to boost compliance and quality contributions. Waki (2017) examined the effect of knowledge management strategy on organizational performance of 81 ICT firms within Nairobi. The study revealed that seminars and workshops were crucial in knowledge acquisition and
exchange. Through holding sessions where employees can share knowledge, organizations ensure continuity of knowledge use.

Some organizations have set up learning and training centers to facilitate knowledge sharing through learning. Janus (2016) recommends the placement of experts with the ability to convert knowledge to suitable offerings as well as skills to organize events and activities that promote knowledge sharing in these centers. At times, limited resources may hinder knowledge creation and distribution within organizations. In such cases, Yang et al., (2014) recommend acquiring knowledge from external sources such as a different organization. Outsourcing benefits organizations through acquisition of new capabilities, processes and tools, saving the company both time and costs (Janus, 2016). External experts also bring in new perspectives to the organization (Tepavicharova, 2018).

External programs of knowledge sharing have posed a number of concerns to organizations. For instance, Ritala, Husted, Olander and Michailova (2018) argued that when external knowledge sharing is not controlled, it results to unanticipated knowledge leakage, which impacts the company’s innovation performance. This calls for organizations to put in place some controls and restrictions or design external communication policies and procedures to protect knowledge. Organizations pursuing radical innovation ought to offer guidance on how employees share information, with whom the information is shared with, and to what extent (Ritala et al., 2018). Hence, designing strategic knowledge sharing processes is imperative to guide external knowledge exchange to protect the organization against possible negative impacts.

**Conceptual Framework**

*Figure 2.1* shows the relationship between dependent and independent variables in this study. The independent variable for the study was knowledge management processes (knowledge acquisition, knowledge use, knowledge preservation and knowledge sharing). The dependent variable was organization success. The indicators of organization success were revenue enhancement, growth in member deposits, share capital increase, launch of innovative loan products, member access to information, business process automation and awards and recognition.
Influence of Knowledge Management Processes on Organization Success

Independent Variable

Knowledge Management Processes

Knowledge Acquisition
- Brainstorming
- Benchmarking
- Recruitment

Knowledge Use
- Problem solving
- Innovation
- Experienced employees

Knowledge Preservation
- Knowledge bank
- Policies and procedures
- Employee awareness

Knowledge Sharing
- Distribution systems
- Incentives to share
- Training programs

Dependent Variable

Organization success

Organization Success
- Revenue growth
- Growth in member deposits
- Share capital increase
- Launch of innovative loan products
- Member access to information
- Business process automation
- Awards and recognition

Figure 2.1: Conceptual Framework
2.6 Chapter Summary

The chapter discussed the background of knowledge management literature, and examined the various knowledge management processes including knowledge acquisition, knowledge use, knowledge preservation and knowledge sharing. Chapter three covers the research design, the population, the data collection method, the data analysis methods and provide a detailed discussion of the limitations to the research design.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction
This chapter discusses the methodology that was used in carrying out this study. The researcher identified the various procedures and techniques that were employed in the data collection, processing and analysis to ensure the final report provides an accurate and unbiased description of the results from the study. Specifically, the chapter discusses the research design, population and sampling design, data collection methods, research procedures and data analysis.

3.2 Research Design
The study employed a descriptive research design. As stated by Cooper, Schindler and Sharma (2018), descriptive research design is crucial in responding to the what, who, when, where and how of the study subject. Descriptive research also aims to describe a population, situation or phenomenon accurately and systematically (McCombes, 2019). Thus, the researcher used an online survey to analyze how the independent variables (knowledge acquisition, knowledge use, knowledge preservation and knowledge sharing) influenced the dependent variable (organization success among SACCOs).

3.3 Population and Sampling Design

3.3.1 Population
SASRA (2021) lists 162 licensed depositing-taking SACCO societies in Kenya for the financial year ending December 2020. SASRA (2020) report categorizes SACCOs as small (have an asset base of less than Kes 1 billion), medium (have an asset base of between Kes 1 billion to 5 billion) and large (have an asset base of more than Kes 5 billion). The organizations constituted the population of the survey for this research. The respondents included senior managers, mid-level managers, supervisors, ICT personnel and records officers.
Table 3.1: Population of the Study

<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>Average number target population per SACCO</th>
<th>Total target population</th>
<th>Proportion of total population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large-tiered</td>
<td>21</td>
<td>3</td>
<td>63</td>
<td>24.61</td>
</tr>
<tr>
<td>Medium-tiered</td>
<td>52</td>
<td>2</td>
<td>104</td>
<td>40.62</td>
</tr>
<tr>
<td>Small-tiered</td>
<td>89</td>
<td>1</td>
<td>89</td>
<td>34.77</td>
</tr>
<tr>
<td>Total</td>
<td>162</td>
<td>256</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

3.3.2 Sampling Design

3.3.2.1 Sampling Frame

Recadina and Ouma (2017) note sampling to be the collection, analysis and interpretation of collected data from random samples of a study population. According to Weor (2018), sampling frame can be simply defined as the material sources for samples. Kothari (2014) argues that “sampling frame is the list of sampling units of analysis from the experimentally accessible population.” Hence, sample design acts as the road map for the sample selection. For this study, the sample frame comprised 162 licensed deposit-taking SACCO societies in Kenya. The institutions were categorized as small-tiered, medium-tiered or large-tiered.

3.3.2.2 Sampling Technique

Sampling refers to the selection of a group of subjects within a population that represents the larger population (Weor, 2018). There are mainly two types of sampling techniques, which are probability and non-probability sampling (Kothari, 2014). Probability sampling, which was used for this study, employs random selection and Kothari (2014) argues that this type of sampling enhances external validity. This study utilized stratified sampling and simple random sampling techniques, so as to give each sampling unit a chance of being selected. Sampling techniques such as stratified sampling supports the selection of qualified respondents with regard to the research questions (Recadina & Ouma, 2017). Stratified sampling technique was crucial in obtaining a reasonable sample size due to the varied geographical distribution of the sample population for this study (Saunders, Lewis, & Thornhill, 2015). The two techniques assured representativeness, minimized bias and
systematic errors, as well as allowed generalization of inferences drawn from the sample to the population (Ali, 2014).

### 3.3.2.3 Sample Size

When the elements of a sample have the same features as that of the entire population, the sample can be termed as representative. Additionally, selecting a sample from a population rather than gathering information from the whole population causes the possibility of the sample not being representative, an error Kothari (2014) terms as sampling error. This research adopted the Yamane (1973) sampling formula. The sample size technique was helpful in determining the right sample size from the population to meet the goals of this study. The formula was as below:

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

Where:

- \( n \) is the sample size
- \( N \) is the total population
- \( e \) is the margin of error

In this study:

\[
    n = \frac{256}{\frac{1}{256} + (0.01)^2}
\]

\[
    n = 250
\]

Hence, a sample size of 250 respondents from the 162 SACCOs was ideal for this research.

### Table 3.2: Sample Size Distribution

<table>
<thead>
<tr>
<th>Category</th>
<th>Total target population</th>
<th>Proportion of total</th>
<th>Sample size</th>
<th>Percentage sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large-tiered</td>
<td>63</td>
<td>24.61</td>
<td>62</td>
<td>25</td>
</tr>
<tr>
<td>Medium-tiered</td>
<td>104</td>
<td>40.62</td>
<td>102</td>
<td>41</td>
</tr>
<tr>
<td>Small-tiered</td>
<td>89</td>
<td>34.77</td>
<td>86</td>
<td>34</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>256</strong></td>
<td><strong>100</strong></td>
<td><strong>250</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
3.4 Data Collection Methods

Primary data collection was used in this study. A structured questionnaire was utilized to collect data. A questionnaire was preferred because it was ideal in covering a wide geographical area given the vast distribution of location of SACCOs countrywide. Furthermore, questionnaires were useful in minimizing possible interview biases (Saunders et al., 2015). Hence, the questionnaire, which comprised close-ended questions, was crucial in meeting the goals of this study. The close-ended questions used a 5-point Likert Scale. The questionnaire comprised 6 sections. Section A sought to determine the background data of respondents. Sections B-E aimed to establish opinion on each of the knowledge management processes (knowledge acquisition, knowledge use, knowledge preservation and knowledge sharing), while section F examined organization success among the SACCOs within the last 5 years.

3.5 Research Procedures

The research procedure entailed creation of a draft questionnaire as guided by the research questions. A pilot study was also conducted to determine the reliability and validity of the study instruments. The pilot study was carried out within 10 of the SACCOs, selected randomly, in line with Mugenda A. and Mugenda O. (2006) argument that a sample of 10 to 20 respondents chosen from the population is sufficient for pilot testing the study instrument.

The reliability of the collected data was confirmed using Cronbach’s co-efficient alpha. The results of the pilot study showed that all the research items for this study had Cronbach’s Alpha values that were greater than 0.7 indicating the items were reliable. Additionally, the overall reliability of the questionnaire was tested. The results indicated the research instrument was reliable overall, with a Cronbach’s Alpha value of 0.95, thus could be used to collect data for the study (Table 3.3).
Table 3.3: Cronbach Alpha

<table>
<thead>
<tr>
<th>Knowledge Management Constructs</th>
<th>No. of Items</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge Acquisition Processes</td>
<td>6</td>
<td>.963</td>
</tr>
<tr>
<td>Knowledge Use Processes</td>
<td>6</td>
<td>.884</td>
</tr>
<tr>
<td>Knowledge Use Processes</td>
<td>6</td>
<td>.901</td>
</tr>
<tr>
<td>Knowledge Use Processes</td>
<td>6</td>
<td>.778</td>
</tr>
<tr>
<td>Overall</td>
<td>31</td>
<td>.950</td>
</tr>
</tbody>
</table>

Regarding content validity, the researcher handed in the questionnaire to the supervisor for any necessary corrections or areas of adjustment. The survey was conducted through a self-administered questionnaire distributed to the respondents. The researcher also observed ethical standards throughout the study. First, an approval was obtained from the Chandaria School of Business Institutional Review Board and consent from the various respondents before piloting and collecting actual data. The researcher also obtained a permit from National Commission for Science, Technology and Innovation (NACOSTI) giving a go ahead to collect data.

The researcher used an introduction letter to disclose the study objectives. Moreover, participation was voluntary and the participants were assured of anonymity since the questionnaire did not require disclosure of identity. The study did not involve any risks since it was entirely academic. Participants incurred no psychological, physical or economic harm while taking part in the study. The responses were treated with utmost confidentiality and were used for academic purposes only. Furthermore, there were no penalties as a result of non-participation. The collected data will be stored in the university database and university repository and it will be accessible to authorized individuals only.
3.6 Data Analysis Methods
After data collection, the researcher conducted data cleaning through identification of incomplete and inaccurate responses to improve response quality. Data was analyzed using SPSS version 27 and presented using tables and figures. The study utilized descriptive and inferential statistics. Descriptive analysis used included mean and standard deviation. The inferential analysis included correlation analysis, analysis of variance, and regression analysis. Inferential statistics involved measurement of the relationship between independent variables (the knowledge management processes) and the dependent variable (organization success).

The multiple linear regression equation is as depicted below;

\[ Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon \]

Where:
- \( Y \) = Organization success
- \( \alpha \) = The model intercept
- \( \beta \) = Coefficient factor
- \( X_1 \) = Knowledge acquisition
- \( X_2 \) = Knowledge use
- \( X_3 \) = Knowledge preservation
- \( X_4 \) = Knowledge sharing
- \( \varepsilon \) = Error term

3.7 Chapter Summary
The chapter has covered the research methodology and design that was adopted for this study, including a detailed research design, the population and sampling design, data collection methods, research procedures and data analysis methods. Chapter four presents the results and findings of the study.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction
This chapter presents the results and findings of the study, which aimed to determine the influence of knowledge management processes on organization success among SACCOs in Kenya. The data was collected through self-administered questionnaire designed with guidance of the research questions.

4.2 General Information
This section captures the study’s response rate and the demographic information of the respondents. The results have been presented in forms of figures and tables and have included an analysis of the respondent’s gender, level of education and the period they have worked with the organization.

4.2.1 Response Rate
The study sought to collect data from 250 respondents but managed to collect data from 207 individuals to give a response rate of about 83% which was deemed sufficient for the study as it was a good enough representation of the population as stipulated by Mugenda and Mugenda (2003) that a response rate of 70% and above is excellent.

4.2.2 Gender of Respondents
The questionnaire requested respondents to indicate their gender. The findings showed that 43% were female, 54% were male, while 2% did not disclose their gender (Figure 2). This indicated that both genders were included in the study and there was no bias in selecting the participants for the study.
4.2.3 Education Level

The respondents were requested to indicate the highest level of education attained (Table 4.1). Over half (59%) of the respondents had Undergraduate Degree, 21% and 19% had Postgraduate Degree and College Certificate respectively. This is an indication that the respondents had ease in understanding the questionnaire in order to provide the correct responses.

Table 4.1: Education Level of Respondents

<table>
<thead>
<tr>
<th>Highest Education Level</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secondary School</td>
<td>1</td>
<td>0%</td>
</tr>
<tr>
<td>College Certificate</td>
<td>40</td>
<td>19%</td>
</tr>
<tr>
<td>Undergraduate Degree</td>
<td>122</td>
<td>59%</td>
</tr>
<tr>
<td>Postgraduate Degree</td>
<td>44</td>
<td>21%</td>
</tr>
</tbody>
</table>

4.4.4 Job Level

The researcher sought to understand the current job levels of the respondents, and the results are shown in Table 4.2. 13% of the respondents were Records Officers, 16% ICT Personnel, 19% supervisors, 19% mid-level managers and 12% were in senior management. The other
21% of the participants were distributed in entry level jobs and other professions. This shows that most participants were within the set target population for the study which included senior managers, mid-level managers, supervisors, ICT personnel and records officers, hence reliable for this study.

**Table 4.2: Job Level of Participants**

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Records Officer</td>
<td>26</td>
<td>13</td>
</tr>
<tr>
<td>ICT Personnel</td>
<td>34</td>
<td>16</td>
</tr>
<tr>
<td>Supervisor</td>
<td>39</td>
<td>19</td>
</tr>
<tr>
<td>Mid-level manager</td>
<td>40</td>
<td>19</td>
</tr>
<tr>
<td>Senior management</td>
<td>24</td>
<td>12</td>
</tr>
<tr>
<td>Other</td>
<td>43</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>207</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**4.4.5 Current Years of Experience**

The respondents were requested to indicate their current years of experience. The results are shown in Table 4.3. According to the results, 19% of the participants had below 3 years of experience, 42% had between 3 to 6 years of experience, 32% had between 6 to 10 years of experience, whereas 7% had 10 years and above experience. This shows that they provided reliable information for the study.

**Table 4.3: Current Years of Experience**

<table>
<thead>
<tr>
<th>Years</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 3 years</td>
<td>40</td>
<td>19%</td>
</tr>
<tr>
<td>Between 3-6 years</td>
<td>86</td>
<td>42%</td>
</tr>
<tr>
<td>Between 6-10 years</td>
<td>66</td>
<td>32%</td>
</tr>
<tr>
<td>10 years and above</td>
<td>15</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>207</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
4.3 Influence of Knowledge Acquisition on Organization Success

The main objective was to determine the influence of knowledge acquisition processes on organization success among SACCOs in Kenya. This section provides the descriptive, correlation and regression analyses of the same.

4.3.1 Mean and Standard Deviation for Knowledge Acquisition and Organization Success

The respondents were requested to indicate the extent to which they agreed on various statements regarding knowledge acquisition and organization success within their SACCOs. A scale of 1-5 was used where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree. The ratings were analyzed using mean and standard deviation and the findings are as shown in Table 4.4.

Majority of the respondents agree that their organization recruit from a diverse pool of candidates in terms of background, skills and expertise \((M = 3.77, \ SD = 1.12)\). The respondents also agreed that their SACCOs benchmark against other industry players to identify and keep up with industry trends \((M = 3.50, \ SD = 1.15)\) and use recruitment to fill knowledge gaps within the organization \((M = 3.58, \ SD = 1.08)\).

Furthermore, the respondents were neutral that their SACCOs hold brainstorming sessions to facilitate idea sharing to solve issues \((M = 3.41, \ SD = 1.22)\), brainstorming is used to obtain knowledge from experienced employees \((M = 3.33, \ SD = 1.22)\) and that departments within their SACCOs benchmark against external departments to identify best practices \((M = 3.36, \ SD = 1.11)\).
Table 4.4: Mean and Standard Deviation for Knowledge Acquisition and Organization Success

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>My organization holds brainstorming sessions to facilitate idea sharing to solve issues</td>
<td>207</td>
<td>3.41</td>
<td>1.223</td>
</tr>
<tr>
<td>In my SACCO, we use brainstorming to obtain knowledge from experienced employees</td>
<td>207</td>
<td>3.33</td>
<td>1.219</td>
</tr>
<tr>
<td>My organization benchmarks against other industry players to identify and keep up with the industry trends</td>
<td>207</td>
<td>3.50</td>
<td>1.149</td>
</tr>
<tr>
<td>Departments within my SACCO benchmark against external departments to identify best practices</td>
<td>207</td>
<td>3.36</td>
<td>1.109</td>
</tr>
<tr>
<td>My SACCO uses recruitment to fill knowledge gaps within the organization</td>
<td>207</td>
<td>3.58</td>
<td>1.076</td>
</tr>
<tr>
<td>My organization recruits from a diverse pool of candidates in terms of backgrounds, skills and expertise</td>
<td>207</td>
<td>3.77</td>
<td>1.115</td>
</tr>
</tbody>
</table>

4.3.2 Correlation between Knowledge Acquisition and Organization Success

Table 4.5 shows the correlation relationships between knowledge acquisition factors and organization success. The results indicate that knowledge acquisition processes were significant to organization success among SACCOs in Kenya \((r = 0.494, p < .05)\).

Table 4.5 Correlation between Knowledge Acquisition and Organization Success

<table>
<thead>
<tr>
<th>Knowledge Acquisition</th>
<th>Pearson Correlation</th>
<th>Organization Success</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sig. (2-tailed) = .000</td>
<td><strong>.494</strong></td>
</tr>
<tr>
<td></td>
<td>N = 207</td>
<td></td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.01 level (2-tailed).**
4.4 Influence of Knowledge Use on Organization Success

The main objective was to determine the influence of knowledge use processes on organization success among SACCOs in Kenya. This section provides the descriptive, correlation and regression analyses of the same.

4.4.1 Mean and Standard Deviation for Knowledge Use and Organization Success

The respondents were requested to indicate the extent to which they agreed on various statements regarding knowledge use and organization success within their SACCOs. A scale of 1-5 was used where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree. The ratings were analyzed using mean and standard deviation and the findings are as shown in Table 4.6.

Majority of the respondents agreed that their SACCO capitalizes on innovation to meet the changing customer demands ($M = 3.77, SD = 1.03$). The participants also agree that problem solving skills have been key in identifying new opportunities in their SACCOs ($M = 3.59, SD = 0.98$) and that problem solving has helped to hasten decision-making processes within their SACCOs ($M = 3.62, SD = 0.93$).

Furthermore, the respondents also agreed that innovation has helped their organizations to reduce task errors thus increasing operational efficiencies ($M = 3.70, SD = 1.03$), and that their organization has systems and structures to capture expert knowledge ($M = 3.57, SD = 1.10$). They also agreed that experienced employees contribute ideas to help solve problems in their organizations ($M = 3.75, SD = 1.04$).
Table 4.6 Mean and Standard Deviation for Knowledge Use and Organization Success

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>In my organization, problem solving skills have been key in identifying new opportunities</td>
<td>207</td>
<td>3.59</td>
<td>.976</td>
</tr>
<tr>
<td>Problem solving speed hastens decision-making processes in my SACCO</td>
<td>207</td>
<td>3.62</td>
<td>.926</td>
</tr>
<tr>
<td>My SACCO capitalizes on innovation to meet the changing customer demands</td>
<td>207</td>
<td>3.77</td>
<td>1.025</td>
</tr>
<tr>
<td>In my SACCO, innovation has helped reduce task errors thus increasing operational efficiencies</td>
<td>207</td>
<td>3.70</td>
<td>1.033</td>
</tr>
<tr>
<td>My organization has systems and structures to capture expert knowledge</td>
<td>207</td>
<td>3.57</td>
<td>1.103</td>
</tr>
<tr>
<td>In my SACCO, experienced employees contribute ideas to help solve problems</td>
<td>207</td>
<td>3.75</td>
<td>1.040</td>
</tr>
</tbody>
</table>

4.4.2 Correlation between Knowledge Use and Organization Success

Table 4.7 shows the correlation relationships between knowledge use and organization success. The table indicates that there is a significant relation between knowledge use processes and organization success among SACCOs in Kenya ($r = 0.587$, $p < .05$).
### Table 4.7 Correlation between Knowledge Use and Organization Success

<table>
<thead>
<tr>
<th>Knowledge Use</th>
<th>Pearson Correlation</th>
<th>Organization Success</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sig. (2-tailed)</td>
<td>.587**</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>207</td>
<td></td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.01 level (2-tailed).**

#### 4.5 Influence of Knowledge Preservation on Organization Success

The main objective was to determine the influence of knowledge preservation processes on organization success among SACCOs in Kenya. This section provides the descriptive, correlation and regression analyses of the same.

#### 4.5.1 Mean and Standard Deviation for Knowledge Preservation and Organization Success

The respondents were also requested to indicate the extent to which they agreed on various statements regarding knowledge preservation and organization success within their SACCOs. A scale of 1-5 was used where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree. The ratings were analyzed using mean and standard deviation and the findings are as shown in Table 4.8.

Majority of the respondents agreed that central access of information has fastened solving customers’ issues/inquiries in their organization ($M = 3.86, SD = 0.97$). They also agreed that their SACCOs collect and store information in repositories/databases for ease of access ($M = 3.74, SD = 0.98$), and their organizations have clear policies and procedures on knowledge access and distribution ($M = 3.67, SD = 1.01$).

Moreover, the respondents also agreed that the policies and procedures on knowledge preservation promote knowledge exchange among employees in their SACCOs ($M = 3.50, SD = 1.09$), and that employee awareness initiatives have helped to paint a clearer picture of the possible damages to the organization in case the company’s information security is compromised, ($M = 3.66, SD = 0.94$). Lastly, the respondents also agreed that their organizations hold training programs that have improved employee’s attitude towards compliance to knowledge preservation guidelines ($M = 3.74, SD = 0.98$).
Table 4.8: Mean and Standard Deviation for Knowledge Preservation and Organization Success

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>In my SACCO, we collect and store information in repositories/databases for ease of access</td>
<td>207</td>
<td>3.74</td>
<td>.984</td>
</tr>
<tr>
<td>In my organization, central access of information has fastened solving customers’ issues/inquiries</td>
<td>207</td>
<td>3.86</td>
<td>.968</td>
</tr>
<tr>
<td>My organization has clear policies and procedures on knowledge access and distribution</td>
<td>207</td>
<td>3.67</td>
<td>1.005</td>
</tr>
<tr>
<td>The policies and procedures on knowledge preservation promote knowledge exchange among employees in my organization</td>
<td>207</td>
<td>3.50</td>
<td>1.088</td>
</tr>
<tr>
<td>In my SACCO, employee awareness initiatives have helped to paint a clearer picture of the possible damages to the organization in case the company’s information security is compromised</td>
<td>207</td>
<td>3.66</td>
<td>.936</td>
</tr>
<tr>
<td>My organization holds training programs that have improved employee’s attitude towards compliance to knowledge preservation guidelines</td>
<td>207</td>
<td>3.74</td>
<td>.984</td>
</tr>
</tbody>
</table>

4.5.2 Correlation between Knowledge Preservation and Organization Success

Table 4.9 shows the correlation relationships between knowledge preservation factors and organization success. The table indicates that there is a significant relation between knowledge preservation processes and organization success among SACCOs in Kenya ($r = 0.564, p < .05$).
Table 4.9 Correlation between Knowledge Preservation and Organization Success

<table>
<thead>
<tr>
<th>Knowledge Preservation</th>
<th>Pearson Correlation</th>
<th>Organization Success</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Correlation</strong></td>
<td>.564**</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>207</td>
<td></td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.01 level (2-tailed).**

4.6 Influence of Knowledge Sharing on Organization Success

The main objective was to determine the influence of knowledge sharing processes on organization success among SACCOs in Kenya. This section provides the descriptive, correlation and regression analyses of the same.

4.6.1 Mean and Standard Deviation for Knowledge Sharing and Organization Success

The respondents were also requested to indicate the extent to which they agreed on various statements regarding knowledge sharing and organization success within their SACCOs. A scale of 1-5 was used where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree. The ratings were analyzed using mean and standard deviation and the findings are as shown in Table 4.10.

Majority of the respondents agreed that knowledge sharing systems are easily accessible in their organizations \((M = 3.86, SD = 0.91)\). The participants also agreed that their SACCOs use training to acquire new skills needed to deliver specific tasks \((M = 3.77, SD = 0.95)\).

Furthermore, the respondents also agreed that their SACCOs have programs such as online discussions and mentorship programs to promote professional growth \((M = 3.58, SD = 1.13)\) and their organizations have techniques to manage transitioning tactic knowledge \((M = 3.53, SD = 1.06)\).

The respondents were neutral their SACCOs have partnerships with other organizations to share industry knowledge \((M = 3.41, SD = 1.07)\) and that their SACCOs have incentives that facilitates sharing of ideas and information \((M = 3.28, SD = 1.07)\).
### Table 4.10: Mean and Standard Deviation for Knowledge Sharing and Organization Success

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>In my organization, knowledge sharing systems are easily accessible e.g., intranet, internet etc.</td>
<td>207</td>
<td>3.86</td>
<td>.914</td>
</tr>
<tr>
<td>My SACCO has partnerships with other organizations to share industry knowledge</td>
<td>207</td>
<td>3.41</td>
<td>1.066</td>
</tr>
<tr>
<td>In my SACCO, we have incentives that facilitates sharing of ideas and information e.g., rewarding best ideas</td>
<td>207</td>
<td>3.28</td>
<td>1.073</td>
</tr>
<tr>
<td>My organization has techniques to manage transitioning tactic knowledge e.g., systems for retiring/exiting employees to share their knowledge</td>
<td>207</td>
<td>3.53</td>
<td>1.056</td>
</tr>
<tr>
<td>In my SACCO, we use training to acquire new skills needed to deliver specific tasks</td>
<td>207</td>
<td>3.77</td>
<td>.947</td>
</tr>
<tr>
<td>My organization has programs such as online discussions and mentorship programs to promote professional growth</td>
<td>207</td>
<td>3.58</td>
<td>1.129</td>
</tr>
</tbody>
</table>

### 4.6.2 Correlation between Knowledge Sharing and Organization Success

Table 4.11 shows the correlation relationships between knowledge sharing processes and organization success. The table indicates that there is a significant relation between knowledge sharing processes and organization success among SACCOs in Kenya ($r = 0.566$, $p < .05$).
Table 4.11 Correlation between Knowledge Sharing and Organization Success

<table>
<thead>
<tr>
<th>Knowledge Sharing</th>
<th>Pearson Correlation</th>
<th>Organization Success</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.566**</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>207</td>
<td></td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.01 level (2-tailed).

4.7 Regression Analysis

The study also conducted regression analysis to determine the influence of knowledge management processes on organization success within SACCOs in Kenya. The results are as shown in this section.

4.7.1 Model Summary for Knowledge Management Processes and Organization Success

Table 4.12 explains the existing relationship between knowledge management processes and organization success. R was 0.659 indicating a positive relationship. The R Square value of 0.434 indicates that knowledge management processes influenced organization success by about 43% ($R^2 = .434$). 57% was influenced by other factors.

Table 4.12: Model Summary for Knowledge Management Processes and Organization Success

<table>
<thead>
<tr>
<th>Model Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

\textsuperscript{a} Predictors: (Constant), Knowledge Sharing, Knowledge Acquisition, Knowledge Preservation, Knowledge Use

4.7.2 ANOVA for Knowledge Management Processes and Organization Success

Table 4.13 shows the ANOVA for knowledge management processes and organization success. The regression sum of squares is 51.7 and the total sum of squares is 119.1, which means the regression model explains about (52/119) 44% of all the variability in the dataset. Additionally, there exists a significant relationship between knowledge management processes and organization success ($F (4,202) = 38.67, p < .05$).
Table 4.13: ANOVA for Knowledge Management Processes and Organization Success

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>51.659</td>
<td>4</td>
<td>12.915</td>
<td>38.670</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>67.461</td>
<td>202</td>
<td>.334</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>119.120</td>
<td>206</td>
<td>.334</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Organization Success  
b. Predictors: (Constant), Knowledge Sharing, Knowledge Acquisition, Knowledge Preservation, Knowledge Use

4.7.1 Coefficients for Knowledge Management Processes and Organization Success

Table 4.14: Coefficients for Knowledge Management Processes and Organization Success

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>.862</td>
<td>.223</td>
<td>3.864</td>
<td>.000</td>
</tr>
<tr>
<td>Knowledge Acquisition</td>
<td>-.005</td>
<td>.072</td>
<td>-.005</td>
<td>-.063</td>
</tr>
<tr>
<td>Knowledge Use</td>
<td>.250</td>
<td>.086</td>
<td>.263</td>
<td>2.921</td>
</tr>
<tr>
<td>Knowledge Preservation</td>
<td>.196</td>
<td>.079</td>
<td>.207</td>
<td>2.487</td>
</tr>
<tr>
<td>Knowledge Sharing</td>
<td>.305</td>
<td>.073</td>
<td>.292</td>
<td>4.197</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Organization Success
The established regression model is as shown below;

\[ Y = 0.862 - 0.005X_1 + 0.263X_2 + 0.207X_3 + 0.292X_4 + \varepsilon \]

Where;

\[ Y = \text{Organization success} \]
\[ X_1 = \text{Knowledge acquisition} \]
\[ X_2 = \text{Knowledge use} \]
\[ X_3 = \text{Knowledge preservation} \]
\[ X_4 = \text{Knowledge sharing} \]
\[ \varepsilon = \text{Error term} \]

Table 4.14 shows the results of the regression analysis. The results denote that knowledge acquisition process did not significantly influence organization success (\( \beta = -.005, \ p > .05 \)). Knowledge use process significantly influenced organization success (\( \beta = .263, \ p < .05 \)), knowledge preservation process significantly influenced organization success (\( \beta = .207, \ p < .05 \)) and knowledge sharing process also significantly influenced organization success (\( \beta = .292, \ p < .05 \)).

4.7 Chapter Summary

This chapter has highlighted the study’s results and findings. The chapter also presented results on the response rate, gender distribution, education level and job level of the participants. The chapter further highlighted the results on the influence of knowledge acquisition processes, knowledge use processes, knowledge preservation processes and knowledge sharing processes on organization success among SACCOs in Kenya. In the next chapter, the researcher covers the discussions, conclusion and recommendations of the study.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
The objective of this study was to determine the influence of knowledge management processes on organization success within SACCOs in Kenya. This chapter presents the study summary, discussion, conclusion and recommendations.

5.2 Summary
The purpose of the study was to examine the influence of knowledge management processes on organization success among SACCOs in Kenya. The research was guided by the following research questions: What is the influence of knowledge acquisition process on organization success among SACCOs in Kenya? To what extent does knowledge use process influence organization success among SACCOs in Kenya? To what extent does knowledge preservation process influence organization success among SACCOs in Kenya? What is the influence of knowledge sharing process on organization success among SACCOs in Kenya?

The study employed descriptive correlational research design. The target population was the 162 licensed deposit-taking SACCOs in Kenya. The respondents included senior managers, mid-level managers, supervisors, ICT personnel and records officers. The researcher identified a sampling size of 250 respondents using the Yamane formula. Primary data was used in the research and was collected through a self-administered questionnaire. After data collection, the researcher used SPSS version 27 to analyze the data, descriptively and inferentially, and the results presented in tables and figures.

Results of the study revealed that majority of SACCOs recruited from a diverse pool of candidates in terms of background, skills and expertise ($M = 3.77$, $SD = 1.12$). Recruitment was crucial in filling knowledge gaps within the organizations ($M = 3.58$, $SD = 1.08$). The SACCOs also benchmarked against other industry players to identify and keep up with industry trends ($M = 3.50$, $SD = 1.15$). Furthermore, results from the regression analysis denoted that knowledge acquisition process did not statistically influence organization success among SACCOs in Kenya ($\beta = -.005$, $p > .05$).
The results also showed that SACCOs have capitalized on innovation to meet the changing customer demands ($M = 3.77$, $SD = 1.03$), which has helped to reduce task errors, thus increasing operational efficiencies ($M = 3.70$, $SD = 1.03$). Furthermore, experienced employees contributed to ideas that helped to solve problems in the organizations ($M = 3.75$, $SD = 1.04$), and problem solving has helped to hasten decision-making processes ($M = 3.62$, $SD = 0.93$). Moreover, the regression analysis results revealed that knowledge use process statistically influenced organization success among SACCOs in Kenya ($\beta = .263$, $p < .05$).

The study further established that most SACCOs collected and stored information in repositories for easy access ($M = 3.74$, $SD = 0.98$). The central access of information fastened solving customers’ issues ($M = 3.86$, $SD = 0.97$). The SACCOs also held training programs that have improved employee’s attitude towards compliance to knowledge preservation guidelines ($M = 3.74$, $SD = 0.98$). Employee awareness initiatives have helped to paint a clearer picture of the possible damages to the organization in case the company’s information security is compromised, ($M = 3.66$, $SD = 0.94$). Additionally, regression analysis results revealed that knowledge preservation process statistically influenced organization success among SACCOs in Kenya ($\beta = .207$, $p < .05$).

The study also revealed that knowledge sharing systems were easily accessible within the organizations ($M = 3.86$, $SD = 0.91$). SACCOs also used training to acquire new skills needed to deliver specific tasks ($M = 3.77$, $SD = 0.95$). The SACCOs also had programs such as online discussions and mentorship programs to promote professional growth ($M = 3.58$, $SD = 1.13$) and set up techniques to manage transitioning tactic knowledge ($M = 3.53$, $SD = 1.06$). Moreover, the regression analysis revealed that knowledge sharing process statistically influenced organization success among SACCOs in Kenya ($\beta = .292$, $p < .05$).

5.3 Discussion

5.3.1 Influence of Knowledge Acquisition on Organization Success

The study revealed that the SACCOs benchmarked against other industry players to identify and keep up with industry trends. This concurs with the observation of Tepavicharova, (2018) that benchmarking enables organizations to identify best practices and to determine the key improvement opportunities that would enhance the firm’s productivity. Ismail et al. (2016)
also argue that benchmarking is the first step towards effective knowledge management in an organization.

The study also revealed that SACCOs recruited from a diverse pool of candidates in terms of background, skills and expertise. According to Martinez-Gil (2017), organizations should select potential employees from a pool of wide and diverse range of candidates. Recruitment was also crucial in filling knowledge gaps within the organizations. This corroborated with a study by Shortlist (2018) which concluded that recruitment aims to fill specific knowledge gap within an organization. Furthermore, new hires bring in fresh backgrounds, experiences and knowledge as well as diverse intelligence and intuition.

The study further revealed that knowledge acquisition did not significantly influence organization success among SACCOs in Kenya. These results confirm the study of Chebii (2018) who undertook a study to establish the effect of knowledge management on organizational performance of state-owned commercial enterprises in Kenya. The study indicated that knowledge acquisition process did not significantly influence the performance of the enterprises in terms of Return on Assets.

However, the results contradicted with findings of a number of studies. For instance, Nnabuife et al. (2015) conducted a study on knowledge management and organizational performance on selected commercial banks in Nigeria, Anambra State. Particularly, the study sought to examine the relationship between knowledge identification and organizational performance and to determine the effect of knowledge acquisition on the success of the organizations. The study concluded there was a positive relationship between knowledge acquisition and organizational performance.

The findings also differ with a study by Kombo et al. (2015) that examined the effect of knowledge strategies on performance of manufacturing firms in Kenya. The study targeted executive officers and middle managers and the findings revealed that knowledge strategy in terms of knowledge acquisition, knowledge exploitation and exploration had a positive effect on organizational performance.

The findings disagree with a study by Waki (2017) that sought to examine the effect of knowledge management strategy on organizational performance of 81 ICT firms within
Nairobi. The study revealed that knowledge acquisition improved efficiency for the companies and significantly influenced their performance. Waki (2017) found out that firms use brainstorming sessions, seminars and workshops, and staff interactions to generate new knowledge on customer satisfaction, share knowledge and facilitate organizational learning.

The results of the study also contradicted with the findings of Matin and Sabagh (2015) that examined the effect of knowledge management capabilities on performance of Iranian export companies. The focus of the study was knowledge management indicators (knowledge acquisition, knowledge application, knowledge protection and knowledge transfer), knowledge infrastructure capabilities (organizational culture, strategy and structure) and organizational performance measures (financial impact, innovation and competitiveness). The results of the study revealed a direct and significant relationship between the knowledge acquisition and organizational performance.

The results also disagreed with those of Ahmed et al. (2015) that sought to determine the impact of knowledge management practices on organizational performance within the banking sector in Pakistan. The findings showed that firms that supported initiatives, such as ease of knowledge access and sharing ideas internally, improved their overall organization success. Moreover, the study also revealed that knowledge management was instrumental in improving service delivery, resource utilization and customer satisfaction thus increasing profits and improving organization’s performance.

5.3.2 Influence of Knowledge Use on Organization Success
The study revealed that that problem solving skills have been key in identifying new opportunities. Problem solving has also helped to hasten decision-making processes. This corroborates with Giampaoli et al. (2017) who noted problem-solving speed to be crucial to a firm in collecting helpful information to solve problems and implement solutions faster, to attain organizational goals. It also confirmed a study by Zehir and Özşahin, (2008) to determine the relationship between strategic decision-making speed and innovation performance in the case of Turkish large-scale firms. The study revealed that strategic decision-making speed positively impacted innovation performance.
Capitalizing on innovation helped to meet the changing customer demands. This corroborated with Dahiyat (2015) who noted that innovation makes it possible for organizations to respond to the volatile customer demands. Innovation also helped the organizations to reduce task errors thus increasing operational efficiencies. According to Ode & Ayavoo (2020), knowledge use minimizes the possibility of making mistakes, reduces redundancies and improves efficiency.

Furthermore, the organization had systems and structures to capture expert knowledge. These results agree with those of Affinito (2020) that suggests it is imperative to convert employee experience into “formal, documented standards and procedures” that is accessible to the entire organization.

Moreover, experienced employees contributed ideas to help solve problems. According to Waki (2017), expert knowledge is crucial in determining an individual’s overall contribution. Wang, Z. and Wang, N. (2012) also noted that more experienced employees contributed more to discussions and problem solving compared to those with lower expert knowledge.

The study also found that knowledge use processes significantly influenced organization success among SACCOs in Kenya. The findings confirm the research conducted by Boateng and Agyemang (2015) to investigate the effects of knowledge sharing and knowledge use on service recovery performance in Accra, Ghana. The study targeted front line employees of hotels in Accra, and the findings revealed that knowledge use significantly and positively influenced service recovery performance. Furthermore, the study also indicated that knowledge use enabled employees to learn from their mistakes, solve new problems, make decisions and respond to issues faster.

The findings of this study are also corroborated with the results of the study by Abdela (2016) that examines the impact of knowledge management on organization performance in insurance organizations, a case of Ethiopian Insurance Corporation (EIC). The study concluded that knowledge use has a positive impact on the performance of insurance companies in Ethiopia. The results further indicated that knowledge use strongly influenced the knowledge process capability compared to the other processes.
The findings also confirm a study by Kinyua *et al.* (2015) to examine the effect of knowledge conversion and knowledge use on performance of commercial banks in Kenya. The findings of the study revealed that knowledge use positively influenced organizational performance. Knowledge use was measured in terms of problem solving, elaboration, efficiency, infusion and information technology support.

The findings were also in agreement with a study by Kimaiyo *et al.* (2015) to examine the effect of knowledge management on firm’s performance in commercial banks in Nakuru, Eldoret and Kisumu. The study revealed that knowledge use has a positive and significant effect on organizational performance. The study also noted that knowledge use was crucial in problem solving, product development, competitive needs and in adjusting strategic decisions to enhance operational efficiency.

The findings are also corroborated with Waki (2017) who conducted a study to examine the effect of knowledge management strategies on organizational performance among ICT firms within Nairobi. Waki concluded that knowledge use affects performance of ICT firms. According to the companies, their success depended on employees’ skills and expertise, thus experienced employees are required to apply available knowledge more effectively. The study also identified that application of skills and knowledge in the right tasks helped managers to identify staff competence thus improving employee productivity and enhancing the firms’ performance. It also revealed that knowledge use facilitated stakeholder collaboration through dissemination, reduced the rate of employee error in execution and improved the speed of execution of tasks.

**5.3.3 Influence of Knowledge Preservation on Organization Success**

The study revealed that central access of information has fastened solving customers inquiries. SACCOs also collected and stored information in databases for ease of access. This is consistent with the study of Chebii (2018) that suggested that individual and organizational knowledge should be preserved using both soft and hard style recording for easy retrieval. A report by World Bank (2015) also recommended that knowledge should be stored in systems such as knowledge-resource platforms, which makes it easier for individuals to manage and access resources centrally in the organization.
Furthermore, the organizations have clear policies and procedures on knowledge access and distribution, which has helped to promote knowledge exchange among employees within SACCOs. This confirmed the study Affinito (2020), which concludes that knowledge preservation process makes it easier for experienced workers to store their expertise and knowledge as instructional content for the benefit of other employees.

Employee awareness initiatives have also helped to paint a clearer picture of the possible damages to the organization in case the company’s information security is compromised. This confirms the findings of Affinito (2020) that suggests clear standards on knowledge preservation ensures employees appreciate their importance, creating a culture where employees are more obliged to adhere to the set policies and procedures.

Furthermore, training programs have improved employee’s attitude towards compliance to knowledge preservation guidelines within SACCOs. Marks and Rezgui (2009) suggest that the understanding of security agreements is best enhanced through training and campaigns. The results also agree with the study of Ahlan et al. (2015) that suggest that employee awareness initiatives on information security help to improve employee’s attitude towards compliance.

The findings of the study also revealed that knowledge preservation processes significantly influenced organization success among SACCOs in Kenya. The findings confirmed a study by Mtawali (2018) that assessed the effect of knowledge management on organizational performance in microfinance institutions in Kenya. The findings revealed that knowledge preservation had a positive effect on the performance of micro-finance institutions in Kenya. Information security comprising copyright, licenses, use of usernames, secret codes and document sharing conventions that grants accessibility to approved clients only were noted to be essential for productivity and controls within the organizations.

The results also agreed with a study by Ahmed et al. (2015) that investigated the impact of knowledge management practices on organizational performance within the banking sector in Pakistan. The study revealed that knowledge preservation improved the overall performance and profits of the organizations. The findings also revealed that knowledge preservation leads to improved customer experience, increased customer satisfaction and efficient utilization of resources.
The results also confirmed the findings of Kimaiyo et al. (2015) that examined the effect of knowledge management on firm performance in commercial banks in Nakuru, Eldoret and Kisumu. The study established that knowledge preservation had a positive and significant effect on the firm performance. The study also revealed that knowledge protection practices, such as employee incentives, were crucial given that employees are the main custodians of knowledge in most cases.

The findings of this study also agreed with a study by Koech et al. (2015) that analyzed knowledge storage, retrieval and employee performance among Technical Vocational Education and Training (TVET) institutions in Rift Valley, Kenya. The research found a positive relationship between knowledge preservation and employee performance thus influencing firm’s performance. The study argued that knowledge is a strategic resource hence organizations should encourage employees to document information to be stored in repositories for ease of access and use.

However, the findings also differed with a number of studies. For instance, Payal et al. (2019) that examined the influence of knowledge management on performance of Indian software companies. The study showed that knowledge preservation did not significantly affect organizational performance. The results of this study also contradicted with the findings of Inkinen et al. (2015) who conducted a study to determine the impact of knowledge management practices on innovation performance in Finland. The study found that knowledge preservation was not positively associated with firm’s innovation performance.

The results also differed with the findings of a research by Chebii (2018) which examined the influence of knowledge management on organizational performance of state-owned commercial enterprises in Kenya. The findings revealed that knowledge preservation did not significantly influence performance of state-owned commercial enterprises in Kenya.

5.3.4 Influence of Knowledge Sharing on Organization Success
The study revealed that knowledge sharing systems are easily accessible in most SACCOs. Moreover, SACCOs use training to acquire new skills needed to deliver specific tasks which agrees with a study by Waki (2017) that suggest the distribution channels within organizations include, systems, training programs, conferences, workshops and seminars, and team
meetings. Aming’a (2015) also notes training helps employees to feel empowered and motivated to work harder towards the company goals.

Furthermore, SACCOs have programs such as online discussions and mentorship programs to promote professional growth. This agrees with the study Yang et al. (2014) that identifies joint activities within organizations to be a medium for knowledge transfer among employees thus promoting knowledge sharing. Nyaga and Bett (2018) also note that knowledge sharing is mostly characterized by informal interactions between experts and practitioners. The organizations also have techniques to manage transitioning tactic knowledge. This was in line with the findings of Chebii (2018) which revealed that capturing tactic knowledge in expert systems makes it possible for an organization to preserve knowledge for future use when experts leave the firm.

The research findings further revealed that knowledge sharing processes significantly influenced organization success among SACCOs in Kenya. These results corroborated with a number of studies. For instance, Tong et al. (2015) examined the impact of knowledge sharing on organizational culture and job satisfaction, focusing on ICT practitioners in Hong Kong. Findings from the research showed that knowledge sharing significantly influenced organizational culture. Moreover, knowledge sharing was found to be an important mediating role between corporate culture and job satisfaction which resulted to improved organization performance. The results were also in agreement with a study by Kimaiyo et al. (2015) that examined the effect of knowledge management on firms’ performance in commercial banks within Nakuru, Eldoret and Kisumu. The study revealed that knowledge sharing significantly influenced organizational performance.

The findings were also in line with a study conducted by Waki (2017) to examine the effect of knowledge management strategy on organizational performance within ICT firms in Kenya. The study revealed that knowledge sharing increases continuous performance improvement within the firms. The study further indicated that employees improve their capabilities and response to customer needs through knowledge sharing.
The findings were also in line with Zahari et al. (2014) who investigated the relationship between customer knowledge management and knowledge sharing among insurance firms in Malaysia. The findings showed that knowledge sharing had a positive influence on the performance of organizations. The study also revealed that insurance firms ought to focus their knowledge sharing practices in customer knowledge management, to identify their tastes and preferences.

However, the findings differed with a study by Tubigi and Alshawi (2015) which assessed the impact of knowledge management processes on organizational performance in the airline industry in Germany. The study found that knowledge sharing did not influence firm performance.

Furthermore, a different study by Chigada and Ngulube (2015) examined the knowledge management practices at selected banks in South Africa. The study sought to determine how knowledge was acquired, used, shared and preserved to enhance organizational performance. The study revealed that knowledge sharing did not impact organizational performance.

5.4 Conclusion

5.4.1 Influence of Knowledge Acquisition on Organization Success

The study concludes that SACCOs did not take advantage of brainstorming to obtain knowledge from experience employees nor to facilitate idea sharing to solve issues. Additionally, the organizations benchmarked against other industry players to identify and keep up with industry trends. However, internal departments did not benchmark against external departments to identify best practices. They also recruited from a diverse pool of candidates in terms of background, skills and expertise. The new hires helped to fill knowledge gaps within the organizations. The study also established that knowledge acquisition did not significantly influence organization success. The study thus concludes that knowledge acquisition process does not influence organization success among SACCOs in Kenya.

5.4.2 Influence of Knowledge Use on Organization Success

The study concludes that problem solving skills helped the organizations to identify new opportunities whereas problem solving speed hastened decision-making processes. Innovation
also contributed to meeting the changing customer demands and to reduce task errors which led to increasing operational efficiencies. Furthermore, systems and structures helped to capture expert knowledge and ideas from experienced employees helped to solve problems. The study further indicated that knowledge use significantly influenced organization success. Thus, the study concludes that knowledge use process influences organization success among SACCOs in Kenya.

5.4.3 Influence of Knowledge Preservation on Organization Success
The study concludes that collection and storage of information in repositories made it easy to access knowledge within the organizations and the central access of information fastened solving customer issues. Furthermore, the SACCOs had clear policies and procedures on knowledge access and distribution which has helped to promote knowledge exchange among employees. Employee awareness initiatives also helped to paint a clearer picture of possible damages that the organization may face in case the company’s information security is compromised. Training programs helped to improve employee’s attitude towards compliance to knowledge preservation guidelines. Furthermore, knowledge preservation significantly influenced organization success. Therefore, the study concludes that knowledge preservation process influences organization success among SACCOs in Kenya.

5.4.4 Influence of Knowledge Sharing on Organization Success
The study concludes knowledge sharing systems, such as intranet, were easily accessible within the organizations. The organizations also had techniques of managing transitioning knowledge. The organizations also used training to acquire new skills that were key in delivering specific tasks and held online discussions and mentorship programs to promote professional growth. The study further indicated that knowledge sharing significantly influenced organization success. Thus, the study concludes that knowledge sharing process influences organization success among SACCOs in Kenya.

5.5 Recommendations
5.5.1 Recommendations for Improvement
5.5.1.2 Knowledge Acquisition and Organization Success
The study recommends that SACCOs should host brainstorming sessions to facilitate idea sharing among employees to help solve issues. Additionally, the SACCOs should use
brainstorming to promote knowledge sharing between experienced employees and the rest of the staff. Departments within the organizations should also benchmark against external departments to identify specific best practices. Although, the study found that knowledge acquisition does not influence organization success among SACCOs in Kenya, it recommends that SACCOs adopt effective knowledge acquisition systems and mechanisms to identify and acquire strategic knowledge that will enhance organization’s success.

5.5.1.2 Knowledge Use and Organization Success
The study recommends that more SACCOs should introduce incentive programs that reward knowledge use to encourage employees to identify new opportunities, promote innovation and improve problem solving. The incentives will also encourage individuals to actively share and apply knowledge. The SACCOs should also set up systems and structures that help to capture expert knowledge and make it easily accessible to employees. The study also revealed that knowledge use influenced organization success among SACCOs in Kenya and thus recommends that SACCOs adopt more ways of utilizing knowledge to enhance organization success.

5.5.1.3 Knowledge Preservation and Organization Success
The study recommends that SACCOs should set policies and procedures on knowledge preservation, and make them clear to employees through awareness training and campaigns, to facilitate knowledge exchange among employees. The organizations should also take advantage of employee awareness initiatives on information security to promote accountability among employees. The study also concluded that knowledge preservation influenced organization success among SACCOs in Kenya and thus recommends that SACCOs continue to devise up to date modes of preserving knowledge to facilitate organization success.

5.5.1.4 Knowledge Sharing and Organization Success
The study recommends that SACCOs should pursue strategic partnerships with other organizations within the industry to promote knowledge sharing. The organizations should also consider incentives, such as rewarding best ideas, to facilitate sharing of ideas and information among employees. Furthermore, the study concluded that knowledge sharing influenced organization success among SACCOs in Kenya and therefore recommends that
SACCOs should actively pursue knowledge sharing strategies, both internally and externally. This enables sharing of new knowledge that becomes a source of competitive advantage for the SACCOs.

5.5.1 Recommendations for Further Research

This study focused on determining the influence of knowledge management processes among SACCOs in Kenya. The results and recommendations provided are thus limited to licensed deposit taking SACCOs within Kenya. Therefore, the study recommends that a similar study be conducted within other industries to give a comprehensive outlook on the effect of knowledge management processes on organization success.

Furthermore, in-depth research on the specific knowledge management processes (knowledge acquisition, knowledge use, knowledge preservation and knowledge sharing) should also be conducted to determine how each is applied within organizations, and how they influence organization performance.
REFERENCES


APPENDICES

Appendix I: Informed Consent Form

My name is Yvonne Mueni Kilonzo, a graduate student in the Masters of Business Administration program at the United States International University – Africa (USIU-A). I am conducting research on “Knowledge Management Processes and Organization Success among Savings and Credit Cooperatives in Kenya.”

I request your participation in the study by completing a questionnaire. Please answer all the questions therein as honestly as possible. The questionnaire will take about 5 - 10 minutes to complete. All participation is voluntary and you may withdraw at any time.

The study does not involve any risks since it is entirely academic. You will incur no psychological or physical harm while taking part in the study. You will also not be charged for participating. The questionnaire is anonymous; therefore, you are not required to provide your name or any other identifying information. Your responses will also be treated with utmost confidentiality and will be used for academic purposes only. Furthermore, there will be no penalties as a result of non-participation. You may skip questions that you don’t feel comfortable answering. The collected data will be stored in the university database and university repository and it will be accessible to authorized individuals.

Your participation is highly appreciated.

For questions or comments regarding this study, please contact the principal investigator Kilonzo Yvonne Mueni, phone number +254 703 572766 or e-mail nthiana.yvonne@gmail.com

As a participant, I voluntarily agree to take part in the study;

Signature of Participant                  Date

_________________________                  ________________

Signature of Researcher                  Date

_________________________                  ________________
Appendix II: Questionnaire

Thank you for taking the time to participate in this interview. Please note that the responses are confidential hence no finding will be attributed to the participant. The questions will be used for analytical purposes only. Please give your honest opinion.

SECTION A: BIODATA

Please tick [✓] as appropriate.

1. Kindly indicate your gender. (Tick as applicable)
   - Male [ ]
   - Female [ ]

2. Please indicate the highest level of education attained. (Tick as applicable)
   - Below secondary school [ ]
   - Secondary school [ ]
   - College [ ]
   - Undergraduate Degree [ ]
   - Postgraduate Degree [ ]
   - Other: [ ]

3. Please specify current job level. (Tick as applicable)
   - Records Officer [ ]
   - ICT personnel [ ]
   - Supervisor [ ]
   - Mid-level manager [ ]
   - Senior manager [ ]
   - Other: [ ]

4. Kindly indicate the number of years worked in the organization. (Tick as applicable)
Below 3 years [ ]
Between 3-6 years [ ]
Between 6-10 years [ ]
10 years and above [ ]

5. Please tick as applicable. Are you aware of the knowledge management processes within your organization?
   Yes [ ] No [ ]

SECTION B: KNOWLEDGE ACQUISITION PROCESSES

This section investigates the knowledge acquisition processes within your firm. Please indicate the extent to which you agree with each of the statements. Kindly use a scale of 1-5 where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree.

<table>
<thead>
<tr>
<th>Knowledge acquisition processes</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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</thead>
<tbody>
<tr>
<td>My organization holds brainstorming sessions to facilitate idea sharing to solve issues</td>
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<tr>
<td>In my SACCO, we use brainstorming to obtain knowledge from experienced employees</td>
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<tr>
<td>My organization benchmarks against other industry players to identify and keep up with the industry trends</td>
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<tr>
<td>Departments within my Sacco benchmark against external departments to identify best practices</td>
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<tr>
<td>My Sacco uses recruitment to fill knowledge gaps within the organization</td>
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<tr>
<td>My organization recruits from a diverse pool of candidates in terms of backgrounds, skills and expertise</td>
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</tbody>
</table>
SECTION C: KNOWLEDGE USE PROCESSES

1. This section investigates the knowledge use processes within your firm. Please indicate the extent to which you agree with each of the statements. Kindly use a scale of 1-5 where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree.

<table>
<thead>
<tr>
<th>Knowledge use processes</th>
<th>1</th>
<th>2</th>
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<tbody>
<tr>
<td>In my organization, problem solving skills have been key in identifying new opportunities</td>
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<tr>
<td>Problem solving speed hastens decision-making processes in my Sacco</td>
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<tr>
<td>My Sacco capitalizes on innovation to meet the changing customer demands</td>
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<tr>
<td>In my Sacco, innovation has helped reduce task errors thus increasing operational efficiencies</td>
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<tr>
<td>My organization has systems and structures to capture expert knowledge</td>
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<tr>
<td>In my Sacco, experienced employees contribute ideas to help solve problems</td>
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</tbody>
</table>
SECTION D: KNOWLEDGE PRESERVATION PROCESSES

1. This section investigates the knowledge preservation processes within your firm. Please indicate the extent to which you agree with each of the statements. Kindly use a scale of 1-5 where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree.

<table>
<thead>
<tr>
<th>Knowledge preservation processes</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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</thead>
<tbody>
<tr>
<td>In my Sacco, we collect and store information in repositories/databases for ease of access</td>
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<td>In my organization, central access of information has fastened solving customers’ issues/inquiries</td>
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<tr>
<td>My organization has clear policies and procedures on knowledge access and distribution</td>
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<tr>
<td>The policies and procedures on knowledge preservation promote knowledge exchange among employees in my organization</td>
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<tr>
<td>In my Sacco, employee awareness initiatives have helped to paint a clearer picture of the possible damages to the organization in case the company’s information security is compromised</td>
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<tr>
<td>My organization holds training programs that have improved employee’s attitude towards compliance to knowledge preservation guidelines</td>
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</tbody>
</table>
SECTION E: KNOWLEDGE SHARING PROCESSES

1. This section investigates the knowledge sharing processes within your firm. Please indicate the extent to which you agree with each of the statements. Kindly use a scale of 1-5 where: 1- Strongly disagree, 2- Disagree, 3- Neutral, 4- Agree, 5- Strongly agree.

<table>
<thead>
<tr>
<th>Knowledge sharing processes</th>
<th>1</th>
<th>2</th>
<th>3</th>
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<th>5</th>
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</thead>
<tbody>
<tr>
<td>In my organization, knowledge sharing systems are easily accessible e.g., intranet, internet etc.</td>
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<tr>
<td>My Sacco has partnerships with other organizations to share industry knowledge</td>
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<td>In my Sacco, we have incentives that facilitates sharing of ideas and information e.g., rewarding best ideas</td>
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<td>My organization has techniques to manage transitioning tactic knowledge e.g., systems for retiring/exiting employees to share their knowledge</td>
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<tr>
<td>In my Sacco, we use training to acquire new skills needed to deliver specific tasks</td>
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<tr>
<td>My organization has programs such as online discussions and mentorship programs to promote professional growth</td>
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</table>
SECTION F: ORGANIZATION SUCCESS

1. This section investigates organization success within your firm. Please indicate your rating on the following success indicators in the organization. Kindly use a scale of 1-5 where: 1- Very low extent, 2- Low extent, 3- Neutral, 4- High extent, 5- Very high extent.

<table>
<thead>
<tr>
<th>Organization Success Indicators</th>
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<tbody>
<tr>
<td>My organization has experienced revenue growth within the last five years</td>
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<td>My Sacco has witnessed growth in member deposits within the last five years</td>
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<td>My organization has had an increase in share capital within the last five years</td>
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<tr>
<td>In my organization, we have launched more innovative loan products within the last five years</td>
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<tr>
<td>There has been an improvement in member access to information in my Sacco within the last five years</td>
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<tr>
<td>There has been an increase in business process automation in my organization within the last five years</td>
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<tr>
<td>My organization has received more awards and recognition within the last five years</td>
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</table>

Thank you for taking time to complete this questionnaire

THE END

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Appendix III: Debrief form

Project Title: Knowledge Management Processes and Organization Success among Savings and Credit Cooperatives in Kenya

In this study the researcher wants to examine the influence of knowledge management processes on organization success among SACCOs in Kenya. The knowledge management processes that the study will examine include knowledge acquisition, knowledge use, knowledge preservation and knowledge sharing processes.

Please note that you have the right to withdraw from the study at any time without any implications to the researcher. If you have any concerns about your participation or the information you provided in light of this disclosure, please reach out to the researcher.

The researcher will also do her best to keep information confidential. Any information that is obtained in connection with this study will remain confidential and will be disclosed only with your permission. In case of any questions or comments regarding this study, please contact the principal investigator Kilonzo Yvonne Mueni, phone number +254 703 572766 or e-mail nthiana.yvonne@gmail.com

If you have questions concerning your rights as a research participant, you may contact the USIU-A Institutional Review Board via irb@usiu.ac.ke

Please again accept my appreciation for your participation in this study.

Sincerely,

Name: Kilonzo Yvonne Mueni
Signature: 

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Appendix IV: IRB Research Permit

USIU-A/IRB/159-2021

12th May, 2021

KILONZO YVONNE MUNJEE
United States International University-Africa
nchana.yvonne@gmail.com

Dear Yvonne,

IRB-RESEARCH APPROVAL.

The USIU-A IRB has reviewed and granted an ethical approval for the research proposal titled “Knowledge Management Processes And Organization Success Among Savings And Credit Cooperatives In Kenya”.

The approval is for twelve months from the date of IRB. A continuing review application must be approved within this interval to avoid expiration of IRB approval and cessation of all research activities. A mid-term report and a final report must be provided to the IRB within the twelve months approval period. All records relating to the research (including signed consent forms) must be retained and available for audit for at least 3 years after the research has ended.

You are advised to follow the approved methodology and report to the IRB any serious, unexpected and related adverse events and potential unanticipated problems involving risks to subjects or others.

Should you or study participants have any queries regarding IRB’s consideration of this project, please contact irb@usiu.ac.ke.

Sincerely,

Dr. Juliana Namada,
IRB chair
Tel: +254 730 116 628
Email: jnamada@usiu.ac.ke
Appendix V: NACOSTI Permit

[Image of the NACOSTI Permit]

This is to certify that Miss. Yvonne Kilonzo of United States International University Africa, has been licensed to conduct research in Baringo, Bomet, Bungoma, Busia, Elgeyoi-Marakwet, Embu, Garissa, Homa Bay, Isiolo, Kajiado, Kakamega, Kericho, Kirinyaga, Kitui, Kiambu, Kiambu, Kirinyaga, Kitui, Kisumu, Kiambu, Kwale, Laikipia, Lamu, Maitland, Makueni, Mandera, Marsabit, Meru, Migori, Mombasa, Murang’a, Nairobi, Nakuru, Nandi, Narok, Nyamira, Nyandarua, Nyeri, Samburu, Siaya, Taita-Taveta, Tana River, Taveta, Tharaka-Nithi, Transnzoia, Turkana, Uasin-Gishu, Vihiga, Wajir, West Pokot on the topic: KNOWLEDGE MANAGEMENT PROCESSES AND ORGANIZATION SUCCESS AMONG SAVINGS AND CREDIT COOPERATIVES IN KENYA for the period ending: 20/05/2022.

License No: NACOSTI/P/21/10701

Applicant Identification Number: 568414

Director General
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Verification QR Code

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