

Management of Tacit Knowledge for Competitive Advantage at Insurance Regulatory Authority, Nairobi, Kenya

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Abstract

Rationale of Study – This study investigated the management of tacit knowledge for competitive advantage at the Insurance Regulatory Authority (IRA) in Nairobi, Kenya. The objectives of the study were: to assess how the management of tacit knowledge management at IRA can bring about competitive advantage, to examine the challenges encountered, and to come up with recommendations for the management of tacit knowledge for competitive advantage at IRA, Nairobi, Kenya.

Methodology – The research used qualitative and exploratory case design. The target population was 85 members of staff at the IRA and a sample of 43. Data was collected using interviews and reported verbatim. NVivo software program was used for the analysis of the study.

Findings – The research revealed that through tacit knowledge management, the Authority had acquired a competitive advantage over other firms thereby demonstrating the importance of tacit knowledge to a firm. Despite this, there were some challenges facing tacit knowledge management at the Authority. These included a lack of commitment from staff and a lack of a policy.

Implications – The study recommended a structured way of tacit knowledge management, the involvement of staff, and having proper policies for managing tacit knowledge, among other strategies. This study's findings can be used to inform policy decisions on the management of tacit knowledge at IRA.

Originality – The study is an original work aimed to contribute to the literature on knowledge management in general.

Keywords

Tacit knowledge, competitive advantage, Insurance Regulatory Authority, knowledge management, Kenya

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1 Introduction

Globalisation, rapid technological advancement, and diffusion of information are changing the competitive landscape of knowledge management and use (Grossman & Helpman, 2015). Currently, it is certain that one of the most important organisational assets that can bring about competitive advantage is tacit knowledge (Neck et al., 2018). Tacit knowledge is implicit in nature and difficult to imitate. It is a tool that, when actively developed and well managed, offers the most opportunity to create enduring and sustainable competitive advantage in organisations (Murumba et al., 2020).

For the insurance sector, the capability of tacit knowledge as a competitive advantage needs to be integrated within the business conception of the organisation as a primary organisational input. This is because business conceptions are necessary for organising otherwise meaningless or ambiguous information into significant agendas and action plans (Neck et al., 2018). This research, therefore, sought to address how tacit knowledge management helps organisations gain a competitive advantage. Organisations are increasingly identifying and appreciating the value of knowledge in their daily operations. As opposed to the earlier practice, knowledge management has taken a central position in the affairs of organisations. This is because organisations increasingly appreciate their human resources as key drivers of the organisation.

Knowledge Management is the process of capturing, sharing, distributing, and usage of knowledge. It is the fundamental immensity to ensure competitive advantage, and thereby, securing competitive advantage is an imperative goal for organisations (Botha et al., 2014). It is this capability of an organisation to create, combine, transfer and store knowledge and to generate solutions from the knowledge for the present and future needs of customers that build a competitive advantage for that particular organisation (North & Kumta, 2016). The long-term prosperity of knowledge-intensive organisations, therefore, depends on their tacit knowledge capability and how effective knowledge management is implemented. With regard to this perspective, the implementation and the use of knowledge management seem to be very challenging for the insurance sector due to “the vast amount of knowledge and intense regulatory environment” (Sarigianni et al., 2016, p.35). The study was conducted at the Insurance Regulatory Authority based in Nairobi, Kenya.

2 Statement of the Problem

Tacit knowledge is regarded as the backbone of organisational performance. Nonaka and Takeuchi (1995) submit that there is extensive understanding that tacit knowledge is a significant occurrence. Nonaka and his associates look at it as the entire source of organisational knowledge. In this knowledge economy era, tacit knowledge has become one of the most important sources of organisational core competitive advantage on account of its imperfectly replicable and imitable attributes. This, therefore, means that if managed and channeled properly, it can turn into the main basis of generating valued advances offering the organisation a clear-cut competitive advantage. When tacit knowledge is communicated and delivered from a specialist to a learner, the growth of an organisation is certain. Nevertheless, not enough emphasis remains put in force on the management of tacit knowledge in several administrations for competitive advantage. Focus has been majorly on explicit knowledge, which is instantly open and available for all. Several organisations, if not all, have the notion that tacit knowledge is complex, difficult to codify and share, and therefore not manageable Garavan et al., (2014).

Management spends considerable resources (money and time) on formal (conferences, seminars, meetings, magazines, brochures) and informal ways (relaxed atmospheres, coffee corners, coffee breaks) of sharing knowledge within organisations. Despite these efforts, organisations seem to be falling short in terms of capitalising on the benefits of tacit knowledge management, and this could be due to a lack of understanding of the carriers, barriers, and enablers which affect it (Kamau & Kwanya, 2018). It is from this background that the researcher embarks on this study to investigate the management of tacit knowledge for competitive advantage at the Insurance Regulatory Authority, Nairobi-Kenya, to come up with recommendations on how tacit knowledge can be best managed in this organisation.

The purpose of this study was to assess how the management of tacit knowledge could give IRA a competitive edge as an organisation. The study's specific objectives were to assess how the management of tacit KM at IRA Nairobi, Kenya, can bring about a competitive advantage; and examine the challenges encountered with the aim of coming up with recommendations in the management of tacit knowledge for competitive advantage at IRA, Nairobi, Kenya.

This study is justified especially by the fact that many organisations are not aware that tacit knowledge is one of the most important organisational assets that can bring about

competitive advantage. The increasing problem of organisations being thrown out of business or finding themselves obsolete can easily be solved by embracing a proper knowledge management program and putting more emphasis on tacit knowledge management. This is because tacit knowledge is one of an organisation's rare, valuable, and difficult-to-imitate resources (Muthuveloo et al., 2017). For the insurance sector, the capability of tacit knowledge as a competitive advantage needs to be integrated within the business conception of the organisation as a primary organisational input (Moturi et al., 2020). The findings of this study will therefore provide a pool of knowledge on the role and contribution of tacit knowledge in building and sustaining competitive advantage at the Insurance Regulatory Authority.

3 Literature Review

The emergence of knowledge management and technological changes to secure competitive advantage has fostered the significance of innovation in businesses (Kaur, 2019). The gravity of operations resting on knowledge to secure competitive advantage expands continuously. The focal point of the studies on this issue is that knowledge, innovation, and performance are fundamental inputs for businesses. The concept of tacit knowledge is generally determined by constituting the mental sets and realising operations (Neethu & Kamalanabhan, 2019). The sources of tacit knowledge are mental models, values, beliefs, perceptions, assumptions, and concepts (Lubit, 2001; Nonaka, 1994). Furthermore, the dynamism of competition entails that businesses should generate knowledge and focus on internal capital resources (Barney, 2019). The characteristics of the components of competitive advantage are difficult to imitate, unique, valuable, and cannot be substituted (Barney, 2019).

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

Tacit knowledge in a firm acquires the shape of personal or combined knowledge (Nonaka & Takeuchi, 1995; Polanyi & Sen, 2009). Polanyi and Sen (2009) categorise personal expertise as knowledge that is rational and nominal. The combined knowledge, on the other hand, is empirical knowledge that is connected by a group of people who exploit this knowledge to accomplish roles with correctness and effectiveness as well. Tacit knowledge regularly needs that one of those previously with that knowledge interacts with the learner during the execution of duties to teach them in pro-active procedures, and hence the organisation needs to take advantage of the competitive advantage of tacit knowledge by building an organisational culture where communities that share mutual desires, benefits and know-how are recognised and associations developed in an atmosphere of trust to allow the sharing of tacit knowledge within the person and or groups where any person at will share with freely and in a secure environment (Smith, 2015).

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

Though the management of tacit knowledge is gaining popularity day by day, it is still faced with several challenges as a concept. Many organisations have not embraced the idea of managing their knowledge, particularly their tacit knowledge (Neck et al., 2018). This, in turn, makes it very difficult to implement strategies that support tacit knowledge management. Organisations do not have a framework for managing their tacit knowledge. This leaves a gap in the management of tacit knowledge. Similarly, employees do not always cooperate when it comes to the management of tacit knowledge (Smith, 2015). Being that tacit knowledge resides in their head, there is a limit to what the organisation can do to get knowledge from the employees.

Previous research largely focused on managing tacit knowledge in general in the organisational context. This research focused on contextualising tacit management to competitive advantage in an organisation. There has been no previous research done in the Kenyan insurance sector, which also presented a research gap. From the literature reviewed, there has been limited research in Kenya in the area of tacit knowledge in organisations. These gaps informed the need for this research.

4 Theoretical Framework

Theories are formulated to understand phenomena and to challenge and extend existing knowledge within the limits of the critical bounding assumptions. It is a structure that can hold or support a theory of a research study, as it introduces and describes the theory which explains why the research problem under study exists (Lechtenberg, 2006). This study adopted Nonaka and Takeuchi's Socialisation, Externalisation, Combination, and Internalisation (SECI) model of 1995, which was established to solemnise a broad standard of organisational knowledge formation. The two scholars categorised knowledge into two classes, namely, explicit and tacit knowledge, and took these two kinds of knowledge as the basic unit of investigation for describing an organisation's behaviour. The knowledge conversion procedure comprises four approaches, tacit to tacit knowledge (Socialisation), tacit to explicit knowledge (Externalisation), explicit to explicit knowledge (Combination), and explicit to tacit knowledge (Internalisation). These four approaches make up the SECI model that enables the conversion of a person's knowledge to combined knowledge through group practices and organisational beliefs.

Nonaka and Takeuchi, (1995) explain their SECI model as follows:

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

Externalisation: is the procession of articulating tacit knowledge into explicit knowledge. When tacit knowledge is made explicit, knowledge is crystallised, thus allowing it to be shared by others, and it becomes the basis of new knowledge. Concept creation in new product development is an example of this conversion process. The

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

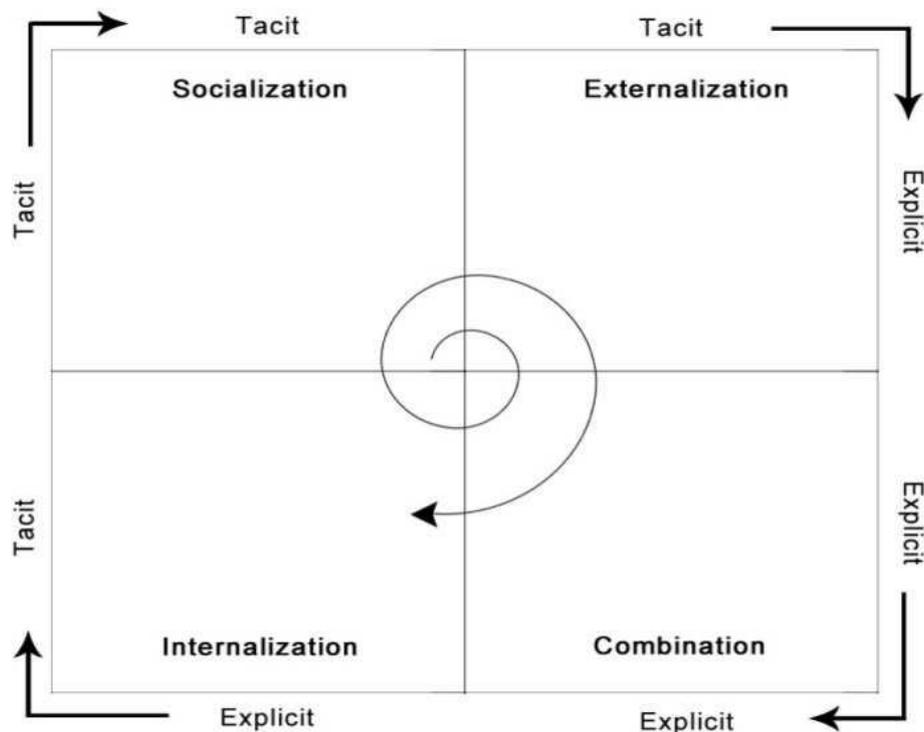


Figure 1: The SECI Model

Combination: is the procession of converting explicit knowledge into more complex and systematic sets of explicit knowledge. Explicit knowledge is collected from inside or outside the organisation and then combined, edited, or processed to form new knowledge. The new explicit knowledge is then disseminated among the members of the organisation. The creative use of computerised communication networks and large-scale databases can facilitate this mode of knowledge conversion. This has been applied at IRA in terms of publications and the resource centre, which combines different sets of knowledge to generate and share explicit knowledge among staff.

Internalisation: is the process of embodying explicit knowledge into tacit knowledge. Through internalisation, explicit knowledge created is shared throughout an organisation and converted into tacit knowledge by individuals. Internalisation is closely related to 'learning by doing'. Explicit knowledge, such as product concepts or manufacturing procedures, has to be actualised through action and practice. For example, training programmes can help trainees to understand an organisation and themselves.

The SECI model was ultimate for the study as it enables the investigator to scrutinise the management of tacit knowledge by the four means of knowledge conversion in the following way; Through socialisation, tacit knowledge, which is equally personal and shared expertise, was collected amongst personalities, groupings, and parties wherever people study and apply it to implement difficult tasks, through comparatively extreme stages of correctness by means of the empirical knowledge achieved (Zaim et al., 2015). This was done in a way that involved the attachment of experts irrespective of their specialised classification, for instance, Superiors and managers at IRA, which the researcher believes created an atmosphere of hope wherever knowledge is pooled past boundaries with no hesitation.

5 Methodology

In this study, the researcher employed a qualitative approach since it allowed the researcher to collect data by gaining a rich, complex, and in-depth understanding of people's experiences from the respondents. By so doing, the researcher was able to gather additional evidence and numerous viewpoints of the subjects ascertained by the respondents. Critical analysis was involved, and at the same time, various strategies were also adopted in tacit KM for competitive advantage at IRA. This study adopted a qualitative approach. This approach helped the researcher examine structures as well as indicators of tacit knowledge management and how they are used. It also helped the researcher explore strong points and flaws and provided a substitute method for tacit knowledge management at IRA Nairobi, Kenya.

This study employed a case study design to describe the phenomenon and the real-life context of tacit knowledge management at IRA for competitive advantage. The reasons for choosing this design included the depth of information gathered in a case study design and the ability to concentrate on one study group as it focused on one single organisation. There are 85 staff members at IRA distributed across several divisions and sub-division (IRA, 2019). The target population for this study was 85 employees working at IRA and distributed across the following divisions and sub-divisions, namely, Human capital development and administration, policy research and development, procurement, consumer education, consumer protection, anti-fraud unit, information and communication technology, finance, corporate communication, legal and technical services which has several sub-divisions as general insurance, technical services, life insurance, composite, special services, supervision and actuarial who formed the target

population. Of the 85 IRA staff, the study purposively selected 43 respondents who were representative of the target population. They were selected based on their understanding of tacit knowledge as a concept. All the divisions and sub-divisions were represented as follows (*see table 1*).

Table 1: Insurance Regulatory Authority divisions

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

Data was collected from the respondents through the use of interviews. Different types of interviews include structured, semi-structured to unstructured. The data collection tool was semi-structured interview questions. The researcher analysed the data that was collected by coding and putting together the data into groupings and sections grounded according to phrases that the respondents employed. To identify the pattern/themes of analysis, a data assessment was made. To convey the findings of the analysis, the use of narratives was employed.

6 Data Analysis and Presentation

There was a response rate of 90.7%, with 39 out of the 43 of the sample population responding to the research. The non-respondents accounted for 9.3% of the respondents. Twenty-one respondents (54%) had stayed with the Authority for a period of time above ten years. For the lengths 0-5 years and 6-10 years, there were 9 (23%) respondents of them. This means IRA retains a majority of its employees. A majority of the respondents, 80%, were between the ages of 41-58 years, meaning a majority of the IRA staff have less than 20 years before they retire from work. The study established that the IRA has made attempts to manage its tacit knowledge, with 90% of the respondents indicating that the organisation had put in place measures to manage its tacit knowledge. Data showed that 92.3% (36) of the respondents agreed that tacit knowledge management has an impact on the overall output of the organisation while 3 (7.7%) of the respondents indicated that tacit knowledge management did not have any impact on the output of the organisation. When probed further to say the specific impact that tacit knowledge management had on the overall output, the responses received were recorded in figure 2.



Figure 2: Impact of tacit knowledge

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

Further, 26 (67%) of the respondents agreed that the organisation actually respects their opinion, while 13 (33%) of the respondents indicated that the organisation does not respect their opinion. The findings showed that 29 (75%) respondents felt that tacit knowledge was instrumental in the organisation gaining a competitive edge over its competitors, while 10 (25%) respondents felt that tacit knowledge was not instrumental in gaining a competitive edge over competitors. Those who responded in the affirmative gave the justifications presented in Figure 3.

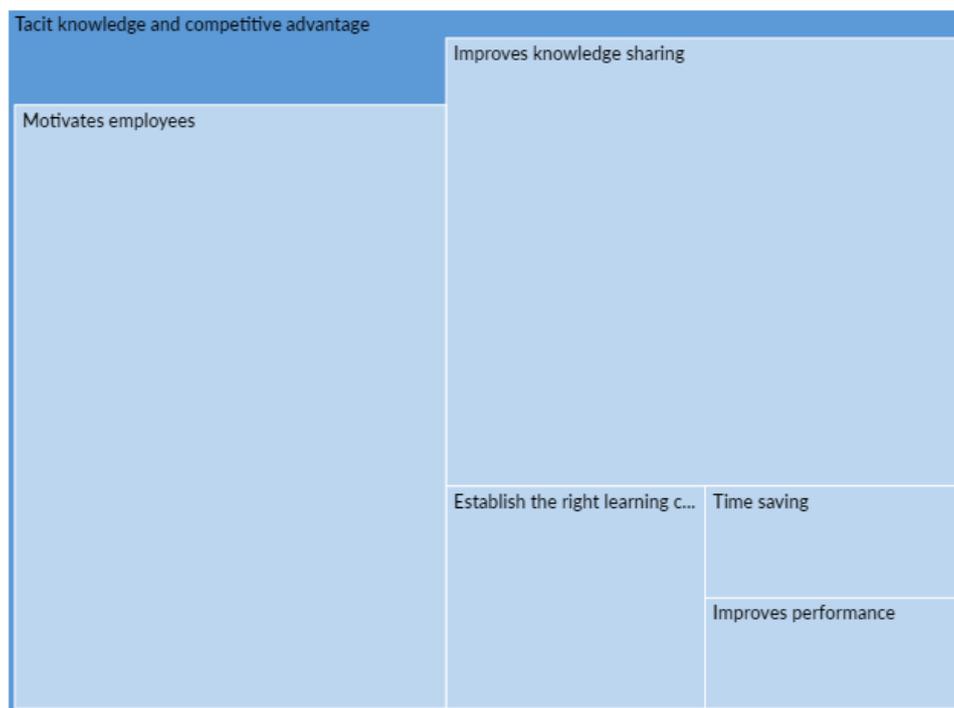


Figure 3: Tacit knowledge and competitive advantage

Figure 3 shows that employee motivation was the most recognised competitive advantage brought about by tacit knowledge. This was followed by the improvement of knowledge sharing and the establishment of the right learning culture. It was also established that tacit knowledge helps in saving time and improvement of performance.

The challenges in managing tacit knowledge identified by respondents included: poor technology, lack of time, lack of innovation, building the knowledge, and culture, lack of capacity by staff, lack of incentives, lack of policies, lack of skilled employees, lack of teamwork, failure to embrace learning and lack of management support.

7 Discussion of Findings

The research established that tacit knowledge has an impact on the overall output of IRA. This was supported by over 90% of the respondents who took part in the study. This further cements the place of tacit knowledge in any organisation, as supported by Mezghani et al. (2016). On the specific impact of tacit knowledge on the overall performance of IRA, some of the points noted, according to their strength, included the fact that it helps in the succession planning in the organisation. This, in turn, ensures the continuity of the organisation in case one individual decides to leave. It helps new staff to adapt to the new environment. Being in a new environment and adapting may take time, especially when information is not flowing. However, with effective tacit knowledge management, an employee easily fits in as information is shared with them fast enough. It improves service delivery, thereby promoting the overall output and performance of the firm. It stores the organisation's history and memory as there will be a source of knowledge on the history of the organisation. It helps in capacity building in the authority because the experts share their knowledge with the other staff members. It additionally provides a conducive working environment for the employees to perform their duties.

The employees of IRA believe that the authority has a competitive advantage by virtue of embracing tacit knowledge management in the organisation. Over 70% of the respondents alluded that the tacit knowledge management strategies employed by IRA contributed to them having a competitive advantage as an organisation. This is because these strategies motivate employees, improve knowledge sharing amongst themselves, establish the right learning culture, save time and enhance the performance of staff at the authority. These findings are supported by several researchers who established that effective tacit knowledge management has the potential to grant a firm a competitive advantage over its competitors (Boiral, 2002; El-Den & Sriratanaviriyakul, 2019; Lubit, 2001; Muthuveloo et al., 2017; Zaim et al., 2015).

The study further sought to establish the challenges encountered in the course of managing tacit knowledge in the organisation. As opposed to the barriers which

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

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

8 Conclusion

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

9 Recommendations

The following recommendations were proposed by the researcher from the findings and conclusions of the study.

- i) The management needs to create a separate department dedicated to the management of tacit knowledge within the authority. This department, in turn, will ensure that the organisation taps into this precious resource.
- ii) There is a need to develop a robust tacit knowledge management program that will guide tacit knowledge activities in the organisation.
- iii) The department needs to have deliberate and planned mentorship sessions that involve the more experienced employees mentoring the junior staff to pass on the knowledge they have.
- iv) The authority needs to prepare internal guidelines/policies that govern tacit knowledge management in the Authority. This will help in the streamlining of tacit knowledge management in the organisation.
- v) Have a proper system for capturing and storing tacit knowledge. Once the knowledge has been captured from the source, make deliberate efforts to store it effectively for long-term use.
- vi) The authority employees need a culture change to have their value and embrace tacit knowledge sharing within the organisation.
- vii) There is a need for employees to appreciate the knowledge owners within the authority as this will motivate them to share their knowledge with the rest of the employees.
- viii) The Authority needs to develop a framework for the management of its tacit knowledge.
- ix) Employees need to embrace the aspect of informal groups where they can share knowledge.

10 Recommendations for future research

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

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

- ii) There is a need to research the general staff attitude towards sharing tacit knowledge within the organisations that they work for.
- iii) There is a need to research the actual quantifiable contribution of tacit knowledge to the overall performance of the organisation.
- iv) There is a need to conduct similar research in an organisation with a well-established knowledge management department and with functional systems. This will help to establish whether putting up systems enhances the effectiveness of tacit knowledge management in organisations.

11 Study implications

There has been a worrying trend in the public sector where the population of older people is quite high. Part of the main questions needing answers is how the organisations will cope once these older people leave employment. This study focused on the management of tacit knowledge, which plays a great role in organisational continuity and competitive advantage. The main implication of this study is that it will play a key role in ensuring tacit knowledge retention and management at all levels of an organisation thereby ensuring work continues regardless of any changes. This is particularly important because change is inevitable.

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