



ACHIEVING INNOVATIVE AND SUSTAINABLE COMPETITIVE ADVANTAGE
THROUGH STRATEGIC KNOWLEDGE MANAGEMENT AND ORGANISATIONAL
LEARNING
(CASE OF BANKING SECTOR IN GAMBIA)

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Approval of the Thesis

ACHIEVING INNOVATIVE AND SUSTAINABLE COMPETITIVE ADVANTAGE THROUGH STRATEGIC KNOWLEDGE MANAGEMENT AND ORGANISATIONAL LEARNING (CASE OF BANKING SECTOR IN GAMBIA)

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Abstract

ACHIEVING INNOVATIVE AND SUSTAINABLE COMPETITIVE ADVANTAGE THROUGH STRATEGIC KNOWLEDGE MANAGEMENT AND ORGANISATIONAL LEARNING (CASE OF BANKING SECTOR IN GAMBIA)

Clement Obisike Enweruzo

Unicaf University

In line with Peter Drucker's view, knowledge has emerged as a key economic resource as well as the principal and preponderant source of competitive advantages. This study has the objective of exploring the capability of the existing knowledge management (KM) and organisational learning (OL) practices of the Gambia banking sector along with evaluating its required KM and OL practices towards achieving industrial innovative and sustainable competitive advantages. The three theories that dominated this study include the tacit and explicit knowledge, the community of practices, and the knowledge workers' theories.

This study adopted mixed methods approach and employed a combination of random and purposive sampling techniques to embody the quantitative and qualitative research methods. A sample of 105 employees drawn from senior, middle and junior levels of 5 randomly selected banks plus 30 sampled banks' customers were used. Questionnaires, interviews, and focus group session were used as data collection instruments. Research hypothesis and research question constructs were tested with SPSS and XLSTAT statistical tools and analytical techniques consisting of Factor Analysis, Cronbach's Alpha, and Correlation Coefficient. Answers to research questions were further derived from descriptive and deductive statistics as well as from the review of related literature.

The findings of the study show that an established culture for knowledge sharing, employees' collaborations, and enhanced information technology infrastructure in the banking sector greatly influence employees' productivity and lead to industrial competitiveness, growth and survival.

With respect to the implications of the research - beginning with research theory, the result of the study has added to the body of knowledge with specific regards to the role of KM and OL on innovative and sustainable competitiveness. It has also helped in highlighting some research gaps thereby creating rooms for further researches. For corporate management, the study has strengthened strategic KM due to the application of best practices and strategies. It has also helped in improving productivity, efficiency and competitiveness in the banking sector due to greater workplace collaborations and the application of the most appropriate business processes.

Keywords: Knowledge, Knowledge Management, Learning Organisation, Organisational Learning, Innovation, Strategy, Sustainable, Competitiveness, Competitive Advantage.

Declaration

I declare that this thesis has been composed solely by myself and that it has not been submitted, in whole or in part, in any previous application for a degree. Except where states otherwise by reference or acknowledgment, the work presented is entirely my own.

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Dedication

This work is dedicated to my family, close friends and loved ones who believed in me for their prayers, sacrifices, encouragements and moral supports toward the realisation of this dream.

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LIST OF ACRONYMS / ABBREVIATIONS

ACRONYM	DESCRIPTION
CA	Competitive Advantage
CAP	Change Acceleration Process
CBG	Central Bank of Gambia
CBN	Central Bank of Nigeria
CoP	Community of Practice(s)
CRS	Credit Reference Bureau
CSF	Critical Success Factor
CSR	Corporate Social Responsibility
DSS	Decision Support Systems
EIS	Executive Information System
ERP	Economic Recovery Programme
ESS	Expert Support Systems
GBoS	Gambian Bureau of Statistics
HBR	Harvard Business Review
IC	Intellectual Capital
IT	Information Technology
KC	Knowledge Creation
KI	Knowledge Innovation
KM	Knowledge Management
KMP	Knowledge Management Process
KMS	Knowledge Management Systems
KS	Knowledge Sharing
KT	Knowledge Transfer
KW	Knowledge Worker(s)
LO	Learning Organisation
MBO	Management By Objectives
MIS	Management Information Systems
OL	Organisational Learning
OLP	Organisational Learning Process
PSD	Programme for Sustained Development
R&D	Research and Development
RBV	Resource-Based View
RQ	Research Questions
SCA	Sustainable Competitive Advantage
SC	Social Capital
SCB	Standard Chartered Bank
SECI	Socialization, Externalisation, Combination & Internalization
SIS	Strategic Information Systems
SKM	Strategic Knowledge Management
SPSS	Statistical Package for the Social Sciences
SSA	Sub-Saharan African
SWOT	Strengths, Weaknesses, Opportunities, and Threats
TQM	Total Quality Management

WB	World Bank
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CHAPTER ONE

1.1. BACKGROUND OF THE STUDY

The origin and practice of KM in the banking sector can be traced to 1996 at the World Bank (WB) from where it spread to other banking institutions in various advanced economies, and later to several cities in developing economies such as UAE and other countries in Asia (Easa, 2019). Furthermore, it is important to note that in the past several decades, so many techniques and tools such as MBO (Management by Objectives), TQM (Total Quality Management), DSS (Decision Support Systems), SIS (Strategic Information Systems), MIS (Management Information Systems), ESS (Expert Support Systems), EIS (Executive Information Systems), SIS (Strategic Information Systems), etc. have all been popularized to enhance the effectiveness of decision-making at the strategic level.

While these techniques contributed in various dimensions to corporate survival, growth and improvement, the twenty-first century global business environment is increasingly becoming unpredictable and very dynamic. The global business competitive strategy is experiencing a paradigm shift which goes to suggest that an organization's attainment of competitiveness and corporate objective will largely depend on its ability to align its strategies and practices with the current dynamic business landscape, as well as efficiently and effectively harnessing the skills and intellectual asset of its workforce. So the effective management of knowledge has emerged as one of the contemporary organisations' most potent source of competitiveness.

This research uses the Gambia banking industry which falls within the service sector as case study. There are about twelve commercial banks in the Republic of Gambia – all of which are striving for competitive edge as well as economic growth and survival in a small market of about 2 million human population. The corporate headquarters of all these banks are located in Banjul – the political capital and economic nerve centre of the country. This study seeks to both add to existing knowledge and to create new knowledge through the exploration of relevant literature and analysis of the degree to which the strategic management of knowledge and the practice of organisational learning can give rise to a firm's attainment of innovative and sustainable competitiveness. The study begins by conceptualising and defining the key terms of the topic such as the concepts of knowledge, knowledge management, strategic management, organisational learning, competitive advantage, innovation, and sustainable competitiveness. This will be proceeded by the critical review of related literature on the contexts of strategic KM and organisational

learning as germane for industrial innovation and sustainable competitiveness in the contemporary world business environment.

The study further builds on the above definitions and evaluates the competitive requirements of KM and organisational learning with regards to their capability of delivering industrial competitiveness, organisational improvement, as well as survival and growth. The review of related literature will establish the grounds for comprehending and appreciating further contributions of the research. The research approach will involve the use of mixed research methods with research triangulation design which combines the features of quantitative and qualitative research methods.

The findings of this study will indicate the relevance of KM and OL towards the innovative, sustainable, and competitive advantages of firms, especially the financial institutions. Also, the research outcome is expected to further show the correlation between KM and OL, and innovative and sustainable competitiveness. The outcome of this study is expected to enhance the smooth flow and easy accessibility of corporate information within the banking institutions with the aid of appropriate information technology - thus delivering optimal results to the Gambia banking sector.

1.2. OVERVIEW OF THE GAMBIA BANKING SECTOR

The Gambia banking sector has about twelve banks – with eleven of them being conventional commercial banks and one of them being an Islamic bank. The sector represents around 90% of the country's financial service system. The Central Bank of Gambia (CBG) is solely responsible for the regulation and supervision of the Gambian financial industry. The key legislative instruments used for the regulation and supervision of Gambian banks include the Central Bank Act of 2005, the Banking Act of 2009, and the Anti-Money Laundering and Counter Financing of Terrorism Act of 2012 (Drammeh, 2015).

The Gambia banking sector predominantly consists of Nigerian banks' subsidiaries which basically operate independently of their parent entities with Gambian firms being the majority owners. The Gambia banking sector is very liquid with most of these banks being profitable as well as meeting the capital adequacy and solvency requirements of their central banks. However, notwithstanding the profitability of this sector, the local banks inexplicably rely on the State's 'Treasury Bill' assets for the investments of their funds. Also, due to very high interest rates, there is limited lending of funds to individuals and corporate entities though foreign corporate accounts opening in Gambia is not restricted. Foreign investors are freely allowed to effect funds repatriation via the Gambia banking system (Export.gov, 2019).

According to Agu (2004), the major roles of the Gambia banking sector include making financial resources available towards meeting private and corporate borrowing needs, providing the amenities required for the collection and investment of cash savings, and the provision of efficient mechanisms for making payments. Gambia is a small West African country with few commercial banks and a small banking market. However, there are strong indications that the Gambia banking sector has been underperforming with regards to the above stated roles due to a strong regulatory framework, the small banking industry, and a limited number of commercial banks.

Following a report by the Gambian Bureau of Statistics (GBoS) as published by GIEPA (2015), there are currently about 12 licenced and operating banks in the Gambia. Considering the social demography which consists of urbanised and rural settlements – with a greater proportion of its citizens living in the rural areas without quick and easy access to banking and cash transfer services. The difficulty in having access to banks and money transfer services is heightened by problem of poor infrastructure and public

transportation in the rural areas. This social challenge lends its voice to the need for a state-of-the-art technological infrastructure and innovation in the Gambia banking industry through an institutionalized culture of strategic KM and OL practices.

On his part, Nyockeh (2016) voiced that the Gambia's Central Bank governor stated earlier in 2016 that the banking industry in Gambia has experienced accelerated growth in the last few years due to convergence of favourable monetary policies, industrial inflows of foreign direct investments and a heated competition as a result of the growing number of banking institutions in the nation – rising from just five banks in 2005 to about twelve banks in 2015. The Central Bank's governor however noted that in spite of the economic reforms and fast growth being experienced in the banking sector, accessing and utilization of proper financial services still remain low. According to the governor of the apex bank, indicators in the financial sector attest to the manifest superficiality in the Gambia financial sector where below 20% of the country's adult population maintain bank accounts. Judging from year 2015 statistics, the low level of financial intermediation which showed 29.7% low loan to deposit ratio and 11% credit to the private sector is not enough to deliver effective and sustainable economic growth. Also, the high interest rates, administrative costs and collateral required for loan facilities in the Gambia banking sector in comparison with other sub Saharan economies are too high and consequently discourages investments.

The CBG governor further stated that in 1985 the liberalisation of the Gambian financial sector was birthed under the umbrella of the Economic Recovery Programme (ERP) which was later superseded by the Programme for Sustained Development (PSD). The aim of these two programmes was to stimulate the advancement of competitiveness in the Gambia banking system as well as efficiency in the Gambian financial markets. Reforms in the Gambia banking sector included adopting a cautious credit policy position which aimed to limit domestic credit growth especially net credit to the State in order to curb inflation and crowded private investment, deregulate the interest rates, abolish credit ceilings and rationing of credit, and putting an end to prioritizing of lending to agriculture.

The report noted that some countries have been able to attain high rate of growth using in-depth financial systems and inclusion. The major aim of CBG's financial and banking reforms is to enhance the Gambian financial system's safety and soundness while simultaneously upholding financial inclusion. The CBG in partnership with Gambian commercial banks instituted the Gambian premier Credit Reference Bureau (CRB) by enabling information sharing among banks on borrowers, and ensuring the openness of

borrowers' ability to pay back loans, which serves as great benefit to honest borrowers (Nyockeh, 2016).

1.3. STATEMENT OF RESEARCH PROBLEM

The achievement of sustainable and innovative competitiveness through strategic KM and OL has become one of the greatest challenges of contemporary business organisations. Several articles have been written on the roles of KM and OL in the attainment of organisational and industrial competitive advantages. Renowned authors have noted that the survival, growth and competitiveness of any organisation depend on its ability to fully develop and harness the explicit and tacit knowledge and skills of its employees. Orga et al. (2018) reflected on the opinion of Drucker that knowledge has emerged as a core economic asset as well as the principal and overriding base for competitive advantages. The authors further noted that as organisations strive for competitive advantages in the world market, important consideration should be given to the key element of knowledge management.

Simaskiene (2014) posited that the main purpose of KM is for corporate entities to have the ability to translate the knowledge and skills of their employees into a competitive advantage that can only be sustained by effectually and rightfully channelling their intellectual resources. The author also asserted that a competitive advantage-based knowledge management is obtained from good knowledge management practices, sound operating procedures and business initiatives which aim at securing a competitive edge. On his part, Hovland (2003) while citing the experience of McElroy (2000) distinguished the first generation of knowledge management strategies from the knowledge management strategies of the second generation. He viewed the first dispensation of knowledge management strategies as focusing on the regulation and governance of the knowledge and knowledge sharing practices that already exist within an entity while the second dispensation of knowledge management strategies give emphasis to the enhancement of requirements for innovation and the creation of new knowledge.

Furthermore, Garvin (1993) posited that a learning organization is that organization which has developed skills for knowledge creation, acquisition and transfer; as well as demonstrable skills at the adaptation of its behaviour towards reflecting the new knowledge, insights and understanding. According to Oye et al. (2011), knowledge when managed resourcefully, embodies an organisation's Critical Success Factor (CSF) under the contemporary dynamic and highly competitive world business landscape. Innovation on its part has become an issue of top strategic priority due to the necessity for firms to react to growing global competitiveness and advancements in technology that have proven

over time that the concept of innovation is a strongly significant factor for competitive advantage. Hernandez (2010) describes innovation as an organization's lifeblood - without which no organization experiences growth nor survival.

However, despite the numerous studies surrounding the subject of KM and OL as veritable tools for industrial competitiveness, research gaps still exist with regards to the degree to which strategic KM and OL practices are able to deliver such competitive advantage that is sustainable. To guaranty continued growth and survival, there is need for organisational competitiveness to become both innovative and sustainable. Existing studies have come short in addressing the question of sustainability and innovativeness with regards to competitive advantage. As posited by Nawab et al. (2015), the benefits of KM should transcend the facilitation of innovation process collaboration, and should also include the identification of gaps existing between knowledge base and alternatives to filling such gaps.

In his research abstract, Easa (2019) submitted that knowledge management practices in the banking sector as witnessed in advanced economies such as USA, UK and Germany etc. are both human and technology oriented while knowledge management studies in developing economies are exploratory – in which quantitative data are used to examine the degree to which the banking sector understand the significance of KM and how it is being practiced. In addition, the author agreed that very little research has been carried out on ways of connecting knowledge management in the banking sector to other associated topics as innovation, risks management, and the retention of customers.

Secondly, there is need to ensure an institutionalized culture of corporate knowledge retention through the transfer and sharing of the tacit knowledge and skills of employees which cannot be found in textbooks and databases by promoting a culture of friendship and mutual relationship among the workforce, as well as job enrichment, job satisfaction, and robust employee retention policies. This becomes very crucial because once employees with such knowledge leave the organisation with their skills, such knowledge becomes lost. Besides, when an organisation loses an employee with a rare skill to a competitor, this may spell doom to the organisation.

Alrawi and Elkhatib (2009) assert that an organisation's management is responsible for stimulating workers' motivation towards accessing the relevant sources of knowledge as well as encouraging them to share their knowledge. The authors hold the view that modern

day organisations should focus on the adoption of inter-departmental knowledge sharing strategies, cost and time savings, as well as operational efficiency improvement. Knowledge management practices should aid organisations in focusing on ways of systematically utilizing and reusing knowledge. In doing so, the organisation can find out its position with regards to competitive knowledge so that it can define its strategic knowledge gaps. Generally, knowledge management should focus on such procedures which include creating, acquiring and sharing of knowledge, as well as the cultural, social and technical platforms which support them.

Thirdly, the achievement of innovative and sustainable competitiveness in the twenty-first century can only be attained on the platform of efficient and state-of-the-art information technology infrastructure – hence there is a compelling need for Gambian financial institutions to embrace modern technology geared towards the effective management of such knowledges that are necessary for their long term competitiveness. According to Alrawi and Elkhatib (2009), though KM cannot be described as a technology, it is significant to note that knowledge management thrives on the wheels of technology. There has to be a well-defined policy for an organisation to be constantly developing and a realization that its success depends on the practice of new experiences and ideas as well as the adoption of initiatives which support such discoveries within the organisation. Also, the authors shared the experience of Gold et al. (2001) and posited that there is need for employees within an organisation to develop the required knowledge management skills and know-how, and that information technology skills which can aid them in retrieving information for decision making should form part of such skills.

Fourthly, there is need for the Gambia banking sector to truly reflect the character of a learning organisation by developing skills and strategies for knowledge creation, acquisition and transfer, as well as demonstrating skills for the alignment of its behaviour towards the reflection of the new knowledge, insights and understanding. According to Nawab et al. (2015), middle managers who are also known as knowledge engineers should step up to the role of creating and utilizing knowledge for innovative tasks instead of merely serving as a bridge between executive management and front-line managers. There are presently no documented studies that examine the role of middle management with regards to knowledge management and innovation. Alrawi and Elkhatib (2009) opine that the successful implementation of knowledge management can only be possible with the joint effort of many variables which include the degree of management's belief on the effect

of KM, the technology in use, the prevailing organisational culture, and the management of human resources.

Finally, this study shares similar sentiment with Dykman (1998, as cited in Bourini et al., 2013) that although knowledge management has emerged as a leading strategic solution provider which utilizes information technology infrastructure, the concept of strategic knowledge management remains a new theory which has not yet gained a clear and precise definition, and as a result is still an evolving concept. Thus this study is posed with a further problem of understanding the concept of strategic KM in the Gambia banking sector because the concept still appears to be ambiguous. Consequently, there is need to authenticate the instruments of knowledge management that will enable the Gambia banking sector in initiating and appropriating a knowledge management and organisational learning portfolio which views knowledge management as neither a new concept nor a single technique, but rather as a holistic strategy and a systemic discipline that provides ways of creating and deploying relevant information, as well as offering information processing techniques that will aid employees in accomplishing their tasks.

1.4. STATEMENT OF RESEARCH PURPOSE

The purpose of this research is to evaluate the degree to which strategic KM and the practice of organisational learning can crystalize into the attainment of innovative and sustainable competitiveness in the Gambia banking sector. Since KM and organisational learning have become the most effective sources of competitive advantages especially for the 21st century service industry, there is need to further investigate how financial service institutions can fully accelerate economic growth and survival, maintain competitive edges, and gain innovative and sustainable competitiveness under the current dynamic global business environment. For more than five decades, world economies have considered economic growth as a crucial objective. The financial and banking sector play very important roles in economic growth and emerging trends in the banking sector also give rise to accelerated economic development.

Globally, empirical researches have proven that banks are vital tools for the improvement of any economy's productive capacity. The importance of the banking sector for economic development comes through the banks' deposits attraction roles from savers; their loan provision roles to boost production and investments; their contribution to initial investment projects capital formation; and their economic expansion creation ability to other sectors of the economy such as trade and industry, mineral mining and agriculture, etc. (Abusharbeh, 2017). According to Douglas (2008), the banking sector serves as the nucleus and life force of any operative economy. It is the key to a nation's economic growth and advancement. The banking sector is necessary to unlock a nation's wealth, create jobs and business opportunities, and facilitate commercial activities. It also serves as a vehicle for the participation of firms and private individuals in the world economy. Moreover, a well-functioning banking sector, provides opportunity for customers to enjoy sound and assigned interests in a stable and fledging society.

Furthermore, a report from Norges Bank (2019) states that a well-performing financial industry is key to a contemporary global economy and that the banking sector plays very crucial roles in the society. As a result of these, the banking sector must therefore be competitive both during economic upturns and downturns because the failure of the banking sector in the performance of these roles will quickly leave the entire economy with far-reaching consequences that will even expose the banking sector itself to great shock. Thus, in line with the views of Bourini et al. (2013), this study seeks to highlight the nature of organisational learning and strategic management of knowledge in the Gambia banking

sector which is considered as one of the most important industries for driving economic development in Gambia. The study will be very vital towards showing the impacts of strategic knowledge management in managing various systems within the Gambia banking sector. Most importantly, this study will seek to address two broad questions which include whether innovative and sustainable competitiveness can be attained through the application of modern IT infrastructure and institutionalized KM culture; as well as attempt to find out the levels of learning orientation, shared vision, trust and relational ties which exist within the Gambia banking sector.

This study will adopt the mixed research methodology with a research triangulation design and will aim to evaluate the strategic knowledge management imperatives, the organisational learning practices and procedures, and the innovative and sustainability concepts as they affect industrial competitiveness within the financial service industry. The study will make use of questionnaires, face to face interview and focus group sessions as data collection instruments. The questionnaire will contain well-ordered set of structured questions which are tailored towards addressing the research questions.

Research participants will be recruited from the banking institutions using stratified random sampling technique in support of the questionnaire data collection tool, while the purposive sampling technique will support the interviewing and focus group data collection tools. Primary data will be gathered from various levels of management comprising of the executive or senior management, middle management, and non-managerial staff levels from about five randomly selected banks in the country. The study will be carried out in Banjul – the political capital and economic nerve centre of the country in order to make it very representative. Secondly, since the study targets the banking and financial institutions in the service sector – all of which have their corporate headquarters in Banjul, focusing the study within the greater Banjul becomes most appropriate.

1.5. RESEARCH AIMS AND OBJECTIVES

This research aims to demonstrate that the realization of innovative and sustainable competitiveness in the Gambia banking sector is driven on the wheels of strategic KM practices and a culture of organisational learning. The study also aims at identifying the organisational factors required for the advancement and enhancement of organisational learning and knowledge management in the Gambia banking and financial institutions. The study further aims to present clear justifications for a detail study into the extent to which the Gambia banking sector can attain competitive advantage by strategically managing knowledge and practicing organizational learning.

Also, it aims at fully addressing the research questions and testing the hypothesis of the study by researching and reporting on the correlations between the variables of strategic KM and, and the level of competitiveness of banking institutions within the Gambian business environment. Moreover, this study is aimed at discovering how Gambian financial institutions can acquire, create, utilize, share, and transfer such knowledge asset that are pertinent to their growth, survival, and industrial competitiveness. Finally, the study aims to close the research gaps highlighted through the review of prior and existing researches on the subject of strategic knowledge management and industrial competitiveness concepts in order to realize its key objectives.

The path to realizing the above aims of the study include the exploration of relevant academic and online sources together with the analysis of primary data to discover how the Gambian financial institutions can achieve such industrial competitiveness that will be both innovative and sustainable through the application of strategic KM practices and organisational learning culture. The above aims will further be realized through the path of reviewing and analysing the following concepts: knowledge, tacit and explicit knowledge management, organisational learning, innovation and sustainable competitiveness; and the evaluation of the ability of these concepts to deliver competitive advantages.

The main objectives of this study include the following:

1. This study has the objective of discovering the capability of the existing KM and organizational learning practices of Gambia banking institutions in delivering innovative and sustainable competitiveness.

2. The study further has the objective of determining the KM and organizational learning practices needed by the Gambia banking institutions in order to achieve innovation and such competitive advantage that is sustainable.
3. The study seeks to provide an all-inclusive assessment model of the capabilities of knowledge management as well as determine if this model which has succeeded in advanced countries is applicable in the context of undeveloped economies as Gambia.
4. This study has a further objective of explaining the inter-relationships between the various components of knowledge management competencies together with their effects on a company's competitiveness.
5. It also has the objective of finding out the effects of the correlation between KM and a culture of organizational learning on one part, and innovative and sustainable competitive advantage on another part.
6. Additionally, the study has the objective of determining the various factors influencing the Gambia banking institutions in adopting KM and a culture of organizational learning towards achieving innovative and a sustainable competitiveness.
7. The seventh objective of this study is to serve as a guide towards enabling the Gambia banking institutions in becoming more competitively effective and operationally efficient, and for all their workers to have a very clear and shared appreciation of KM and organizational learning concepts and practices within the banking industry.
8. Finally, this study has the objective of providing a platform for the management of the Gambia banking sector in ensuring that their employees are able to provide comprehensive, accurate and reliable information whenever required, and at any point in time in course of their day to day tasks.

1.6. RESEARCH QUESTIONS AND HYPOTHESES

RESEARCH QUESTIONS:

Chalmers (2010) describes research questions (RQ) as questions that a specific research seeks to find answers to. Usually, an investigator sets out to address a number related questions in any study. Research questions are generally very crucial as a result of their fundamental roles in the study. Thus, defining them accurately and unequivocally is of uppermost importance. Ellis (n.d.) on his part conceptualized research questions as essential questions that have the goal of addressing the main subject of a given research project. Research questions integrate principal expressions that both dictate the research and its approaches. They also encapsulate those questions that give rise to embarking on the study which hold the primary aim of creating new knowledge. With respect to scope, research questions are usually not too narrow and not too wide - because they are typically clear-cut, categorical, exact, and complex. They are normally the basic most vital part of a research and represent the basis of the entire study given that they bring the specific benefits of investigating the topic to focus. They provide well-defined paths for the research's process. Research questions also help to influence the research study's related literature review in addition to the data collection techniques, as well as the kind of questions that will be advanced. Above all, research questions help the investigator in reflecting on the likely approaches others will use in evaluating the study.

The main research question for this study is:

To what extent can strategic KM and the practice of organizational learning promote the attainment of innovative and a sustainable competitiveness in the Gambia banking sector?

Sub Research Questions:

- RQ₁: Will an increased degree of shared vision at the corporate level lead to an increased degree of knowledge sharing?
- RQ₂: Will an increased degree of sound relational ties and mutual trust between group members result in an increased degree of knowledge transfer?
- RQ₃: Will the availability of state-of-the-art IT infrastructure give rise to an increased level of management of knowledge assets and organizational learning culture?

- RQ₄: Can the roles of middle managers towards the creation and management of corporate knowledge and innovative banking practices be established?
- RQ₅: Will the existence of documented operating guidelines and policy manuals give rise to an increased organizational learning orientation and sustainable competitive advantage?
- RQ₆: Can Gambian banks align the behaviour of their employees towards reflecting the new knowledge and insights they gain per time in their daily activities?
- RQ₇: Will an increased organizational learning orientation give rise to an increased degree of sustainable competitive advantage?

RESEARCH HYPOTHESES:

According to Kabir (2016), the term hypothesis refers to a tentative statement concerning the solution to a given problem. It offers an answer to a problem which is to be empirically verified or validated on the basis of some justifications. Hypothesis comprises of two words consisting of 'Hypo' which implies the composition of two or more variables that are to be verified; and 'Thesis' which implies a statement regarding the solution to an issue or problem, or the status of the said variables in the particular frame of reference. Hypothesis can also be described as a proposition concerning the conceptual and factual elements. It represents an intelligent guess over the solution to an issue or problem. It is a tentative report of the association between two variables or more.

A hypothesis is usually a precise and testable prediction of what a researcher expects to happen in his/her study. For a hypothesis to be complete, it must contain three elements namely - the variables; the population; and the relationship which exists between these variables. On their part, Mourougan and Sethuraman (2017) describe a hypothesis as a tentative report which accounts for an array of facts and is capable of being tested through further investigation. A hypothetical statement should express the relationships between two or more variables that are measurable, and should include clear inferences for the testing of the specified relationships.

The relevant hypotheses for this study include the following:

- H₀: Sharing of Vision - an increased degree of shared visions will result in an increased degree of employee productivity.

H₁: Orientation for Learning – an increased degree of orientation for organisational learning will lead to an increased degree of organisation learning culture.

H₂: Sound Relational Ties – an increased degree of sound relational ties between teammates will give rise to an increased degree of tacit knowledge transfer.

H₃: Knowledge Sharing – an increased level of knowledge sharing will give rise to increased degree of competitive advantage.

H₄: Strategic KM - the application of strategic KM practices will give rise to an increased degree of sustainable competitive advantage.

H₅: Knowledge Asset – improved management of knowledge asset will result in continuous innovation.

H₆: Effective IT - existence of state-of-the-art IT infrastructure will give rise to a higher degree of innovation.

Please see Appendix 1 for the conceptual model for hypotheses relationship.

1.7. NATURE OF THE STUDY

This research which centres on the achievement of innovative and sustainable industrial competitiveness thru strategic KM practice and organizational learning culture will be carried out with the use of mixed research methods - thus combining the features of both qualitative and quantitative research approaches. The ethnography methodology which studies both personal and organisational culture will be applied for this study (Kane et al., 2006). The ethnography methodology supports the qualitative research approach as well as the inductive and descriptive designs. Organizational ethnography is concerned with organisational culture. Singh and Dickson (2002, as cited in Emerald Publishing Ltd, 2020) assert that while organizational culture finds its existence in the minds of those individuals that constitute the organization, organizational ethnography involves the frameworks under which social relationships occur among the actors that are focused towards specific goals.

This study will adopt the pragmatism research paradigm which is compatible with the mixed methods research as well as embodies the quantitative and qualitative research approaches (Hall, 2013). In line with the adopted research methods for this study, the most applicable primary data collection instruments for this study include the quantitative approach-based administration of structured questionnaire, as well as the qualitative approach-based face-to-face interviewing and focus group session. The detailed related literature reviews on this topic will represent the secondary source of data collection. Analysis of quantitative data will be made through statistical analysis using the IBM SPSS and XLSTAT statistical tools. Statistical techniques will include factor analysis, Cronbach's alpha, and correlation coefficient computations presented in tables, graphs and charts, while the techniques of content analysis, discourse analysis, and narrative analysis – for the analysis of information gathered through social data contents, face-to-face interviewing transcripts, and focus group sessions will be applied for qualitative data analysis.

In evaluating the research design for this study, it is interesting to note that Akhtar (2016) describes research design as the context of framework that binds all elements of a research project. Numerous authors have also conceptualized it as the collection of relevant requirements for gathering and analysing research data in a way that aims to use process and economy in combining the research's purpose with its significance. Research design can be further seen as the strategy, plan, pattern and enquiry which is organized in a manner that seeks answers to the central research questions. Research design predicts and stipulates the apparently several decisions associated with collecting, processing and

analysing of research data, as well as provides a smooth basis for the decisions. It is also a master plan which defines the procedures and techniques for the gathering and analysis of required information. This concept gives focus to the coherent technique for assembling the correct details which aim for economy and methodical interpretations. According to Sileyew (2019), it is also the conceptual or background framework upon which a research study is undertaken. Research design offers a blueprint for data collection, as well as for evaluation and analysis of research data.

Just like research design, Blankenship (2010) postulates that research process is a description of the logical steps which focus on objectivity and the gathering of a series of information that will be evaluated in order to support the investigator towards reaching a conclusion. It is applicable to all researches and evaluative projects regardless of the research method used. Research process adopts systematic procedures towards the testing of notions and dispositions. It makes research documentation possible in such a way that gives room for others to embark on the same research again.

1.8. SIGNIFICANCE OF THE STUDY

This research will be significant in three broad areas comprising of its contribution to theory, its contribution to methodology, and its contribution to organisational management and business society. Firstly, with regards to the contribution of the study to theory, this study will add to the body of knowledge especially in the area of knowledge management, organisational learning, and industrial competitive advantages. It will also serve as a ground for further research through the identification of the knowledge gaps which will emanate from the research. Since the management of knowledge has emerged as a key strategic instrument for the sustenance of organisational competitive advantage, it will be possible for researchers to comprehend the evolving competitive issues and the ways banks are getting positioned in the financial markets in order to enlarge their customer bases. For scholars, the findings of this study will add to the current body of knowledge on financial institutions' competitive strategy practices. It will help in making information which justify further research on this subject available.

Moreover, the study will be significant in principle towards addressing the research gaps which still exist with regards to the degree at which strategic KM and the culture of organisational learning are able to deliver a sustainable competitive advantage as well the problem of the inability of existing studies to address the question of sustainability and innovation in relation to competitive advantages. The study will contribute to theory by advocating for the development of KM practices in the banking institutions of under-developed economies such as Gambia from being just exploratory – in which quantitative data are used to examine the degree to which the banking sector understands the significance of KM and the way and manner it is being practiced, to the level of being both human and technologically oriented - as is obtainable in advanced economies such as USA, UK and Germany. The study will further contribute to theory by highlighting and bringing to focus the benefits of knowledge management in a manner that transcend the mere facilitation of innovation process collaboration, but such as includes the identification of gaps existing between knowledge base and alternatives to filling such gaps.

Secondly, the study will contribute to research methodology as it will in the widest possible terms help in the understanding of not merely the outcome of scientific investigation, but the process of the enquiry itself. Thus, it will help in ensuring adherence to the process of research investigation such that the enquiry is undertaken critically, conscientiously, factually and rationally with the desired goal of discovering new knowledge which will help in dealing with the issues. One of the major research gaps for this study with respect to

methodology is the significant ambiguity surrounding the knowledge management terminology that has given rise to split debate on the subject. While KM is a complex subject that combines a wide range of issues, recent findings show lack of consistency in the existing debate on KM initiatives that either emphasize the hard aspects at the detriment of the soft aspects, or vice-versa. Hence, this study will contribute to research methodology by giving increased scrutiny to the manner in which research studies on knowledge management and organisational learning are carried out (Ibrahim, 2017).

The study will further contribute to methodology as it will help in emphasizing the management of explicit knowledge - notwithstanding the strong recognition placed on the significance of tacit knowledge. It will help researchers to appreciate how to stick to their stated methodological stance and applying such methodology during the course of their primary research. It will also help researchers in asserting the suitability of a given methodology for contemporary research studies on KM. The study will also contribute to methodology by considering the use of ethnography as a platform for appreciating the deeper personal aspects of knowledge. The application of ethnography is contended to give emphasis to observation under a close cultural setting by offering a possibly best approach for carrying out a knowledge management-based research as a result of its concentration on a group as well as in providing an analysis of the way such group members interrelate with one another (Kane et al., 2006).

Thirdly, this study will benefit the management as it will make the strategic management of knowledge to be more effective due to the application of best strategies as well as industrial best practices and techniques. It will also enhance organisational productivity and efficiency as a result of greater workplace collaborations and the adoption of the most suitable business processes. Moreover, the study will help in standardizing processes, and give rise to a more responsible means of accessing information which will crystalize into quicker and enhanced process of decision-making. Furthermore, the study has the significance of helping corporate management in finding solutions to basic business issues and enable companies in minimizing the loss of technical know-how through the acquisition of tacit and explicit knowledge. The study will also be beneficial in promoting the creation of new knowledge through information sharing within the banks and in so doing, will give rise to the attainment of corporate competitiveness.

This study will further contribute to the field of strategic management particularly in the all-important concept of industrial competitiveness. Moreover, corporate management will find

the results of this study very beneficial as it will inform them of the required practices in knowledge management that should be addressed so that a level-playing competitive business landscape can be fostered. Also, for the purpose of practices, if the achievement of industrial competitiveness depends on value delivery to clients, this research will provide information which will aid managers in understanding how best to create value with the adoption of strategic management of knowledge in their organisations. Managers will have the ability of understanding and tackling the issues which promote or impede knowledge management adoption. It will also afford the national government the opportunity of formulating policies that relate to the management of knowledge in the public service.

For the workforce, the study will expedite employee productivity through on-board trainings and accessing of knowledge on timely basis. It will also help in improving the satisfaction of clients by providing insightful value. This study will help Gambian banks' employees to improve team working, inspire innovation, and provoke a quest for creative solutions. The study will also help in closing up the learning gap among employees and at the same time lead to a systematic increase in knowledge accumulation. In addition, the study will accelerate new employees' productivity curve on the platform of emphatic training and their ability to access their required knowledge and information.

This research will be very significant for the employees of the Gambia banking sector as it will help in preventing workers from continuously reinventing or recycling the process; it will provide a model for assessing progress; lessen the burden over the grinding down of specialists; make graphical reasoning to become substantial; and help employees in managing voluminous information effectively so that they can serve their customers quicker and better.

Furthermore, the study will help in linking up workers with each other through collaborative approaches. It will open up doors to modern day knowledge sharing and collaborative techniques. The study will also be beneficial towards exploring ways of helping to enhance the productivity of the banking sector' workforce through the acquisition of knowledge; identification of ways of facilitating the gathering and giving out of information and knowledge on banking industrial best practice; determining ways to institute platforms for managing intellectual property rights in the banking sector; and recommending guidelines to help in managing implicit and explicit knowledge assets within the banking industry and the financial service sector.

Businesswise, the study will help in increasing the competitiveness of the Gambian banks through the strategic deployment of these knowledge in a manner that leads to the unfolding of medium term objectives and operative actions. This study is significant for organisations because it will help them in protecting their intellectual assets as well as concentrate on their most valuable resource which is their human capital. Through this study, organisations will be able to reposition their culture by choosing the best strategy for sharing knowledge.

For the banking and financial services sector in general, this study will be very significant in promoting a knowledge sharing culture amongst the employees of the financial institutions; offer a stage for the support and acceleration of the development of new products and innovative banking on the platform of knowledge resources; facilitate and structure a platform for organisational learning in the banking sector; and help contemporary financial institutions in boosting the sharing of knowledge and collaborations between their workers and outside stakeholders such as clients and suppliers, including sensitizing these institutions toward introducing external innovations and knowledge based resources.

More importantly, the research will address the research gap bothering on very little research being carried out on ways of connecting knowledge management in the banking sector to other associated topics as innovation, risk management and the retention of customers by providing justifications that the successful implementation of KM can only be possible with the joint effort of many variables which include the degree of management's belief on the impact of KM, the technology in use, the prevailing organisational culture, and the management of human resources.

Lastly, this study will be significant in helping the Gambia banking institutions in managing their corporate memory very effectively. This means that the banks will be able to identify all their acquired knowledge as well as where these knowledge are stored. Also, the study will enable the Gambia banking institutions in logically organising their data and transforming them into valuable information for the purpose of knowledge improvement.

1.9. STRUCTURE OF THE DISSERTATION

The rest of this research study which is concerned with determining the degree to which strategic KM and OL practice can crystalize into the attainment of such competitive advantages that are innovative and sustainable - with the banking sector in Gambia as case study will be structured and presented in the following four chapters. Starting from chapter two, each subsequent chapter will be further organised into sections and subsections as follows:

Chapter two will be divided into seven sections and will be devoted to the vast review of related literature beginning with a description of the theoretical and conceptual frameworks of the study. The chapter will explore relevant academic and online sources on the main subject and key concepts of the study. The literature review will be organized towards addressing the research's questions and validating the hypotheses of the study. Section one of the chapter will begin with the description of the theoretical frameworks of the study. Three major theories of the study namely – the tacit and explicit knowledge, the community of practices, and the knowledge workers theories will be described. All the theories, concepts and findings of this study will be built around these three theories. These research theories will be complemented by four major perspectives of the study comprising of the concept-based, the flow-based, the process-based, and the impact-based perspectives.

Sections two and three will explore relevant literature on the concepts of knowledge and knowledge management. Section one will define and describe key concepts such as knowledge, types of knowledge, community of practices, the knowledge workers theory, and the intellectual and social capital concepts. Section three of the chapter will review related literature on knowledge management. Major subsections of section three will include the meaning of knowledge management, strategic aspects of knowledge management, benefits of knowledge management, stages of knowledge management, and knowledge management in the banking sector.

The review of related literature in this section will provide several definitions of knowledge management. The strategic imperatives of knowledge management will be highlighted along with its numerous benefits. The literature review will also discuss and demonstrate with graphical illustration the stages of knowledge management. The concept and philosophy of knowledge management in the banking sector will be specifically described.

Section four of the chapter will broadly review related literature on organisational learning. Major subsections of this section will include the definitions of organizational learning, importance of organizational learning, antecedents of organizational learning, approaches to organizational learning, organizational learning and knowledge management, and organizational learning in the banking sector. The literature review will offer several definitions of OL. It will further identify some of the antecedents to OL such as cultural values, the commitment and empowerment of top management, the transfer of knowledge, communication, employees' attributes, and performance enhancement. On the approach to OL, this section will highlight among other factors the SECI model of Nonaka and Konno (1998) comprising of Socialization, Externalisation, Combination, and Internalisation. The linkages of the relationship between the concepts of OL and KM will also be established.

Section five of chapter two will reviews related literature on the concept of innovation. Major subsections of this section will include the meaning of innovation, the benefits of innovation, innovation and knowledge management, innovation and organizational learning, and the impacts of innovation in the banking sector. In this section, the literature review will also offer several definitions and meanings for innovation as well as outline the major benefits of innovation. The section will provide detail relationships between the concepts of innovation and KM, as well as between innovation and OL. Moreover, the relevant effects of innovation on the banking sector will be highlighted. The section will highlight the impact of the growth of electronic communication technologies and the accessibility of rural communities to mobile phones which have advanced the technology of innovative banking and competes with the conventional POS machines and electronic payment systems especially in East Africa.

Section six of the chapter will widely and deeply review related literature on the key concept of competitive advantages. Major subsections of this section will include the theory of competitive advantage, knowledge management and competitive advantage, the impact of financial investment in innovation on KM, organizational learning and competitive advantage, CSR and competitiveness in the banking sector, and competitive advantages in the banking sector. The section will provide several definitions of the concept of competitive advantage.

With regards to the relationship between KM and competitive advantages, this section will seek to establish with justifications that knowledge might be the single or one of the most authentic sources of competitive advantages at the disposal to firms in the twenty-first century. Furthermore, the section will seek to link CA with OL and justify the philosophy

that the attainment of superior CAs will depend on firms' capability of continuously learning, and that the degree of employees' learnings in an entity will contribute in positive ways to competitiveness.

Finally, section seven of this chapter will extensively review related literature on the all-important concept of sustainable competitive advantages. Major subsections of this section will include understanding sustainable competitiveness, innovative and sustainable competitiveness, and maintaining sustainable competitiveness. The literature review will seek to severally and clearly define SCA. It will further seek to establish the relatedness between innovation and SCA through contending that since innovation arms firms with matchless advantages beyond their competitors' reach, innovation can justifiably be viewed as the principal source of CA.

The section will identify the various corporate features which determine the extent to which a CA is sustainable such as its ability to generate and leverage its knowledge-based core competences, the development of superior and inimitable frameworks and blueprint stratagems to those of its competitors, coordination and integration of international operations in manners that outclass those of its competitors; continuous innovating and enhancement strategies, competences, knowledge, and architecture.

Chapter three of the study will discuss the study's methodology and data collection in detail. It will focus on the approach and design of the research. The section will specify and describe the mixed methods research approach as the research method, and the pragmatism research paradigm as the applicable research paradigm for the study. Main sections of this chapter will include research approach and paradigm, population and sample for the study, materials and instrumentation of the research tools, operational definition of variables, procedures and ethical assurances for the study, and data collection tools and analysis techniques.

The chapter will provide ethical assurances for the research regarding the protection of the identity of participants as well as the protection of the data and information provided by the research's participants or respondents from unlawful disclosure to third parties without the permission of the participants concerned. It will also emphasise the need for research projects to follow best practices, processes and methodologies. Subsections to the research approach and paradigm section of the chapter will include research approach and

design, research paradigm and design, and mitigating the limitations of mixed methods design.

Furthermore, subsections to the population and sample of the research study section of chapter three will comprise of the definition and description of the population and sample frame and size for the research project, description of samples, quantitative and qualitative justifications for the choice of the sample size, and participants' recruitment procedure. Subsections to the materials and instrumentation of research tools section will consist of description of research materials and instruments, and pilot testing of the questionnaire instrument. Also, subsections to the data collection tools and analysis techniques section will include data collection tools, data analysis techniques, and the description and justifications of data analysis tools.

Chapter three will conclude with a description of the strengths and limitations of the relevant data collection tools for the study which include questionnaire, interview and focus group. The chapter will further propose and explain ways of overcoming the limitations of the adopted data collection tools. The data analysis techniques and tools for the study will be fully described. The chapter will describe and justify the adoption of SPSS and XLSTAT statistical tools and the Factor Analysis, Cronbach's alpha, and Correlation Coefficient statistical techniques for the quantitative data analysis, while the Microsoft Excel tool with the content analysis, discuss analysis and narrative analysis techniques will be preferred for the qualitative data analysis.

Chapter four of the study will focus on data analysis and discussion of research findings. It will review relevant academic and online sources to describe the trustworthiness of the research data, the reliability and validity of the research's data, the presentation of research findings with graphical illustrations, and the evaluation and analysis of research findings. Subsections to the various components of research data trustworthiness consisting of data credibility, transferability of data, dependability of data, and confirmability of research data will be defined and described. The section will also include preliminary quantitative data presentation. Subsections to the research findings with graphical illustrations section will consist of an overview of data presentation, quantitative data presentation as well as qualitative data presentation.

Further in chapter four, statistical analysis such as Factor Analysis, Cronbach's Alpha and Correlation Coefficients will be performed using the Likert scales data of the structured questionnaire. Furthermore, the chapter will outlay the research's findings with graphical

illustrations - presenting the quantitative data results in tables, charts and graphs, and presenting the qualitative data results in tables and charts. Lastly, the chapter will provide a detailed evaluation of research findings and data results. The evaluation will be chronicled in accordance with the research questions and hypotheses of the study.

Data analysis in chapter four will begin with a detail analysis of the demographic data results of the study such as gender, grade level, and education level. The data evaluation will provide an analysis of all the data table results for both the questionnaire and the interview data results. The content analysis results of the focus group discussions will also be evaluated. The statistical data analysis results together with the ratios of respective results of the data tables will be analysed with the aim of finding an alignment between the results and the main research theories, as well as establish if the relevant data results address the research questions of the study.

Chapter five will continue the evaluation and analysis of the study's data results with a comprehensive interpretation and highlight of the implications of the research findings. The research implications will be divided into implications for theory and methodology, and implications for managerial and business society; and will be chronicled in line with the research questions and theories of the study. The chapter will further interpret the research results in light of the problem and purpose of the study in order to determine the extent to which the findings will address the research problem and purpose. The interpretation will also look at the objectives of the study and will seek to evaluate the research objectives with the study's findings to determine whether the objectives have been realized. The chapter will mainly discuss the study's implications, recommendations, future research, and conclusion. Major sections of this chapter will include the implications of the study, recommendations for application, constraints and limitations of the study, future research, and research conclusions.

Moreover, this chapter will reflect the various points that will be raised in the literature review of this study on the findings of the research to determine whether the various results that will be obtained are the expected outcomes on the basis of the reviewed literature. Subsections to the implications of the study section will include implications for theory and methodology, and implications for managerial and business society. The chapter will be concluded with comprehensive recommendations of actions to be applied and implemented in the banking sector in line with principles that will be established in the literature review and the findings of the study, as well as a detail recommendation of issues

for future researches following the research gaps that will be identified from the study and the observed limitations of the study. The dissertation will also contain sections for lists of references and appendixes.

CHAPTER TWO

2.1. THEORETICAL / CONCEPTUAL FRAMEWORK

A statement credited to Ikujiro Nonaka asserts that in a world in which uncertainty is the only known certainty, knowledge becomes the only assured source of sustainable and lasting competitiveness. According to the renowned author, when there are market shifts, technological proliferations, multiplication of competitors, and sudden obsolescence of products; successful firms are those firms that continuously develop new knowledge, widely disseminate the knowledge across the entire firm, and speedily express it in newer products and proficiencies. These are the activities that describe the 'knowledge-creating' organisation – an organisation in which continuous innovation is its only business (Nonaka, 2007).

Organisational learning (OL) is described by Chiva et al. (2014, as cited in Basten and Haamann, 2018) as the process that organisations go through towards changing or modifying their intellectual models, knowledge, processes, rules, or improving and maintaining their performance. The authors further asserted that OL is aimed at adapting organizational processes via directed activities as postulated by Templeton et al. (2002). It is an essential process that firms which operate in volatile environments adapt in responding to unanticipated circumstances quicker than the competition. Given that it is naturally a process for the development of new viewpoints, OL is a proven source of new organizational knowledge development in accord with the opinions of Cheng et al. (2014), and Chiva et al. (2014).

Knowledge has therefore evolved as the most valuable source of competitiveness as well as the most salient Critical Success Factor (CSF) at the disposal of any organisation. It takes continuous improvement and innovation of processes and products to attain competitive advantage, and such improvement and innovation activities are only accessible on the platform of knowledge. Studies on KM is a relatively new concept whose evolution fully began in the 1990s in which it was viewed as a course for promoting knowledge flow between groups, teams and individuals within an organisation, and it involves five main stages of creating, acquiring, storing, transfer and utilization. OL on the other hand involves the creation, retention and transfer of knowledge within a given organisation as well as the ability of the firm to adapt its behaviour to reflect the new

knowledge. Organisations create knowledge through improvements and experiences gained over time. The knowledge under emphasis involves such knowledge that is pertinent to the organisation's success and survival.

The primary aim of this paper is to propose or specify a theoretical overview of the necessary steps and practices required for the Gambia banking sector to attain strategic and innovative competitiveness thru the application of KM and OL. This paper will also attempt to discover a connection between strategic KM and the creation of value which appear to be disjointed in the literature as a result of several meanings and ideologies. Furthermore, the paper will examine the various aspects relating to each phase of KM and OL processes as well as classify the fundamental subject of references surrounding these viewpoints. While relating to the view of Dalkir (2013), Elezi and Bamber (2018) submitted that the subject of knowledge management is being viewed as multidimensional and is characterized by various researches that focus on a vast range of viewpoints that have emanated from a rising volume of descriptions and models.

Three major theories will dominate this study and these theories include the Tacit and Explicit knowledge theory, the Community of Practices (CoP) theory, and the Knowledge Workers (KW) theory. The tacit and explicit knowledge theory was popularized by Nonaka and Takeuchi and it has left a strong impact on almost all KM researches (Ermine, 2010; Natek and Zwilling, 2016). This theory which differentiates two separate kinds of knowledge namely - the tacit and explicit knowledge identifies four methods of transformation between explicit and tacit knowledge under the acronyms of SECI (Socialization, Externalisation, Combination and Internalization).

Socialization involves a conversion of knowledge from tacit to another level of tacit knowledge by learning through observation and doing, as well as by face-to-face training. With Externalisation, there is a conversion of knowledge from tacit to explicit through concepts, models, hypotheses, analogies, comparison, and transcription. Combination involves rearranging elements of explicit knowledge to develop new knowledge that is explicit while Internalisation is the transformation of knowledge from explicit to tacit in a situation where disseminated explicit knowledge within an entity becomes absorbed by people who get better with new knowledge (Ermine, 2010; Farnese et al., 2019; Natek and Zwilling, 2016).

THE SECI PROCESS OF ORGANIZATIONAL KNOWLEDGE CREATION.

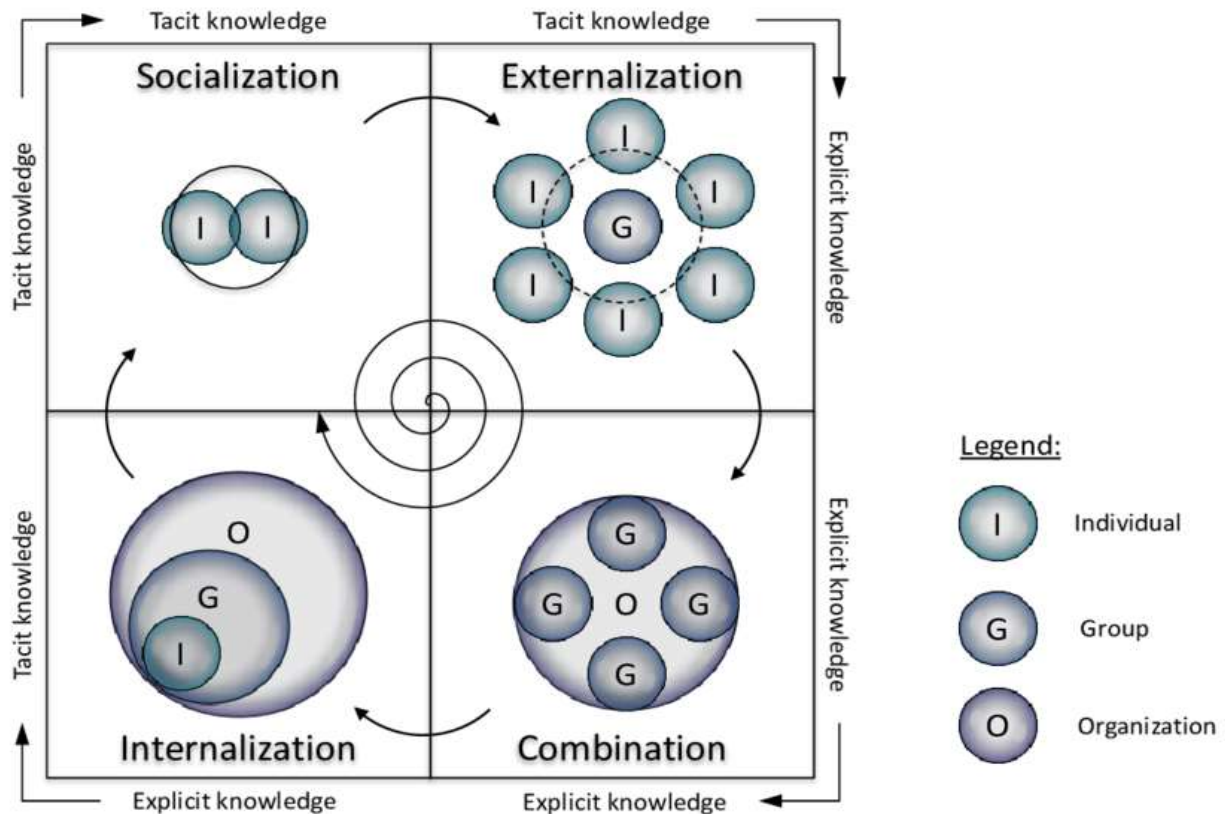


Figure 1: *The SECI Process of Organizational Knowledge Creation* (Neumann, n.d.).

The second pervading theory for this paper which is the theory of Community of Practices was devised by Jean Lave and Etienne Wenger in the early 1990s while observing situational learning as a model for general training (Bolisani & Scarso, 2014). CoP involves a set of people that are bound by a common interest or desire for what they engage in, and learn ways of doing it better through interaction. CoP is distinguished by a domain of common interest that differentiates its members from other individuals. CoP members develop relationship which enable them to learn from one other. They are specialists that build shared resources towards enhancing their professional practices (Ermine, 2010; Venkatraman and Venkatraman, 2018).

The third theory which is the theory of the knowledge worker was coined in 1959 by Peter Drucker and it describes anybody that is involved in jobs or activities in which the person develops or makes use of knowledge. If the knowledge worker is understood as the person who acquires, uses, transfers and/or creates knowledge, it may imply that everyone may be involved. However, the challenge for this theory is how to establish conditions for improving the task in a defined strategic context through identifying and developing

capacities, motivations and prospects instead of identifying the person that achieves the tasks (Ermine, 2010; McFarlane, 2016).

It is important to advance justifications for the choice of these three important theories as fundamental for this study. Citing the work of Clarke (2010), Al-Qdah and Salim (2013) posited that the major reason why the tacit and explicit knowledge theory stands out is that tacit knowledge has gained prominence over time through people gaining experience and understanding from working within a given industry. Also, experiences of dealing with corporate procedures, customers and clients on day-to-day basis help in developing employees' knowledge-base. At the same time, the authors shared Lifeng (2009) view that firms require an all-inclusive approach towards the management of tacit knowledge in their respective systems.

With respect to the theory of Community of Practices, Cohen et al. (2015) posit that the recognition of the Community of Practices theory as appropriate for this paper is based on the three unique features of CoP which include a shared domain of interests in which members of the community commit to a domain and share competence within the domain; members of the community interacting and learning together and engaging in mutual activities and interactions, helping one another and exchanging information; and participating in CoP of professionals and developing a common repertoire of practice through continued participation in the community. It will be necessary for the principles of CoP to permeate the Gambia banking sector for the purpose of promoting knowledge sharing within the banking industry and helping the sector in fostering both economic and national development.

The application of the knowledge workers (KW) theory in this study can be justified from the fact that there are very clear distinctions between 'knowing' and 'doing' in the contemporary knowledge organization. Relating to the view of Bergeron (2003), Franek and Grublova (2011) posited that KW are at the heart of knowledge organizations. Not only are they the highest potential value multipliers to the organisation, they also embody an organisation's highest risk to value loss. Successful companies put in much effort in managing their KW both in good times and in difficult times. KW are experts that have become knowledgeable through formal training (explicit), as well as through on the job experience (tacit). The idea of KM enables knowledge workers to thrive in their skills and positively influence their performance.

There will be four main perspectives in this study. The first perspective can be described as concept-based of knowledge and organisational learning. This perspective will focus on ways of conceptualizing keywords such as knowledge, strategic KM and OL as independent variables, and relate them to key dependent variables consisting of the concepts of innovative and sustainable competitiveness within the context of Gambia banking sector. The second perspective in this paper can be referred to as flow-based towards the competitiveness of the Gambia banking sector. It will focus on expanding the repository of knowledge storage and reuse (Gonzalvez et al., 2014). KM and OL in this perspective will refer to approaches, techniques, tools and organizational values developed to enhance the promotion of knowledge flow between individuals, as well as how this knowledge will be retrieved for the improvement and innovative activities of the Gambia banking sector.

The third perspective which can be described as the process-based flow is primarily concerned with the significance of Information Technology (IT) as a tool for the stimulation of peoples' creativity towards the development of new values to the Gambia banking sector (Gonzalez & Martins, 2017). The fourth perspective of the study can be described as impact-based. Here the paper will seek to determine the degree to which strategic KM and OL practices can crystalize into innovative and maintainable competitive advantage (CA). The paper will explore, evaluate and validate the strength and relevant contributions of both KM and OL techniques and phenomena toward attaining such competitive advantage which is innovative and inimitable.

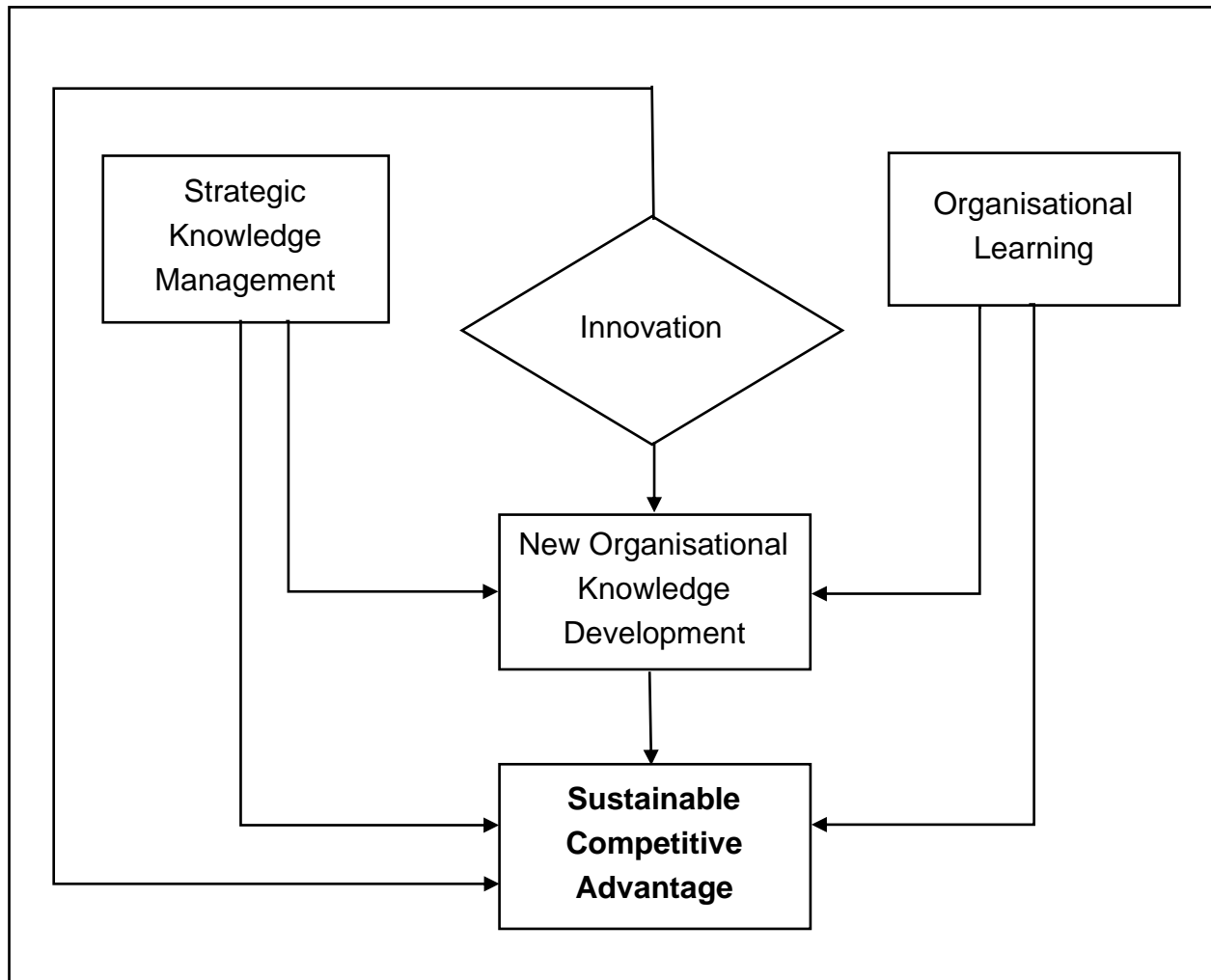


Figure 2: KM and OL Perspectives Model. *(Figure Created by the Author Based on his Readings).*

Thus, it behoves the Gambia banking institutions to ensure that their employees understand the meanings and implications of KM and OL, as well as their respective corporate objective with regard to these concepts. Also, the Gambia banking institutions should internally prepare themselves to ensure that there is a circulation of knowledge among the workforce and that the shared knowledge is applied in a way that it translates into actions which give rise to particular improvements. This paper will also underscore the need for the identification of the impact of IT infrastructure which is a major vehicle for the delivery of the KM and OL regime as well as advocate the institutionalized harnessing of IT incentives. Above all, the question of how to ensure that every process of KM and OL is translated into competitiveness will exceptionally stand out in this article. Moreover, the question of the core aspects which link each stage of KM and OL perspectives together within the context of this study will be addressed by this paper.

This paper adopts both the descriptive and exploratory methodologies. It will be approached through the theoretical viewpoint. A thorough analysis and review of relevant literature will be done through seeking to establish a connection between KM and OL concepts with innovative and maintainable competitiveness in the banking sector. Core databases that will be explored will include 'Google Scholar' and 'Emerald' with the use of keywords as knowledge, knowledge management, knowledge strategy, organisational learning, learning orientation, corporate memory, knowledge re-use, knowledge-based view, innovation, innovative competitiveness, sustainable competitiveness, competitive advantage, value creation, intellectual capital, social capital, community of practice, etc. with the aim of reducing biasness in interpretation.

The paper will apply the mixed research method as it will combine the administration of the structured questionnaire data collection instrument with some qualitative research data collection tools such as interviews and focus group session. The formulation of this paper's hypotheses will be aided by supporting theory. The choice of questionnaire survey in this study will enable the testing of hypotheses and making of inference with the outcome. Literature review and prior empirical evidences are the basis of the questionnaire development. A questionnaire will be administered to obtain enough proof of the fundamental links between KM concepts and competitiveness. Thus it will be correct to classify the study as cross-sectional given that it evaluates the association between knowledge management and organizational learning, vis-à-vis innovative and sustainable competitiveness within a particular sector or industry (Abdi & AmatSenin, 2014).

The study will use the random sampling techniques in selecting 5 banks from the 12 commercial banking institutions in the Gambia. Of the 5 selected banks, the study will further use the stratified-random sampling technique in distributing about 75 structured questionnaires to personnel in the executive management level, middle management level, and junior staff. An average of 15 participants will be recruited from each bank. For each of the 5 banks, the study will aim to administer the questionnaire survey to 5 executive management personnel, 5 middle management personnel, and 5 junior staff personnel. For the qualitative approach, 10 participants will be drawn from the 5 banks – with 2 persons from each bank to participate in a focus group session. This will ensure that the focus group session is representative of the randomly selected banks. The purposeful or judgement sampling technique will be adopted for the focus group and face-to-face interview sessions respectively. Also, the study will engage 20 personnel from the 5 banks in a face-to-face interview. An average of 4 respondents will be interviewed in each of the

5 banks. Same questions asked in the face-to-face interview sessions will be put forward for brainstorming during the focus group session.

The main statistical tool for this study is the SPSS - complemented by XLSTAT while the statistical techniques for the study will consist of Factor analysis, Cronbach's alpha and Correlation coefficient computations. Data presentation of primary data obtained from completed questionnaires will be made on tables, charts, and graphs. Outcome of the presented data will be interpreted through ratios, percentages and statistical mean techniques. Results of the face-to-face interview and focus group sessions will also be presented on tables and analysed accordingly. Responses from the interviewing and focus group sessions will be captured electronically and transcribed into written texts. Primary data from face-to-face interviewing and focus group discussions will be analysed through narrative analysis, content analysis, and discourse analysis. The study will strive as much as possible to ensure that literature review information are as relevant as possible though this will suffice as the secondary source of data collection. Literature review data will be analysed and synthesized to give an overview of key concepts, identify core relationship patterns, and identify further research gaps.

The research findings show that KM and OL are significant sources of competitiveness that can be reinforced thru the creation of sound interpersonal and relational ties among the workforce as well as with all stakeholders. Also, the study found that the Gambia banking industry can become competitive thru the effective management of intellectual and social capital. A major limitation to this study remains the absence of sufficient contributions and discussions which are based on empirical data. It is suggested that future research should adopt alternative regulating and intervening variables like market orientation and industry type etc. for the determination of whether KM directly or indirectly impacts on competitiveness with the application of the above alternative regulating and intervening variables. This research will add to the KM and OL literature thru the development of a theoretical framework for strategic KM and OL which are underpinned by fundamental elements of knowledge sharing, knowledge transfer, learning orientation, corporate memory and reuse of knowledge.

2.2. THE CONCEPTS OF KNOWLEDGE

2.2.1. INTRODUCTION TO THE SECTION

The review of related literature in this section which is broadly concerned with the concepts of knowledge will be developed towards addressing RQ1 and RQ2. While RQ1 is concerned with the degree to which an increase in shared vision at the corporate level will lead to an increased degree of knowledge sharing, RQ2 is concerned with whether an increased degree of sound relational ties and mutual trust between group members will result in an increased degree of knowledge transfer. It will further be aligned towards validating hypothesis (H₂) which borders on sound relational ties, and hypothesises that an increased degree of sound relational ties between teammates will give rise to an increased degree of tacit knowledge transfer. The major sub-sections that will form the focus of this section include the definition of knowledge, types of knowledge, community of practices (CoP), the knowledge workers (KW), and intellectual and social capital.

2.2.2. DEFINITION OF KNOWLEDGE

With specific reference to the popular works of Nonaka and Takeuchi (1995, as cited in Bolisani and Bratianu, 2018), knowledge is conceptualized as “justified true belief”. Three fundamental conditions incorporated into this definition constitute what some authors describe as the tripartite dimensions of knowledge. The first condition is reflected in the work of Neta and Pritchard (2009) as the truth condition which implies that someone can only claim to know a proposition when the said proposition is true, else the person does not know the proposition he claims to know. This condition is what differentiates opinion from knowledge. The second condition is the belief condition which requires that someone believes a proposition if he knows the proposition. The third condition relates to the justification condition and this precondition demands a practicable way in which someone justifies that the belief he holds is true (Bolisani & Bratianu, 2018).

Liu (2014) posits that knowledge has long been viewed as a mark of intelligence of humans. He noted that in accordance with the views of Drucker, the implication of knowledge has thrice changed within the last century. Firstly, it was applied towards production in industries; secondly, its application was extended into our operations; and finally it has been primarily applied towards reproducing itself. What knowledge means and the value it carries has been undergoing continuous changes with the passage of time as well as from one social culture to another. UN Economic Commission for Africa (UNECA, 2014) on their

part describe knowledge as what is known by someone; gained by observing, sharing, studying; and someone's personal experience. The Agency noted that knowledge should not be confused with information, nor used as a tool for communications because while information informs, knowledge adds value through promoting both individual learning - as individuals gain knowledge from each other, and corporate learning - as organizations gain knowledge from their employees.

Philipson and Kjellstrom (2020) postulate that knowledge is concerned with understanding the relationship between causes and effects. They described it as the outcome of individual experience, socialization, and standardized learning. The authors however noted that in line with the assertion of Starbuck (1992), the definition of knowledge is most times not specific due to the usage of different definitions of knowledge by people. Kucza (2001) conceptualized knowledge from an overall and broad perspective without differentiating it from wisdom, creativity, intelligence, etc. A basic expression for knowledge is 'information in action' or the application of information for a given purpose. This implies that knowledge is viewed as being context-specific.

Jennex (2007) conceptualized knowledge as a progressing blend of encircled experience, ethics, relative information, and professional insight which avails a context for evaluating and incorporating new information and experiences. The author noted that though knowledge most times becomes entrenched in documents and organizational procedures, practices, norms and routines, there is also need for knowledge to incorporate the inclusions of human context, experiences, analysis, etc. so that it can have value. This view was expanded by the work of Nonaka (1994) where it was stated that knowledge is concerned with meanings on the basis that it is context-specific. The implication of this is that knowledge users must comprehend and experience the context or the prevalent situations and influences under which knowledge is developed and applied in order for it to be meaningful to them. Besides, in order for a repository of knowledge to be of value, it must maintain storage of the context under which such knowledge was developed.

Asrar-ul-Haq and Anwar (2015) described knowledge as the lifeblood of an entity and an identified crucial element for organizational survival in a contemporarily dynamic and competitive age. It then goes to say that managing an entity's knowledge is as vital as managing other valuable assets. To enjoy organisational success and achieve competitive advantage, organizations now rely heavily on knowledge which has now emerged as an asset and organisations' critical success factor as earlier affirmed by renowned authors as

Nahapiet and Ghoshal (1998), and Yi (2009). One reason why knowledge has gained increased importance springs from the fact that managing knowledge effectively in an organization will bring to surface many positive outcomes which are capable of lifting the organization to its success horizon.

Literature has also proven knowledge to be the most crucial precursor for unceasing innovation and corporate success. The benefits of being a knowledge concentrated firm doesn't end here considering that actively and prudently utilizing the knowledge amassed from the pool of knowledge which resides in a firm ultimately give rise to improved efficiency, growth in performance, and enhanced innovative ability (Asrar-ul-Haq & Anwar, 2015). Scuderi (2018) describes knowledge as the amassment of data and facts which someone has either learnt of or experienced. It means to be cognizant of something, and to possess information. Knowledge actually relates with facts and ideas which we attain through studying, researching, observation, and experience. Scuderi (2018) further distinguished knowledge from wisdom by conceptualizing wisdom, as being able to detect and evaluate the areas of knowledge which are true, accurate, enduring, and pertinent to someone's life. Wisdom also includes the capability of applying such knowledge to higher schemes of life or situation.

Finally, it is important to note that the concept of knowledge in this research will be studied under the tacit and explicit knowledge theory because an in-depth description of knowledge as a major keyword in this study will be engaged. The emphasis of the study will be on ways of bringing to surface the tacit and explicit knowledge of employees as well as the translation of workers' skills and knowhow into a competitive advantage (CA) which will be maintainable purely by effectively and correctly routing their intellectual capabilities. The knowledge concept will also be researched under the concept-based and impact-based perspectives respectively as the paper will comprehensively define the concept of knowledge as well as seek to determine the degree to which KM and OL applications can translate into competitive advantages. The paper will explore, evaluate and validate the impact and contributions of the techniques and phenomena of both KM and OL towards the attainment of such competitiveness that will be innovative and sustainable.

Table 1: DEFINITIONS OF KNOWLEDGE - SUMMARY TABLE

AUTHOR	DEFINITION / CONCEPT
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Nonaka and Takeuchi (1995)	Justified true belief.
UNECA (2014)	What is known by someone; gained by observing, sharing, studying; and someone's personal experience.
Philipson and Kjellstrom (2020)	The outcome of individual experience, socialization, and standardized learning.
Kucza (2001)	'Information in action' or the application of information for a given purpose.
Jennex (2007)	A progressing blend of encircled experience, ethics, relative information, and professional insight which avails a context for evaluating and incorporating new information and experiences.
Scuderi (2018)	The amassment of data and facts which someone has either learnt of or experienced.

Source: Table Created by the Author Based on his Readings.

2.2.3. TYPES OF KNOWLEDGE

The concept of knowledge in any firm or organization is categorized into explicit or tacit. Explicit knowledge refers to a formal and methodical knowledge that is expressible in words or numbers and is capable of being formalized or archived in databases using electronic formats. Various instances of explicit knowledge comprise of a business publication, telephone directory, email, website, intranets, databases, self-study materials, procedure manuals, and research findings report (Nazim & Mukherjee, 2016). Explicit knowledge is easily communicable as a result of it having a negotiated connotation in lesser or wider social circles – the least being within a CoP (Philipson & Kjellstrom, 2020).

Explicit knowledge embraces the gamut of formalised skills that are defined and acknowledged by the organisation. They are easily communicable and described, and include a set of symbols, prototypes or processes that an organisation can clearly transfer and communicate (Hakansson & Nelke, 2015). Kucza (2001) affirms that explicit knowledge is formalised and can be recorded as video, or in a document etc. which normally includes portions of the original tacit aspects of knowledge but does not fully represent it. All through this paper, knowledge will refer to knowledge in the appropriate state - whether as tacit or implicit. It will be viewed as experience in line with Albert Einstein's views - with everything else being seen as just information.

Ibarra (2013) describes explicit knowledge as data that is mostly found in documents and software programs. The preservation and transfer of explicit knowledge is usually achieved via the creation of desk manuals, corporate procedural guides, or libraries of relevant documents. In some organisations, transition planning Forms which employees that are retiring should complete before leaving have been developed. Such Forms are used for identifying important documents as well as where they are kept or stored such as a shared computer drive, key dates within the fiscal year - considering the particular roles of the position involved, key players both within and outside the firm, skills needed and suitable skills training, and the name of organizations providing professional supports.

Conversely, tacit knowledge is generally defined as any knowledge which is hard to communicate or an unstated form of knowledge as opposed to an expressive, or explicit knowledge (Virtanen, 2013). According to Liu (2014), tacit knowledge was first conceived and injected into contemporary circulation in 1958 by Michael Polanyi in his *Personal Knowledge* Magnum Opus which popularized that we can have more knowledge than we can express. Michael Polanyi indicated the existence of a tacit aspect of knowledge. This knowledge is neither a theoretical knowledge nor a formalized kind of knowledge, but a knowledge that compliments the explicit human knowledge in our cognitive processes. The existence of tacit knowledge implies that not every kind of knowledge can be sufficiently expressed through vocal proposition and furthermore, that in the strong sense of the word, every kind of knowledge has its root in tacit knowledge. In similar vein, people are neither ordinarily conscious of the reality of tacit knowledge nor of its intrinsic value let alone being aware of its active transfer in our vast personal contacts, several day to day activities, social networking, and cultural environments in the social linkages.

Reflecting on the concepts of Nonaka and Takeuchi (1995), Nazim and Mukherjee (2016) describe tacit knowledge as a subjective and an experience-based form of knowledge which is hard to articulate, put into writing, or communicate. Several examples of tacit knowledge include insights, experiences, skills, intuitions, and judgments. Transfer of tacit knowledge among individuals could be done through telephone conversations, face-to-face communications, emails, formal or informal meeting discussions, communities of practices, training and mentoring, and personal interactions.

Also, while referring to the experience of Nonaka and Takeuchi (1995), Kucza (2001) confirmed that tacit knowledge is differentiated from explicit knowledge. He described tacit knowledge as knowledge residing in the human mind which is not easy to externalise.

According to Ibarra (2013), tacit knowledge is borne in peoples' minds and as a result is hard to access. Tacit knowledge comprises of cognitive skills which includes beliefs, imageries, intuitions and mental models together with technical skills in the form of craft and know-how. According to the author, people are often unaware of the skill or knowledge they carry or the manner in which it can be of value to others. Tacit knowledge is measured as more valuable because it is contextual for individuals, ideas, places, and experiences. Extensive interpersonal relationship and trust are generally required in order to ensure effective transfer of tacit knowledge.

On his part, Hakansson and Nelke (2015) view tacit knowledge as the implicit knowledge which people in an organisation use for carrying out their tasks in a skilful manner. This knowledge is difficult to describe given that it is expressed as an action-based performance. It is the knowledge that subsists in an embodiment of a combined set of skills. Tacit knowledge both adds new knowledge and brings innovation of knowledge to the organisation. Elsevier (2014) defines tacit knowledge as a flowing combination of structured experience, context-based information, norms, and specialist insights which avails a platform for evaluating and incorporating fresh information and experience.

As noted earlier, the capturing of tacit knowledge is usually more difficult. However, methods as knowledge blogs, wikis, and other internet-based knowledge archives for capturing information, best practices, and stories can be employed to capture tacit knowledge. In order to ensure further extraction of tacit knowledge, some organisations carry out in-depth and probing interviewing of retiring interviewees and upload videos of the interviews on the organisation's intranets. Communities of knowledge across the organization can be identified and 'expert yellow pages' can be developed for the assistance of newly promoted employees. An organization can as well recall retired experts to help manage their replacements (Ibarra, 2013).

In summary, just like the knowledge concept, the conceptualization of the types of knowledge will be directly studied under the theory of tacit and explicit knowledge which seeks to distinguish the types of knowledge and discuss ways of transforming between tacit and explicit knowledge through the application of SECI model. This will involve the conversion of tacit to tacit knowledge through Socialization; tacit to explicit knowledge through Externalisation; explicit to explicit knowledge through Combination; and the conversion of explicit to tacit knowledge through Internalisation. Both the concept-based and the process-based perspectives will be studied under this concept as the concept-

based perspective will attempt to describe the two kinds of knowledge in detail while the process-based perspective will be concerned with the significance of Information Technology for stimulating individuals' creativity towards the development of new knowledge-oriented values into the Gambia banking sector.

2.2.4. COMMUNITY OF PRACTICES (CoP)

The Community of Practices concept was devised by Wenger and Lave during the early 1990s with the aim of describing a set of people that share a common concern, interest, series of issues, or an urge concerning a subject; as well as seek to extend their skills and proficiency through interaction on a continual basis as asserted by Wenger et al. (2002). CoP are noted for shared learning, common practice, and shared consideration of ideas. CoP differ from other types of group such as social networks, working group, or project teams in the sense that they are mostly voluntary, self-selecting, and possess flowing objectives which centre on the goal of learning instead of managing (Hearn & White, 2009). The authors further asserted that CoP undertake and disseminate new knowledge with an emphasis on implementation instead of mere theory, and can welcome both a continuing cycle of learning and doing. Since what characterises a CoP is a Community, and a people bound in a group, CoP can develop relationships of trust for the purpose of exchanging and practicing of ideas. CoP at their optimal stage are self-incentivising by nature.

The three main features which characterise any CoP include a Domain, a Community, and the Practice (Walterova, 2017). The domain is more than a mere network of connectivity between people because the hallmark of CoP is a shared domain of interests. With respect to the 'Community' feature of community of practices, CoP engage in shared activities, deliberations, assisting one another, and information sharing in pursuing their shared interests and domain. A core element of community of practices includes interrelating and joint learning. The 'Practice' feature means that a CoP go beyond a society of interests - rather CoP members are practitioners that have the ability of sharing their best practices using their experiences, tools, stories, and problem solving approaches (Look & Wallace, 2017).

While sharing the experiences of (Wenger, 1998; Wenger and Snyder, 1999), Koenig (2018) agrees that community of practices refer to groups of people with shared or mutual interests who meet together either virtually or in person to tell stories, share or discourse

opportunities or problems, discuss best practices, and reflect on lessons learned. CoP lay emphasis, build upon, and take advantage of the social character of learning either inside or across firms. Usually, discussions around the water cooler are most times taken for granted in small organizations, but in bigger and geographically spread organizations, there may be need for the water cooler to become virtual. In the same way, organizations discover that when their employees give up a dedicated corporate office for online work from home or while mobile, the normal knowledge sharing which takes place on social platforms should be reproduced virtually. In the KM context, community of practices are largely implied to represent communities that are electronically linked.

Although electronic connectivity is not really essential as a matter of fact, however, considering that knowledge management evolved from the consulting community through the consciousness of the capability of intranets to connect organizations that are geographically spread, this electronic connectivity orientation is explicable. The World Bank presents a standard example of the deployment of community of practices. In 1995 when James Wolfensohn emerged as president of WB and focus was given to the role of the WB in the dissemination of knowledge about development, he was quoted to have said that the WB's principal product wasn't loans, but to create knowledge about the way to achieve development. As a result, he both gave encouragement for community of practices to be developed, and ensured that this became the focus of his attention (Koenig, 2018).

Also, in their Harvard Business Review (HBR) article, Wenger and Snyder (2000) described community of practices as a group that are informally joint together by a mutual knowledge and need for a collective enterprise. These may include engineers engaged with drilling in deep-water, consultants specializing in strategic marketing, front-line supervisors in charge of processing cheques at a big merchant bank, etc. While some CoP meet regularly, others may be primarily connected by email networks. Though a CoP might or might not have an express agenda on a given period, individuals in a CoP inevitably share their knowhow and experiences in a free-flowing and creative manner which enhances new techniques to solving problems. Wenger and Snyder (2000) further contended that given that the contemporary global economy is based on knowledge with most organisations working tirelessly to take advantage of that fact, community of practices is an emerging new organizational form which is poised to complement existing KM structures and radically inspire the sharing of knowledge, manage change, and promote organisational learning.

Look and Wallace (2017) contend that at a greater degree of trust and engagement, CoP members pose questions that are open-ended and work collectively to develop solutions which may not yet exist. This is the stage at which complex and more tacit types of knowledge are developed and shared. The discovery, exploration, and refinement of new solutions enable CoP members to both develop best practices and workflows which specifically suit the practitioners or professionals within their group. Major reasons why communities of practices are relevant are that they quickly resolve issues, transfer best practices, and assist in the development of professional skills.

Wenger, McDermott and Snyder (2002) prescribe seven principles for the cultivation of community of practices. These principles include evolutionary design, opening of platform for exchange of ideas between internal and external viewpoints, inviting various ranks of participation, development of private and public community rooms, placing focus on value, combination of acquaintance with enthusiasm, and creation of a tempo for the community. According to them, these concepts are not recipes, rather they represent an embodiment of people's understanding of the way in which rudiments of the design function together, and they disclose the rationale behind a design. Where the design concepts become explicit, it becomes easy for it to become more improvisational and flexible.

The community of practices concept will be studied under the community of practices theory. It will seek to establish how the Gambia banking sector can promote KM and OL through the CoP theory application. The permeating perspective for the CoP concept will be the concept-based and the flow-based perspectives. The study will not only seek to discuss the nature and relevance of the CoP theory, but will consider approaches, techniques, tools and values designed for enhancing the promotion of knowledge flow between individuals, as well as how this knowledge will be retrieved for improving the banking sector's innovative activities.

2.2.5. THE KNOWLEDGE WORKERS (KW)

Juneja (2015) describes a knowledge worker as someone that makes use of knowledge as the principal asset for work and who engages the power of the brain instead of muscle power in getting the job done. Thus, a knowledge worker "thinks for a living". Also, a knowledge worker is someone that makes use of 'creative thinking', employs out-of-the-box approach for solving problem, and does not engage in routine or non-standardized tasks. The tasks of a knowledge worker changes over time such that unlike the factory

worker on a shop floor, a knowledge worker does not repeatedly or continuously perform the same task. Knowledge workers are also notable for having bigger picture and greater involvement unlike the conventional workers who wear the feeling of alienation from the larger organizational objectives because they are seen as mere cogs in the wheel.

Corporate Finance Institute (CFI, 2020) traced the origin of the KW to Drucker in 1959 in his article titled 'The Landmarks of Tomorrow' in which a KW was described by Drucker as a high-profile worker that applies theoretic and analytical skill gained from formal training towards the development of goods and services. Drucker noted then that KW will be the 21st century organizations' most valued asset as a result of their high degree of creativity and productivity capabilities. KW may include professionals in IT positions such as systems analysts, computer programmers, web designers, and researchers. They may also comprise of bankers, financial analysts, public accountants, lawyers, pharmacists, physicians, scientists, engineers, and systems designers.

Nayeri and Rostami (2016) also agree that the concept of KW was introduced first by Drucker in 1959 to describe workers that carried out their tasks with the use of intangible resources. They are viewed as highly ranking workers who possess academic knowledge and logical skills that are expected to develop new products and services as found in Drucker (1994). Drucker's view has been updated by other researchers who believe that knowledge workers can gain learning from informal sources through experience and other related sources of knowledge as well as through formal academic education as posited in the works of Naisbitt (1982), Dreger (1989), and Drucker (1999). According to Davenport and Prusak (2000, as cited in Nayeri and Rostami, 2016), KW are those workers that participate in knowledge production such as products improvement specialists, or those whom knowledge form significant part of their roles such as economic specialists. The KW concept has grown with time and professionals having advanced levels of training and experiences - whose tasks are built on creation, sharing, or application of knowledge have been included as KW.

Other definition of a knowledge worker includes anyone that is saddled with special tasks of knowledge development and usage. Given this broad definition, knowledge worker could be professional managers, accountants, engineers, systems analysts and computer programmers as postulated by Horvath (2001). Nayeri and Rostami (2016) further shared the views of Nickols (2000) who after presenting different distinctions between material and knowledge works, emphasized that the most crucial difference is that knowledge workers

carry out their tasks with the use of information while material workers work with materials. Notwithstanding the differences between material and knowledge works, the authors noted that both material and knowledge works are at the frontiers of a range – implying that every work contains features of both categories as put forward in the work of Naisbitt (1982).

Also, from the experience of Dove (1998), Nayeri and Rostami (2016) categorized knowledge workers into three sub-classes namely: Innovation-oriented knowledge work - here workers such as engineers, administrators, and architects work towards innovativeness in their tasks; Variable knowledge works on the basis of wide-ranging competences and swiftness – referring to employees who provide knowledge which can be generally applied in the organization and in several other scenarios; and Professional knowledge work on the basis of deep and limited expertise – this are professionals such as computer programmers whose proficiency cannot be straightforwardly transferred or extended to other areas.

According to CFI (2020), some of the salient characteristics of knowledge workers are: factual and academic knowledge - KW undergo many years of formal and professional trainings in order to gain mastery of the information required to perform certain specialized tasks. The second characteristics is accessing and application of information – they are expected to find out how best to recognize and sort out vital information from a vast pool of information which they are required to be familiarized with and concentrate on vital information which will aid them in solving problems, answering questions, and generating ideas. Thirdly, KW possess communication skills because the work of knowledge requires regular interaction between the KW and clients, teammates, assistants, and other related stakeholders. Knowledge workers should have the ability of speaking, reading, writing, and holding discussions with workmates as well as deliver presentations when needed.

The fourth characteristics of KW is motivation. Since knowledge work needs constant growth in order to keep pace with technological advancement, KW are motivated to find and apply new information in their work. Their skills must be regularly improved to cope with difficult roles and integrate up-to-date technologies into their roles. Finally, KW are characterized by challenges and opportunities - the demand for qualified employees to carry out specific tasks offers organizations with both opportunities and challenges. A major challenge concerns employing and retaining of KW. Unlike non-skilled workers who stick to one organization for a long period, the 21st century workers who are mostly knowledge

workers mostly serve in an organization for just a short while and move to a more rewarding job in another organization (CFI, 2020).

In an article published in 1992 by HBR, Peter Drucker foresaw that the most significant contribution needed by management in the 21st century will be to increase knowledge workers' productivity. Though only very few entities appear to be effectually managing their approaches towards the future with regards to this very vital intellectual asset, a different article issued by HBR offered six major aspects of running an organization of knowledge workers more effectively which include first: knowing what knowledge is needed. According to Drucker, a suitable information system should channel management into asking the correct questions, rather than just feeding them with such information they expect. This presumes that top executives should know which information are needed. The second aspect requires cleaning out what is no longer relevant. While the need for organizational innovation is highly encouraged, there is need to regularly prune the products, services, and processes which are no longer adding value (Stelter, 2017).

Thirdly, organizations should embrace employee autonomy. In addition to Drucker's 1954 MBO technique, it is noted that top-down decision making direction is specifically detrimental in a knowledge economy because employees are likely to have more knowledge of their specialized fields of operation than their superiors – implying that knowledge workers should be autonomous and manage themselves. The fourth aspect is that learning within the organization should be encouraged. According to Drucker, knowledge is more perishable than any other resource and if it is not challenged to develop, it will disappear fast. Organizations should therefore move beyond what employees know already by pushing them into making fresh discoveries more swiftly through team-working in order to resolve issues.

Fifthly, a robust sense of purpose should be provided. In the words of Drucker, knowledge workers need to know the vision and mission of the organization, and be committed to it. A sense of single-mindedness inspires employees' commitment far more than a fat salary and this employees' engagement is attained through the satisfaction of their values. Lastly, organizations should be mindful of those left behind. This class of workers are described as "knowledge-worker cousins" or may also be known as service workers. Unless service workers achieve both income and self-esteem, the danger of the society becoming a class society exists. Thus, there is need for the wealth of an organization to be shared equitably (Stelter, 2017).

Finally, it is vital to note that this concept of the knowledge worker will be discussed under the knowledge workers theory. The paper will describe the concept of the KW and highlight the significance of managing the KW both in good times and in difficult times by successful companies. It will underscore the need for firms to produce KW who become knowledgeable through explicit formal training, as well as through tacit on-the-job experience. Perspective-wise, the concept-based and impact-based perspectives will dominate this concept. While the concept-based perspective will seek to highlight and emphasise the meaning, nature and importance of the KW, the impact-based perspective will seek to establish the degree to which the import of this concept will translate into innovative and maintainable competitiveness.

2.2.6. INTELLECTUAL AND SOCIAL CAPITAL

The resource-based theory asserts that organisations gain sustainable competitiveness by both dynamically controlling and effectively managing distinctive resources and capabilities. Business and management studies have found Intellectual Capital (IC) and Social Capital (SC) as part of such resources and capabilities which are germane for determining and estimating the future value of an organisation. Previous studies have advanced theoretical debates on the association that exist between the two concepts, with the assertion that SC impacts intellectual capital positively through both the processes of mediation and combination. From a holistic perspective, IC is defined as the vigorous array of know-how, networks, capabilities, processes of operations, individual and corporate relationships which support the creation of a firm's long lasting value (Demartini, 2015).

Khan et al. (2016) describe IC generally as the entire resources which both define an organization's value, as well as an enterprise' competitiveness. From a human resources angle, IC is understandably not easy to translate into monetary terms. Given that regarding other resources of an entity, there are laid-down standards for the expression of their values, IC may perchance be more appropriately termed as non-financial asset. Khan et al. (2016) further related to one of Paolo Magrassi's article on the Taxonomy of Intellectual Capital in which human capital was defined as the know-how and proficiencies which reside with an organisation's workforce, and likewise defined organizations' IC as the combined skills, spanning far beyond individual employees' competences, which make contributions to an organization.

Citing the works of Bontis (1998), and Guthrie et al. (2012), Demartini (2015) argued that the definition of IC incorporates a large proportion of the features which previous definitions advanced in the sense that it is founded on the most popular categorization of intellectual capital's elements which classifies three kinds of IC comprising: human-competencies - 'the knowledge that is imbedded in humans'; organisational or structural-capital - 'knowledge which is imbedded in the corporate entity and its operating procedures'; and, relational-capital - 'knowledge implanted in clients and other outside organisational relationships'.

Moreover, views from other authors also include capabilities and organisational interactions as integral parts of an organisation's IC. Furthermore, the definition shows a linkage in the manner that IC delivers organisational value. Previous studies have also attested to intellectual capital's value-relevance to organisations and markets. Lastly, there is a dynamic characteristic in the IC definition, and given that IC translates knowledge into value, there is need for adaptation to the continuously changing definitions of value which range from an economic, fiscal, environmental and societal perspectives to the organisational internal and external variables which promote or inhibit the creation of knowledge (Demartini, 2015).

Notwithstanding the increasing interests in IC and how it may possibly be managed, there is however little literature to snappishly define and describe the concept. IC can incorporate the knowledge and skills which an entity has created regarding the way to produce and provide its goods and services. Also, it consists of insights into information relating to the company's historic overview, customers, suppliers, stakeholders, procedures, as well as every other information which may be of value to competitors, and that might not have been an open knowledge. Thus, IC is not just an organization's knowledge, but also an industrial knowledge. It involves the amalgamation of both intuitive or experience-based and cognitive knowledge (Khan et al., 2016).

Bhandari and Yasunobu (2009) widely conceptualized SC broadly as a multifaceted phenomenal incorporating a collection of social values, beliefs, norms, obligations, relational-ties, associations, friendship, affiliations, civic commitment, information flows, and organizations which promote collaboration and group actions for shared benefits and adds to both social and economic advancements. The academic origin of the social capital concept can be tracked back to Karl Marx between 1818 and 1883, Emile Durkheim

between 1858 and 1917, Georg Simmel between 1858 and 1918, John Dewey between 1859 and 1952, and Max Weber between 1864 and 1920. Machalek and Martin (2015) on their part submit that the SC theory is concerned with social relatedness which are resources that can give rise to the creation and amassing of human capital. They defined social capital as any attribute of a social relationship which crystalizes into reproductive benefits. They further shared the experience of Savage and Kanazawa (2002, 2004), who posited that people have generally developed primacies for companionship and specific preferences for signs which indicate higher stages of social capital.

Young (2012) viewed social capital as part of the family of IC which may require the placement of value on the social interactions. This is a major reason why in most cases, people that have developed high degrees of social capital through their circles of influence usually hold very high values, and are the most difficult to be replaced in an organisation. Such values spring from their effective network ability and participation within groups in the sense that they are consequently recognised for their contributions stemming from their social assets mobilisation. The author defined social capital in line with the views of Huysman and Wulf (2006) as the collective capabilities resulting from social networks. He further related to the suggestion of Nahapiet and Ghoshal (1998) that though it is hard to have a specific definition of SC, the definition advanced by Nahapiet and Ghoshal imply that SC involves the real and probable resources that are embedded inside, accessible through, and obtained from networks of relationships which a person or social unit possess, as well as a relational resource. The above definition of social capital therefore comprises of both the network as well as the resources which may be mustered from that network.

The concepts of social and intellectual capitals will be discussed under the knowledge workers' theory. The paper will describe the concepts of intellectual and social capitals under the resource-based view (RBV) within which the intellectual and social capital concepts fall. It will highlight the need for managing and utilizing the intellectual and social capital competencies of employees in order to gain competitiveness. Perspective-wise, both the concept-based and impact-based perspectives will pervade these concepts respectively. The concept-based perspective will seek to highlight the meaning, nature and significance of intellectual and social capital while the impact-based perspective will seek to establish the extent to which the application of these concepts will crystallize into innovative and sustainable competitiveness for the Gambia banking sector.

2.3. KNOWLEDGE MANAGEMENT (KM)

2.3.1. INTRODUCTION TO THE SECTION

The review of related literature in this section which is broadly concerned with the theory of knowledge management (KM) will be developed towards addressing RQ4 and RQ5. While RQ4 is concerned with the extent to which the roles of middle managers in the creation and management of corporate knowledge and innovative banking practices can be established, RQ5 evaluates whether the existence of documented operating guidelines and policy manuals will give rise to an increased OL orientation and SCA. This section will be further aligned towards the validation of hypotheses (H₃) and (H₄). H₃ focuses on knowledge sharing, and hypothesises that an increased level of knowledge sharing will give rise to an increased degree of CA while H₄ is concerned with strategic KM, and hypothesises that the application of strategic KM practices will give rise to an increased degree of SCA. The major sub-sections that will form the focus of this section include the meaning of knowledge management, strategic aspects of knowledge management, benefits of knowledge management, stages of knowledge management, and knowledge management in the banking sector.

2.3.2. THE MEANING OF KNOWLEDGE MANAGEMENT

Although KM is not strictly a new concept, corporate management, academic scholars, political administrators and the World Bank have been paying close attention to the concept of KM since the 1990s. According to Vafaie et al. (2016), what is actually new is the emergence of KM as a deliberately endorsed and organised practice that is connected with strategic implications for companies in their quest for innovation, achievement of competitive advantage, and performance improvement as earlier asserted in the experience of Zhu (2008). Vafaie et al. (2016) went further to define KM as a systematic and company-specific framework for capturing, acquiring, organizing, and communicating employees' explicit and tacit knowledge in order for other employees to utilize them towards becoming more operative and creative in their tasks, as well as optimize the entity's knowledge in line with the views of Alavi and Leidner (1999), and Davenport et al. (1998). Nonaka (2007) describes KM as a knowledge-based management which links individuals to individuals, and individuals to information for the creation of competitive advantages.

Faruk et al. (2015) conceptualize KM as a vast theory which addresses a series of practices and strategies that organisations use in identifying, creating, organising, representing, storing, sharing, disseminating, searching, analysing and improving their experiences and insights. Such experiences and insights consists of either the intrinsic knowledge of individuals, or the imbedded knowledge in organisational practices and procedures. They also defined it from the perspective of Hazeri and Martins (2006) as the process employed to create, capture, and apply knowledge towards enhancing organisational performance.

From the experience of Newman (1991), KM is described as a collection of procedures which regulate the creation, distribution, and application of knowledge in an entity. Furthermore, Faruk et al. (2015) cited the definition of Blake (1998) which described KM as the procedure used in obtaining the combined expertise of an organisation from wherever it is residing – whether in papers, or in databases, or in the brains of people, and channelling the knowledge to any area it will be helpful towards producing the highest payoff. KM also consists of managing the explicit knowledge, as well as providing an enabling platform to develop, nurture, utilize, and share the tacit knowledge of employees.

Khoualdi and Binibrahim (2019) describe KM as a system of management which is useful in helping organizations towards increasing and managing the knowledge they possess through the facilitation of information flow between individuals. It also includes an approach adopted by an organisation towards treating knowledge as a strategic resource. Within the banking environment, KM is specifically conceptualized as a system through which a banking organisation discovers, assembles, secures, and applies knowledge towards supporting and improving its entire performance. It is worthy of note that the banking institution's industrial success is determined by its success in executing this process. The Asian Productivity Organization (APO, 2013) broadly defines KM as a series of new practices in an organization which has vast significance in the knowledge economy. KM is also concerned with any deliberate set of procedures and practices that are designed for the optimization of knowledge utilization – thus the concept aims at increasing the efficient allocation of knowledge with respect to its production, dissemination and usage.

NHS National Library for Health (2005) presents KM fundamentally as the application of an entire workforce's collective knowledge towards the achievement of specific goals of an organisation. The agency pointed out that KM does not necessarily aim at the management of all knowledge, rather it is concerned with precisely the knowledge which is of paramount significance to a given organisation. KM is about making sure that individuals possess such

knowledges they require, at the required spot or place, and at the required time. However, it is also significant to note that the term KM may be sometimes misleading because knowledge exists in the brains of people and its management may be difficult. Thus, the fundamental idea behind KM is the establishment of an enabling atmosphere which encourages the mutual invention, learning, distribution and application of knowledge for organisational benefit, for the benefit of employees, and for the benefit of the customers and other related stakeholders.

On their part, International Fund for Agricultural Development (IFAD, 2019) defines KM as a series of procedures, techniques and attitudes which interconnect and inspire people towards generating, using and sharing good practices, learning and proficiency for the improvement of an entity's efficiency, credibility and developmental effectiveness. Jennex (2007) describes KM as a practice which carefully applies knowledge based on prior experience of decision-making into present and future activities of decision-making - expressly for the goal of organizational improvement and effectiveness. The author also viewed knowledge management system as the system which is fashioned to enable the capturing, storageability, recovery, and reusing of knowledge.

Another major definition of KM as put forward in the experience of Holsapple and Joshi (2004) includes a firm's systematic and conscious efforts towards expanding, cultivating, and applying available knowledge in manners which leads to value addition to the firm for positive results, and towards the accomplishment of its objectives or fulfilment of its purpose. Moreover, from the experience of Alavi and Leidner (2001) in their inspiring work, knowledge management is defined to involve distinct but mutually dependent procedures of knowledge invention, its storage and recovery, and its transmission and utilization.

According to Rashed (2016), KM should go beyond the recording and manipulation of explicit knowledge but should rather pay attention to the implicit element through which the firm can gain benefits exclusively through process instead of content. KM is a concept which brings higher profitability for moneymaking organizations and it involves identifying the competences which enable organisations in recognizing, creating, transforming, and distributing knowledge across the organization. The authors' definition of KM includes a unified approach towards identifying, capturing, retrieving, disseminating and evaluation of a firm's information resources. Some of these resources comprise of documents, databases, procedures and policies including the untapped tacit know-how and experiences which are embedded in the brains of respective workers. KM can further be

perceived as an organisation's strategic effort towards capturing employees' and customers' information and experience, and storing them in databases in order to circulate this knowledge later on and gain greater benefits and competitive advantages.

Table 2: KNOWLEDGE MANAGEMENT DEFINITIONS - SUMMARY TABLE

AUTHOR	DEFINITION
Vafaie et al. (2016)	A systematic and company-specific framework for capturing, acquiring, organizing, and exchanging employees' explicit and tacit knowledge in order for other employees to utilize them towards becoming more operative and creative in their tasks, as well as optimize the entity's knowledge.
Nonaka (2007)	A knowledge-based management which interconnects individuals to individuals, and individuals to information for the creation of competitiveness.
Faruk et al. (2015)	A vast theory which addresses a series of practices and strategies that organisations use in identifying, creating, organising, representing, storing, sharing, disseminating, searching, analysing and improving their experiences and insights.
Khoualdi and Binibrahim (2019)	A system of management which is useful in helping organizations towards increasing and managing the knowledge they possess through the facilitation of information flow between individuals.
APO (2013)	A series of new practices in an organization which has vast significance in the knowledge economy.
NHS National Library for Health (2005)	Application of an entire workforce's collective knowledge towards the achievement of specific goals of an organisation.
IFAD (2019)	A series of processes, techniques and behaviours which connect and inspire people towards generating, using and sharing good practices, learning and proficiency for the improvement of an entity's efficiency, credibility and developmental effectiveness.
Jennex (2007)	A practice which carefully applies knowledge based on prior experience of decision-making into present and future activities of decision-making - expressly for the goal of organizational improvement and effectiveness.

Holsapple and Joshi (2004)	A firm's systematic and conscious efforts towards expanding, cultivating, and applying available knowledge in manners which leads to value addition to the firm for positive results, and towards the accomplishment of its objectives or fulfilment of its purpose.
Rashed (2016)	A unified approach towards identifying, capturing, retrieving, disseminating and evaluation of a firm's information resources.

Source: Table Created by the Author Based on his Readings.

Without attempting to undermine other definitions and meanings of KM by several other authors as noted in this paper, the definition that stands out is the one advanced by Faruk et al. (2015) which conceptualized KM as a vast theory which addresses a series of practices and strategies that organisations use in identifying, creating, organising, representing, storing, sharing, disseminating, searching, analysing and improving their experiences and insights. This definition not only outlined the vast processes involved in KM, but it began by recognising KM as a broad concept that embodies a set of organisational practices and strategies. Thus this definition also incorporates the strategic imperatives of KM. This study will incline along this definition as the prevalent concept for this paper.

Also worthy of note is the definition by Vafaie et al. (2016) which describe KM as a systematic and company-specific framework for capturing, acquiring, organizing, and exchanging employees' explicit and tacit knowledge exchange in order for other employees to utilize them towards becoming more operative and creative in their tasks, as well as optimize the entity's knowledge. The striking point in this definition is that KM is both systematic and company-specific – hence this paper will also be aligned towards this view.

2.3.3. STRATEGIC ASPECTS OF KNOWLEDGE MANAGEMENT

Strategic knowledge management (SKM) is associated with the processes and infrastructure used by firms in attaining, inventing and disseminating of knowledge for the formulation of strategy and undertaking of strategic decisions as noted by Zack (2002). A knowledge management strategy describes the all-inclusive approach which a firm intends to adopt towards the alignment of its capabilities and knowledge assets with the rational needs of its strategy. There is need for a strategic attitude in order to attain a sustainable competitiveness. SKM can be referred to as a capability relating to the creation of knowledge, its storage and structuring, and the transfer and application of such knowledge

which strengthens a firm's capability towards gaining and sustaining competitive advantages as variously expressed in the works and experiences of Ferreira et al. (2016), and Heisig et al. (2016). On the basis of the knowledge based view of an organisation, these capabilities and resources are both knowledge-related and knowledge-intensive in nature (Ferreira, Mueller & Papa, 2017).

SKM gives consideration to the interface between intellectual and technology based resources that are relevant for the sustainability of an organization in accordance with the views of Heisig et al. (2016). Consequently, some begging questions include the resources that can be used for the invention, acquirement, and integration of knowledge in knowledge-intensive processes. In what ways can an organisation design, redesign and adapt knowledge-intensive processes towards evolving technological and economic outlook, and which resources and competencies are needed to structure the processes? This interaction exists on the platform of the peculiarity between the traditional business environment and the universal knowledge interconnectivity. A major area of the knowledge development and innovation process is the concept of 'absorptive capacity' which is an organization's ability towards absorbing knowledge from the outside. Absorptive capacity has developed as a theory which interlinks the theory of dynamic competencies and organizational learning. The theory of absorptive capacity can be defined as an entity's ability towards identifying, assimilating, and exploiting knowledge from its environment (Ferreira, Mueller & Papa, 2017).

On his part, Omotayo (2015) noted that the emergence of KM as a tool for strategic management is concerned with the way organisations plot strategies towards effectively working or planning to work with knowledge management as earlier asserted by Lee et al. (2012). There has been a shift in organisational strategic management theories from being resource-based to knowledge-based with a core proposition that knowledge has emerged as the most vital resource that enables both the capacity and competitive advantage leverages of organisations. Recognizing KM as a tool for strategic management demands the management of workers' combined information expertise. It also demands that knowledge should be comprehended as a clear business operation which mirrors in the business policies, guidelines, and practices of the organisation at every level. In order to continue to be aligned with the dynamic changes of an organisation's business environment, the organisation needs to constantly re-assess its internal business processes for on-going effectiveness. It then goes to say that with strategic KM, knowledge management goes beyond the management of knowledge or other sources of knowledge,

but includes the management of the environment where the exchange of knowledge takes place (Omotayo, 2015).

In addition to the above stated, Khoualdi and Binibrahim (2019) submit that the flow of large volume of information from various sources is the primary basis for the process of shifting towards KM in the banking industry. KM has emerged as the central pillar of strategic management in the contemporary banking industry. In practical sense, KM facilitates information and records transfer across the firm. It also eases the procedures required for gathering, classifying, revising, and introducing information in such formats that aid an average person in using, comprehending, and sharing of information. Organizing information in line with the above steps makes decision-making on the basis of such processes very efficient.

According to APQC (2019), every KM program requires a well-defined, documented, and commercially-viable strategy. Having a state-of-the-art technology and a highly proficient KM team without a strategy will amount to nothing. A statement credited to Kenichi Ohmae says that "Rowing harder doesn't help if the boat is headed in the wrong direction". Thus, there is need for a strong business rationale which exhibits an in-depth understanding of a firm's critical knowledge requirements. The business rationale should highlight knowledge management's value propositions; the techniques, methods, and roles needed to actualize the value propositions; a KM program budget; and the returns expected from the KM program.

KM strategy is also described as a plan which explains the way an organisation plans to manage its knowledge more optimally in the best interests of the organisation and its related stakeholders. Usually, an effective KM strategy aligns closely with the entire goals and strategies of the firm. Some of the benefits of KM strategy may include an increase in KM awareness within a firm; gaining the commitment of top management; articulation of the business case and identification of potential benefits; attraction of resources for implementing the strategy; communication of good KM practice; helping to provide a clear and transmittable plan of position audit - where the firm is now, where it wants to go, and how it plans to get there; and providing a platform to be used for measuring organisational progress (NHS National Library for Health, 2005).

Furthermore, Ferreira and Pilatti (2013) affirm that KM's effectiveness and efficiency requires the consideration of certain factors - some of which concerns the origination and

residence of knowledge in people's heads; the need for trust in knowledge-sharing; that new behaviours associated with knowledge are enabled by technology; that there should be encouragement and rewarding of knowledge sharing efforts; that senior management's support and the deployment of resources are important factors; that a pilot program should key-start knowledge related initiatives; that the evaluation of initiatives require quantitative and qualitative measures; and that there is creativity in knowledge and thus, it should be allowed to evolve in unexpected manners. Also, citing the opinion of Terra (2005), the author stated that the efforts of organisations ought to be systematically coordinated at various operational and strategic levels using both formal and informal measures. The above factors require an alignment of actions which are germane to the process of innovation - and this requires the combining of various skills, know-how, and an understanding of vast economic sectors.

2.3.4. BENEFITS OF KNOWLEDGE MANAGEMENT

In this present time, an organization's knowledge is considered an asset which though is intangible, gives rise to organizational competitive advantage (Gonzalez & Martins, 2017). Citing the experience of Grant (1996), competitive advantage is attained as a result of process and products innovation as well as continuous improvement, and the organizational resource which enables an organization to develop such activities that generate improvement and innovation in knowledge. UNECA (2014) lends its voice to the benefits of knowledge management by stating that KM helps in promoting organisational operational effectiveness and provides a platform for individuals to exchange best practices including gaining access to codified knowledge attained through operational monitoring and evaluation processes. Considering that workers represents a firm's most valuable asset, it will be correct to state that the extent of an entity's success will be determined by its employees' capability in identifying, creating, sharing and utilizing knowledge optimally.

According to Czarniewski (2014), some of the benefit of introducing KM into an enterprise includes the following: enhancement in organisational communications, speeding up the process of decision-making, increasing organisational innovative capacity, acceleration of the capacity for the creation of an expanded range of products, reduction of required time for the resolution of major issues, improvement in market performance of an organisation, and the broadening of the knowledge and competence of the workforce. The author further noted that since individual employees are the custodians of organisational knowledge,

organisations should create the right atmosphere that allows the creation, utilization and sharing of the knowledge obtained from these employees. As people share their knowledge with one another, they create collective group knowledge. A group's combined knowledge is far superior to the summation of individual knowledges - as noted by Soppe (2011).

Furthermore, Vafaie et al. (2016) submitted that some of the benefits of KM are that knowledge is 'non-rival' - unlike a market goods or service, an idea is birthed just once and it remains useful for multiple times without losing value. Knowledge is cumulative - current knowledge serves as a fruitful ground for further development of new knowledge. Thirdly, knowledge is cost-effectively reproducible - especially the digitised knowledge. Fourthly, knowledge is a vital intangible resource – an investor cannot recover it the way a machine or building can be recovered. Lastly, generating new knowledge fundamentally involves the unknown because such new knowledge takes us beyond our present knowledge and era.

Quast (2012) on his part stated that some of the benefits of KM in an organisation are that it facilitates the capabilities of decision-making. According to the author, while the overload of information or the inability to obtain information from individuals in various parts of the organisation can cripple managers' decision-making ability, putting a KM system in place can on another hand promote better informed decision-making process. Secondly, KM can help the development of a learning organization by letting learning to be a routine. The author cited the experience of Garvin (2000) who quoted that moving ahead most times requires first looking behind. Relating the US Army's After Action Reviews (AARs) as an instance of a practice that has enabled the US army in developing into a learning organization as well as established a culture in which everyone assesses himself, his unit, and his organisation continuously – while seeking for ways of improving (NHS National Library for Health, 2005; Quast, 2012).

Thirdly, KM can aid the stimulation of cultural changes and innovation. Being able to manage the firm's knowledge can help in stimulating both innovativeness and cultural changes through the encouragement of a culture of free-flow of ideas. An example is the Change Acceleration Process (CAP) programme of General Engineering (GE) which included management development, leadership of business-unit, as well as focused training seminars. The above program was designed both to equip future managers with state-of-the-art knowledge and also to create rooms for discussion, inculcating of corporate ethics, and stimulation of cultural changes (Quast, 2012).

2.3.5. STAGES OF KNOWLEDGE MANAGEMENT

Renowned knowledge management pundits hold diverse views on the stages involved in the KM process. Bhatt (2001) posits that the KM process can be classified into five distinct stages which embrace knowledge creation, its validation, its presentation, its dissemination, and the utilization of knowledge. The creation of knowledge consists of new knowledge development out of current knowledge on the basis of motivation, inspiration and exploration. The validation stage is applied towards the re-evaluation of knowledge against obsolescence. Knowledge presentation lays out the new knowledge in an organised form to allow for searching, consolidation and assimilation. The distribution of knowledge deals with the spreading of knowledge across the firm on the basis of the structure and culture of the firm, while the stage of knowledge utilisation is for applying the knowledge into the products and procedures of the firm (Alkhaldi, 2006).

Oluic-Vukovic (2001) lays out five KM stages namely: assembling, organization, refinement, representation, and dissemination. Wigg (1999) viewed the KM processes as knowledge acquisition and creation - denoting the translation of tacit knowledge into explicit knowledge; knowledge organization and storage – which denotes the firm's classification and storing of knowledge in archives; knowledge distribution – which is the dissemination of knowledge using a variety of channels that may include expert systems and training program; and knowledge application and reuse - the process of encouraging further learning and innovation which will finally crystalize into knowledge creation and acquisition once again. Hlupic et al. (2002) classified KM stages into three major processes of: generation of knowledge, codification of knowledge, and transfer of knowledge. With respect to generating knowledge, new patterns and ideas are invented. With knowledge codification, knowledge is codified and organized into formats for other people to use. The transfer of knowledge involves making sure that knowledge is exchanged between individuals and departments.

As referenced in Alkhaldi (2006), Alavi (2001) categorised the KM stages into four processes which comprise of the creation of knowledge, storage and recovery, knowledge transfer, and knowledge utilisation. Knowledge creation requires the development of original knowledge contents out of the organizational explicit and tacit knowledge. Knowledge storing and recovery which is denoted as the organizational memory that exists in various shapes such as documented materials, electronic databases, collated

knowledge existing in expert systems, and tacit knowledge gained by people. The transfer of knowledge traverses various stages; and the utilization of knowledge application amounts to organisational competitive advantage. On their part, Davenport and Prusak (1998) asserted that the KM process can be explained as three major stages and sub-stages which include knowledge generation – comprising of the acquisition, committed resources, synthesis, knowledge adoption, and networking. Secondly, the codification and coordination of knowledge comprise of codifying various kinds of knowledge, focusing on tacit knowledge, knowledge modelling and mapping, knowledge accumulation, mapping and evaluation of explicit knowledge. Lastly, transferring of knowledge comprises of the development of a strategy for knowledge transfer, and the implementation of that strategy.

APQC (2019) highlighted a standard process of knowledge flow which defines the way knowledge flows across organizations. Their seven-step KM cycle comprise of: the invention of new knowledge; identification of strategy and operations of critical knowledge; collection of knowledge for sharing purposes; review of knowledge for the evaluation of its relevance, accuracy, and appropriateness; sharing of knowledge by documenting it, informal publication, and collective activities; accessing of knowledge through the mechanisms of searching and alerting; and the application of knowledge towards solving problems quicker and making of more informed decisions. Vafaie et al. (2016) present KM process stages in six phases of knowledge invention, capturing, refinement, storing, KM, and knowledge distribution. Martensson (2000) also identified seven related but distinct steps for KM process comprising of the identification of knowledge needs, existing knowledge discovery, knowledge capture or acquisition, new knowledge creation or invention, knowledge storing and organizing, and knowledge sharing and application.

➤ KNOWLEDGE MANAGEMENT PROCESSES (KMP)

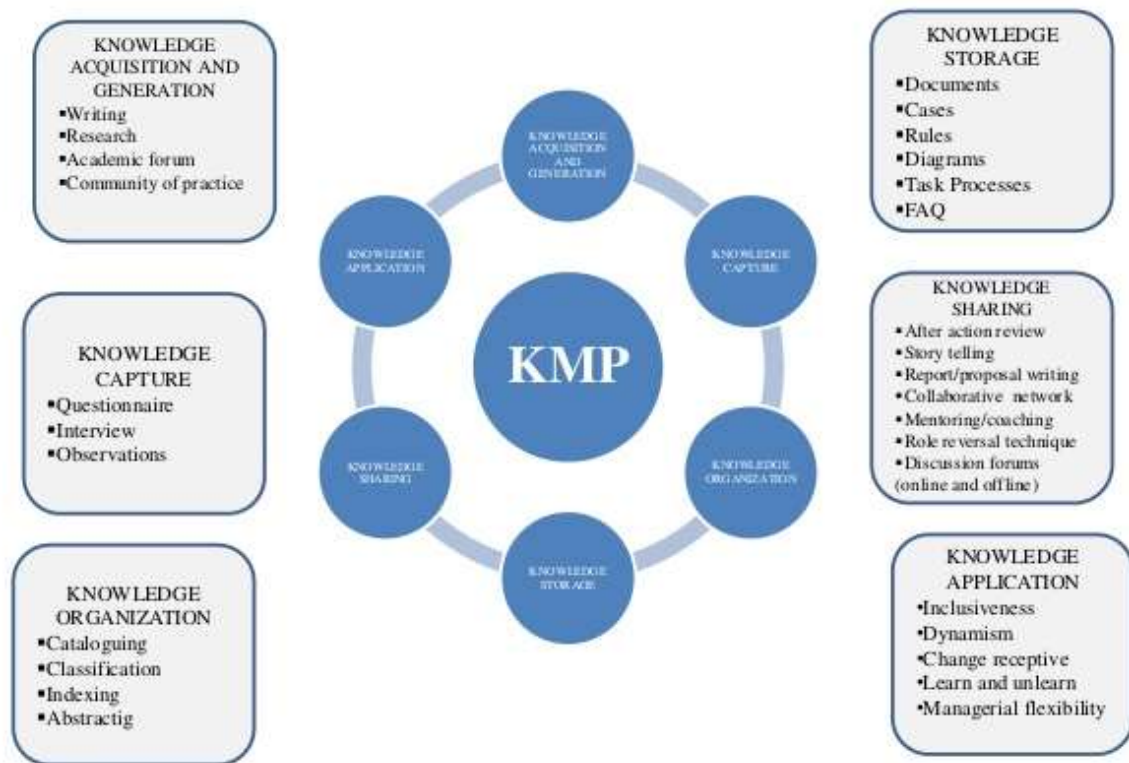


Figure 3: The Knowledge Management Processes

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<https://image.slidesharecdn.com/knowledgemanagementprocessesandsystems-161202211249/95/knowledge-management-processes-and-systems-6-638.jpg?cb=1480787967>

Bhojaraju (2005) advanced six KM assets which include the relationship of stakeholder, material infrastructures, HR, traditions and ethics, practices and processes, and intellectual assets. He also highlighted three KM elements namely: people, processes, and technical know-how. The people aspect is concerned with ensuring that employees engaged with knowledge sharing, collaborations, and knowledge recycling attain the firm's objective. This component has been the paramount concern of managing knowledge given that it requires creating an environment of shared trust as well as a reorientation process towards the sharing of knowledge using a defined motivation, performance evaluation, and rewarding system. Process is concerned with standard procedures for sharing knowledge, content management, as well as best practice to document methodologies and systems. Such processes must be highly simplified, unequivocal and well understood by every level of employee across the firm. Technology makes available the infrastructure upon which

workflow and knowledge sharing within and outside the firm are built. It provides a ground for workers, customers, suppliers, and related stakeholders to exchange knowledge.

2.3.6. KNOWLEDGE MANAGEMENT IN THE BANKING SECTOR

The 21st century banking industry is beset with increasing risks which is an aftermath of the global economic recession. The banking sector and financial institutions play fundamental roles in the drive towards innovation. Firms that are knowledge-intensive such as the banking and financial services sector are steadily putting Knowledge Management Systems (KMS) into practice in order to keep driving forward their strategies and improving performance. There are significant benefits which relate to various improvements in performance through enhanced decision-making, improvement in managing customer relationship, and creation of new value through offering new services and generating further businesses. The offering of exceptional product and services to banking customers will assist in the improvement of customer's satisfaction and attainment of greater sales volumes – implying that organisations have taken note of the impact of developing knowledge with respect to performance (Rashed, 2016).

Implementation of knowledge management affords banks with several interrelated benefits leading to efficient and effective utilization of their resources (Cebi, Aydin & Gozlu, 2010). Empirical evidence shows that implementing KM applications effectively has provided banks with interconnected and multidimensional benefits in the areas of performance in knowledge activities, performance in processes, performance in the market, performance in human capital management, and overall corporate performance which translate into organizational performance through impacting other banking areas either directly or indirectly. However, today's banks are faced with several challenges such as high level competitiveness for customers' deposits, loans facility offerings, increasing demands from customers, excessive profit limits as well as the need to maintain pace with modern financial technologies which will make banking operations easier (Rashed, 2016).

Alabdan and Callen (2016) contend that in the banking sector, KM will enhance information flow between personnel in the banks. Banks are to be mindful of their individual and collective knowledge, as well as position themselves towards making the most optimal use of every knowledge within and around them as pointed out by Bennet and Bennet (2004). The acquisition of the right KM in the banking sector will present avenues for the learning and development of new practices. Moreover, the management of KM within financial

institutions will promote collaboration and communication between people while the absence of knowledge may result in failure as was witnessed in the 2007-2009 financial crisis. According to Holland (2010), the financial crisis of 2007 to 2009 was as a result of banks' directors and senior management failure to understand that the speedy growth models they had, their focus on a turnover and trading culture, their growth oriented incentives and salary schemes all together gave rise to the evolution of highly risky products.

So senior management ought to be cognisant of past problems and adopt prior knowledge in order to escape future problems. Also, KM is useless without communication – implying that communication between top management and employees of the banks is very crucial. For instance, the discussions and chats between bank employees at the cafeteria within the banking premises or during lunch breaks is a good way of communicating and sharing information. These kinds of communication give rise to strong interpersonal collaborations and transfer of knowledge among employees as well as encourage employees towards collaborating, learning and sharing of information which will help in retaining information among people in the organization. The values of KM form an important ground for any organization towards improving and succeeding in their operating journey. Moreover, drawing instances from the Kingdom of Saudi Arabia, the application of KM in the banking industry carry several advantages (Alabdan & Callen, 2016).

Rasoulinezhad (2011) suggested that one major success factor for banking institution is to effectively and efficiently apply and deploy both information and knowledge systems into every area of its operations, administration, record keeping, and marketing. The monetary worth of banking sector investments makes the application of the appropriate information and KM systems very critical. The author noted that both in Iran and globally, banking institutions are depending more on technology and information technology (IT). The heart of economic operations in the banking sector has been radically changed by information systems (IS). Also, advancement in the infrastructure for knowledge management has heightened competitiveness in the banking sector and has consequently given rise to customer satisfaction strategies as well as improvement in organizational performance by human resource management. He further noted that the proof of KM practices across Iranian banking institutions still needs further exploration.

Generally, managing knowledge in any other kind of organization is as crucial as it is in the banking sector. As postulated by Prodromos and Vraimaki (2009), only few banks are

formally engaging in a completely integrated KM program notwithstanding the importance of KM initiative implementation. Following the changes in the world business competitiveness, banking institutions are being forced to streamline their products and services, and put KM into consideration for the purpose of improving their competitiveness and performance. In order to achieve competitiveness, banks may rely on their capability of imposing knowledge because banks not only sell services, but more specifically they sell knowledge. Prodromos and Vraimaki (2009) noted from the experience of Ramona Dzinkowski (2001) that there are two fundamental KM initiatives in the banking sector. The first is that KM is viewed as an essential element of the whole corporate strategy which has the aim of growing, extracting and exploiting the firm's knowledge in order to increase shareholders' value. The second initiative is concerned with making improvement on the required knowledge for carrying out particular business procedures and in the process, improve efficiency (Rasoulinezhad, 2011).

According to Faruk et al. (2015), the World Bank stands out as one of the champions of KM application in the banking sector. It is reputed as having extensive KM techniques in action. The World Bank also identified relevant skills which can ultimately be captured and stored in the bank's knowledge base so that all employees can access it. Citing the work of Egan and Kim (2000), Rasoulinezhad (2011) submitted that the World Bank broke new grounds through its 1977 launching of a knowledge sharing initiative. This followed the World Bank's determination of transforming itself into a knowledge-based bank - though prior to then, it purely saw itself from the perspective of traditional banking. It was reported that up till year 2000, the World Bank still had in place a set of knowledge dissemination programs such as community of practices, helpdesk and consultative services, debriefings on tacit knowledge, vast collections of knowledge via the internet and conventional knowledge programs. From the benefits derived by these banking institutions from the implementation of KM initiatives, financial institutions are required to know about the significance of methodical management of knowledge (Rasoulinezhad, 2011).

Implementing KM in the banking sector has a lot of requirements - the most salient of which involves the nurturing of an organizational culture which supports flexibility and transparency in the exchange of information between workers at all levels of the organization. Further to this, several competencies are necessary to effectively implement KM in banks. Given the huge reliance of KMS on technological infrastructure, employees must have sufficient skills in the use of technology. Banks should therefore hold regular training workshops on KM implementation. However, so many barriers make the actual

implementation of KM in banks very hard - the principal of which is the challenge involved with the successful determination of the appropriate ways of translating the knowledge possessed by people into shared and disseminated knowledge within the entire banking institution. There are also a lot of challenges which come from managers given that bank managers are usually beset with a lot of restrictions on time and resources which hinder the incorporation of KM into the organizational structures. Moreover, managers in the banking sector put a lot of importance on administrative operations and most times often disregard the significance of knowledge dissemination and management (Easa, 2019; Khoualdi and Binibrahim, 2019).

Khoualdi and Binibrahim (2019) posit that overcoming the challenges of knowledge management application requires the integration of mechanisms at the corporate and administrative structural levels and systems of banks so that information sharing between employees at different hierarchies of the firm will be made easier. Also, the above strategy should be complemented by the adoption of modern administrative and corporate policies which support collaborative practices between workers. By so doing, sharing of information among employees at every level of the organization which will improve, and the overall performance and productivity of the banks will be guaranteed. Easa (2019) points out that considering that banking is customer-centric, there is need for the banking sector to gain and apply customer knowledge towards developing their product and service offerings so as to satisfy customers' expectations. Also, given that banking work is basically analytical on the basis of complex operations, problems resolution, learning of new things, and use of internet and computer as opposed to routine tasks, it is necessary that these knowledge are leveraged in banking operations.

Furthermore, it is significant to note that the role played by the banking industry in the national and global economic development is very crucial as a result of the emerging trend of boundary-less economic borders between sovereign nations. Bankers are becoming more efficient and effective in the management of knowledge in their daily banking activities for the purpose of preserving and leveraging knowledge, including the invention and circulation of fresh knowledge and innovations – all due to financial markets' globalisation. Again, it is imperative for banking sector managers to demonstrate efficiency in the management of banking operations' knowledge as a result of the important roles played by banking institutions with its vigorous changes in the world economy. The banking sector should be cognisant of recent banking products and services so as to help the continuously changing customer needs and the speedy changes in the market requiring the continuous

information trading and analysis from several sources, divisions, and nations. Besides, just as in several other knowledge-based industries, the likelihood of creating competitive advantage highly rests on their knowledge leveraging abilities (Easa, 2019).

On their parts, Adeyeye, Onimisi and Akinyemi (2018) posited that commercial banks are inclined towards benefiting and remaining sustainable when knowledge resources are well managed. KM is a managerial activity which safeguards the existing and acquired knowledge for an organisation's future use. It helps in converting tacit knowledge into explicit knowledge for documentation. Consequently, banks that are neither customer-centric nor well-informed about satisfying markets' demands may struggle with identifying solutions and developing any effective marketing approach for sustainability as noted in the experience of Wiklund and Shepherd (2003).

Commercial banking institutions are under intense pressure for greater accountability from both internal and external sources. There are outside pressures instigated by stakeholders such as employers and political agencies for assessable performance improvements. It is observed from the work of Petrides and Nodine (2009) that commercial banks should invest in considerable number of experts for the facilitation of KM. Reliance on just one expert for conducting ongoing exercises in the improvement of performance outcomes can obstruct the responsiveness and flexibility of the banks as this will create challenge towards converting the knowledge that presently resides in this person and making it extensively and simply accessible to any banker (Gakuo & Rotich, 2017).

KM contributes to the efficiency of cost and enhanced service delivery as posited by Cong and Pandya (2013). Studies on the role of strategic KM in the enhancement of organizational performance in selected South African banks showed that strategic KM has emerged as a strategic resource and basis for CA in the banking sector as echoed in the experience of Chigada (2014). KM survival principles and techniques can aid the South African banking sector in improving performance and fulfilling their mandate. The Kenyan commercial banks have conventionally depended on asset-bases and business sizes for competitiveness but this is getting harder to maintain due to mounting competition as expressed in the experience of Simiyu and Waithaka (2015).

The banking sector is basically a knowledge-intensive sector which consists of the activities of knowledge exchange instead of exchange of goods. Thus KM is as crucial to commercial banks as it may be for other knowledge-oriented firms. The banking sector cannot do

without SKM because competitiveness and a lot of the tasks in the sector are based on knowledge. Besides, the final open frontier for banks towards creating CA may rest on their abilities in leveraging knowledge, given that banking is not merely about money handling, but a business which is built and sustained by information as well (Gakuo & Rotich, 2017).

2.4. ORGANIZATIONAL LEARNING (OL)

2.4.1. INTRODUCTION TO THE SECTION

This section will broadly review related literature on the theories of organisational learning (OL). The related literature review of relevant subsections will be developed to address and answer RQ5, RQ6 and RQ7. RQ5 evaluates whether the existence of documented operating guidelines and policy manuals will give rise to an increased OL orientation and SCA. RQ6 seeks to determine whether Gambian banks align the behaviours of their employees to reflect the new knowledge they gain from time to time in their daily activities while RQ7 evaluates whether an increased OL orientation will crystallize into an increased degree of SCA.

This section will be further aligned towards validating hypothesis (H_1). H_1 is concerned with orientation for learning, and hypothesises that an increased degree of orientation for OL will lead to an increased degree of OL culture. It will further seek to validate hypothesis (H_3) which borders on knowledge sharing, and hypothesises that increased level of knowledge sharing will give rise to increased level of competitive advantage. The major sub-sections that will form the focus of this section include the definitions of organizational learning, importance of organizational learning, antecedents of organizational learning, approaches to organizational learning, organizational learning and knowledge management, and organizational learning in the banking sector.

2.4.2. DEFINITIONS OF ORGANIZATIONAL LEARNING

Petkovic (2008, as cited in Dawood et al., 2015) describe learning as an essential part of all fields of endeavour. According to them, the learning process is also one of the principal fundamentals for any organizational success. Kuabara and Takahashi (2017) describe learning itself as a transformational change process which involves various levels (i.e. individual, group, and organization) under which knowledge creation, application, and institutionalization take place. Learning works collectively and encompasses the cognitive, behavioural, and cultural facets.

The learning organization (LO) which is built on the concept of OL is a relatively new concept. The concept of LO is an established management approach which defines the way an organization ought to respond in a continuously evolving global business

environment. Moreover, organizational learning represents a continuous organizational change process that carries innovation and development implications in the service and manufacturing sectors. This process occurs due to the new knowledge constantly acquired by the organization. According to the authors, a LO digresses from basic employees' training into organizational problems-solving, learning, and innovation. Thus in a LO, when an invention turns bad, rather than merely scraping it, employees seek to find out the basis of the problem and invent solutions to prevent it from repeating. Generally, the focal point of a learning organization is 'its people' which is the entity's only appreciating asset.

Dawood et al. (2015) further defined a LO in line with the experience of Bohm (2002) as an organisation in which individuals at every level are continuously increasing their individual capacities towards producing the results they are truly concerned about. From the perspective of Senge (1990), they defined it as a place in which people are continuously expanding their capacities towards the creation of their truly desired results. It is a place where fresh and wide-ranging thinking patterns are cultivated, a range of ambitions are released, and individuals are continuously learning of best ways to learn together. Furthermore, Watkins and Marsick (1994, as cited in Dawood et al., 2015) describe a LO as an organisation which is continuously learning, and is capable of transforming itself in the process of empowering the people, encouraging collaborations and group learning, promotion of open discourse, and acknowledgement of an inter-dependent spirit between people and the organization.

Serrat (2009) highlighted that the learning organization literature is action-oriented and inclined to the usage of strategies and tools towards identifying, promoting, and evaluating the strength of learning processes. On the other hand, Bratianu (2018) describes OL as a learning process with the use of social interactions at both group and organizational levels. With OL, an entire organization or its sub-units adapts to evolving environments through the generation and selective adoption of organizational practices as postulated in the experience of Argyris (1999). Thus, OL is capable of increasing the organizational knowledge level, which in turn is capable of generating new changes in the firm.

In his research abstract page, Bratianu (2018) presented that OL processes take place across the levels of individuals, groups, and organization through instinct, understanding, integration, and institutionalization. It is a decisive process which is structured and underpinned by inspirational leadership. The process might be adaptive on the basis of the single-loop learning, or a generative process on the basis of the double-loop learning. The

author contended that any organization which has the capability of transmuting OL into an instrument of knowledge invention with the goal of competitive advantage development may turn into a learning organization. Wallace (1998) citing other scholars describes OL as a system by which a given firm enlarges its catalogue of activities, with focus on ways of acquiring and distributing knowledge.

According to Kanya et al. (2011), OL process is portrayed in three ways namely adaptive or single-loop learning, generative or double-loop learning, and triple-loop learning. With adaptive learning, an organisation accepts changes without altering organisational values, norms, and practices. With generative learning, the firm responds to developments through altering its norms, practices and beliefs as noted by Dimitriades (2005). Triple-loop learning on the other hand is concerned with higher degree of learning which demands challenging the firm's vision, mission, culture; re-evaluating of existing procedures, products and systems in line with the views of Wang and Ahmed (2003).

Saadat and Saadat (2016) describe OL as the capacity of a firm to maintain and enhance performance on the basis of prior experiences. From the experience of Argyris (1977), the author defined OL as a process which involves the discovery and correction of mistakes. Also, citing the work of Mayo (1994), OL is described to include all the mechanisms, approaches, and processes that are deployed in an organisation for the purpose of achieving learning. Finally, the author viewed OL from the perspective of Alvani (2008) as the process of identifying errors and mistakes, as well as correcting and resolving them. It is also a process that occurs by the achievement of science, and the improvement of performance at the same time. Arias and Solana (2013) describe OL as a mechanism which an entity gets inclined to in order to adapt to its outside environment. Serrat (2009) defined OL as a firm's ability to obtain insight and discernment from experiences by experimenting, observing, analysing, and being willing to evaluate successes and failures. According to the author, two fundamental concepts of OL involve organizations learning through the people that act as their agents; and at the same time, people learning within the organisation are either enhanced or inhibited by the organisations' system of learning.

Kuabara and Takahashi (2017) conceptualized OL as a process through which organizations learn. Such process is pervaded by exchanges between members of the organization through a process of learning and practice of socialization that is viewed as a collective achievement. The knowledge which results from these interactions is entrenched in mechanisms that are stable as popularized by Gherardi and Nicolini (2002), as well as

Patriotta (2003). According to the author, when organizational members share knowledge among them, such knowledge becomes integrated into the organization in order for the knowledge to become accessible to other members - even if the person exits the organization in line with the views of Argote (2011).

Shared learning remains entrenched in the procedures, culture, and structures of an organization. However, Appelbaum and Gallagher (2000) contended that OL goes beyond returning employees to a business school, but it consists of the firm's ability of harnessing and using its acquired knowledge to gain competitiveness. It also includes an organisation's ability of learning from itself, its blunders, its inefficiencies and its workers. The authors stressed the need for management to identify existing gaps between what is at hand, and what is required for designing the right organizational structure for implementing the strategy.

It is important to highlight that though learning organisation and OL are most times used interchangeably, Easterby-Smith and Lyles (2011) made distinctions between the two terms while sharing the experience of Tsang (1997) who clearly articulated that OL is concerned with the study of organizational processes of learning mainly from an academic viewpoint with the primarily aim of understanding and critiquing what is going on. LO on the other hand is viewed as a firm - a typical kind of organization, with the capacity of effectively learning and capable of prospering as a result. Proponents of learning organizations usually aim at understanding ways of creating and improving organisational learning capacity, and as a result are inclined to a more practical influence and a performance agenda. This paper will maintain this distinction and will thus view organizational learning with respect to organizational learning processes while LO will be viewed as the subject of organizational learning.

Table 3: ORGANISATIONAL LEARNING DEFINITIONS - SUMMARY TABLE

AUTHOR	DEFINITION / CONCEPT
Bratianu (2018)	A learning process with the use of social interactions at both group and organizational stages.
Saadat and Saadat (2016)	The capacity of a firm to maintain and enhance performance on the basis of prior experiences.

Basten and Haamann (2018)	The process which organisations go through towards changing or modifying their intellectual models, knowledge, processes, rules, or improving and maintaining their performance.
Arias and Solana (2013)	A mechanism which an entity gets inclined to, in order to adapt to its outside environment.
Serrat (2009)	An organization's ability to obtain insight and discernment from experiences by experimenting, observing, analysing, and being willing to evaluate successes and failures.
Kuabara and Takahashi (2017)	The process by which organizations learn.
Appelbaum and Gallagher (2000)	Organisation's ability of harnessing and using its acquired knowledge to gain competitiveness.
Mayo (1994)	All the mechanisms, approaches, and processes that are deployed in an organisation for the purpose of achieving learning.

Source: *Table Created by the Author Based on his Readings.*

Without seeking to undermine other definitions and concepts of organisational learning, this paper will primarily align with the definition put forth by Basten and Haamann (2018) which conceptualized OL as the process which organisations go through towards changing or modifying their intellectual models, knowledge, processes, rules, or improving and maintaining their performance. With this definition, the author highlighted the need for organisations to imbibe the culture of constant change, and emphasized that an entire organization goes through a process for the purpose of modifying intellectual models, knowledge, processes, and rules. Also, this definition is holistic and balanced as it sought to embrace all OL elements and objective.

2.4.3. IMPORTANCE OF ORGANIZATIONAL LEARNING

Considering the overwhelming challenges and changes of the current global business environments, it has become very imperative for organisations to develop and regularly update themselves so as to survive, quickly adjust, and adapt to environmental stimuli through the achievement of knowledge and science in organisational development and optimization in an extensively dynamic and lively manner. Organisational learning is one of the key foundations of competitiveness as alluded by Allameh and Moghaddami (2010).

Successful organisations learn faster, sooner, and better than their rivals in order to survive industrial competitiveness (Saadat & Saadat, 2016).

According to Serrat (2009), following the emergence of the knowledge-based economies between the mid and late 1990s, organizations which have the greatest chance of succeeding and thriving are learning organizations with the capability of generating, communicating, and leveraging their intellectual resources. Peter Senge catalogues the attributes of such organisations as personalized mastery, intellectual models, collective vision, group learning, and systems thinking - which is the 5th discipline incorporating the other four. Having a command of these attributes allows an organization to add reproductive learning into adaptive learning such that they rarely allow the same mistake to repeat itself. Moreover, organizational learning enhances organizational health which consequently results in high organizational performance.

Nzuve and Omolo (2012) submitted that the LO concept focuses on the entire organisational perspective with regards to learning and improvement. It connects the improvement of every member of the entity's capability for the entire company's development. It places emphasis on the significance of flexibility, adaptability, responsiveness, and mindful approach to change in organizations as earlier noted by Senge (1990) as well as highlights the need for breaking down outdated concepts, behaviours and practices before developing new talents, values and structures in agreement with the views of Pettigrew and Whip (1991). The learning organization involves holistic approach that views everything as being interrelated instead of adopting a methodical approach which is normally grounded on a basic perspective of 'causes and effects'.

The LO is synonymous with a firm which promotes the education of every of its member and deliberately transmutes itself. It is concerned with comprehending and gaining mastery of the science of corporate learning – given that knowledge is the gateway to contemporary corporate survival and advancement. The major aims of OL is seeing and embracing learning, as well as understanding the need for developing individuals, teams and the entire organization. In such organizations, the belief is that the creation of a learning culture will give rise to the empowering of the organizations' members towards achieving radically improved results in comparison to that of more conventional organizations since staff will be enabled to adapt easily to changes; truly expect change; respond better to challenges;

develop employees that are active, loyal and goal-focused, and develop by means of innovativeness (Nzuve & Omolo, 2012).

In 1990, Senge in his theory viewed learning organizations as firms which encourage and facilitate learning for their continual transformation towards survival and excellence in a business environment that is rapidly changing. The highly compounded, interconnected, and integrative nature of the twenty-first century global economy presents management and workers with new challenges of effectively competing in such ever-changing economic environment. Thus, the features of a LO aid management and staffers in meeting these challenges through arming them with techniques for pursuing an inventive vision, effectually learning and working together, and adapting quickly to change (Yadav & Agarwal, 2016).

Moreover, Yadav and Agarwal (2016) contended that individuals engaged in LOs are people that are completely awakened. They are involved with their tasks, making efforts to attain their potentials through the sharing of a credible goal and vision with co-workers. Their intellectual models direct them in pursuing personalized mastery, and their individual goals align with the organization's missions. Working in a LO is far from becoming a slave to an unsatisfying job; instead it means seeing someone's job as a component of the whole, a system of interconnectivity, and procedures which rely on one another. LOs will awaken workers towards taking risks so as to learn from the process, as well as knowing the way to seek lasting solutions to issues rather than resorting to quick and temporary solutions.

Furthermore, a LO actively invents, secures, transfers, and musters knowledge so as to have the capability of adapting to an unstable environment. It then goes to say that the principal aspect of OL is the exchange which occurs between people. A LO does not depend on inactive or impromptu processes with the anticipation that organizational learning will occur by chance or like a spin-off of usual work. Rather, a LO dynamically supports, expedites, and incentivises mutual learning. The key benefits of a LO includes the maintenance of its degrees of innovation and remaining competitive; being better positioned for responding to outside pressures; being armed with the right knowledge for linking resources to customers' needs; enhancing the quality of results at every level; improving corporate outlook through being employee-centric; and accelerating the speed of internal organizational change.

Also, LO gives rise to accountable decision-making which is based on adequate knowledge that enables the making of informed choices in order for the outcome of the exercise to happen under the intersection of motivation, satisfaction, and effectiveness. Finally, the knowledge held by key employees in a firm can be transformed into explicit, organized in handbooks, and integrated into new products and processes (Yadav & Agarwal, 2016).

2.4.4. ANTECEDENTS OF ORGANIZATIONAL LEARNING

Following the views of Rebelo and Gomes (2008), the theories of OL and LO were the key pedals for studying learnings at various stages of analysis than the respective studies that have been comprehensively undertaken. However, notwithstanding the proposal for learning to become a significant organizational process in the late 1960s as well as books published by authors which greatly contributed to the emergence of the subject in 1978, the concepts of OL and LO started to gain emphasis and real relevance - capturing the attention of the intellectual world and standing out as catchwords in management debates in the 1990s. This period marked the golden age of OL as substantial volumes of journals, chapters of books, complete books, and various case studies were published during that decade.

Peter Senge's 1990s book titled: "The Fifth Discipline - The Art and Practice of the Learning Organization" no doubt propagated the concept of learning within the subject of organizations and armed firms with more practicable visions about it with the emergence of a fresh breed of successful firms which centred on learning i.e. the LO. With this, leaders of companies began to pay attention to this new approach to building their firms as a kind of magical formula or managerial recipe for maintaining and improving performance. At the dawn of year 2000, both administrative and academic attentions on these theories had begun to gradually fade and the scepticism that OL was just a trend had risen just like the disparaging voices surrounding it. Though the 1990s fame had vanished, it is interesting to note that learning had continued to be a buzzword in many organizational publications in a more discreet way, and has now become a usual word in the dictionary of several firms (Rebelo & Gomes, 2008).

Odor (2018) on his part traced that LOs are organisations which are skilled in originating, acquiring and transference of knowhow, including the altering of their behaviour towards mirroring such new skills and insights. In the context of management sciences, LO is a

very recent concept. It represents an ideal organisation which facilitates and promotes learning for every of its member. Yadav and Agarwal (2016) also affirmed that the subject of LO was popularized in 1990 by Peter Senge. Senge described a LO as an organisation which encourages and promotes learning for the purpose constantly transforming itself towards surviving and excelling in a very dynamic business atmosphere. LOs are further described as places that learning and working are integrated in a continuing and methodical manner so as to facilitate continuing individual, team and organisational development. This implies that individuals working in LOs see learning as an ever-continuing process and endeavour to gain learning from almost everything being done.

Looking at OL, Odor (2018) also argued that it comprises of five stages which include acquiring, exchanging, interpreting, maintaining, and utilizing knowledge. The author stressed that organisational efficiency should be experienced before someone can assert that OL has occurred. While citing other authors, the author warned organisations not to arbitrarily welcome or reject a knowledge and learning network that is either of a centralised structure or of a decentralised structure. In his opinion, though centralisation may imply convenience and efficiency for seeking information, the decentralised structure may enhance the dissemination of information that are critical. OL is as normal as learnings in people since they seek to modify and survive under uncertainty and competitive environments. The factors which influence OL include corporate strategy - the way firms are built to learn from mistakes; resource allocation - exploring and exploiting resources; and recognizing employees' motivation towards learning.

Sudharatna and Li (2004), and Bratianu (2018) maintain that certain behaviours are required before an organisation can be described as a LO and these include cultural values, management commitment and empowerment, knowledge transfer, communication, employee characteristics, and performance improvement. Cultural norms involve the organization's learning culture. The actions of leaders shape corporate culture, team working, and decision making processes. Leaders serve as role models for employees to continuously learn and improve as well as encourage a culture of experimentation. Leaders create foresight and a platform for mutual trust, scanning the atmosphere for both opportunities and threats, as well as develop workers. Communication between members of the organization is important in supporting organisational learning. It involves giving and receiving of information. An effective and efficient organizational communication system promotes learning through the provision of a doorway to tacit knowledge leading to the invention of new knowledge. Both upward and downward

communications between management and staff promote advanced knowledge development, insights and understanding within a firm.

Knowledge transfer occurs when knowledge is spread from one person to others. The more exchanges between respective employees are allowed, the more the degree of knowledge transfer. For employees' characteristics, the author contended that workers are the greatest assets of an organization. In an organisation, employees should both know how to do their jobs, as well as understand their importance and the ways they contribute to the goals of the organization. This can be reinforced thru continual education and training, and improvement of employees' skills. Lastly, performance upgrading is a vital indicator for checking if a firm is treading the right track. Performance enhancement implies constant innovation and improvement - both of which are achievable in procedures, and in products and services (Bratianu, 2018; Sudharatna and Li, 2004).

In an effort to develop a firm's organizational learning theory, Bratianu (2018) has described four premises including the concept of OL being based on an assumed tension between the exploitation of knowledge and knowledge exploration. The second premise is that OL is a multistage process i.e. individuals, groups, and organizations. The third premise is that the three OL levels are linked through social and psychosomatic processes comprising - Intuition, Interpretation, Integration, and Institutionalization (making up the 4'I's). The fourth premise states that perception influences actions, and that actions influence cognition. On the basis of these four premises, Bratianu (2018) related to the experience of Crossan et al. (1999) who formulated the propositions that the 4'I's are connected in processes of feed-forward and feed-back across the stages. The feed-forward processes mirror knowledge exploration and facilitates learnings from individuals and teams to the organization - where fresh knowledge gets entrenched into processes, practices, and strategies. The feed-back mirrors the exploitation of knowledge as well as institutionalizes the learning outcomes.

Namada (2018) posits that the environment where a firm operates has a deep impact on its learning procedures. OL is mainly influenced by both micro and macro issues across the business environment. External influences such as the larger societal and public contexts may in specific manners impact the learning processes - thus affecting the firm's ability of mobilizing knowledge. For instance, regulatory policies and economic incentives affect learning styles and the eventual learning potential. Industry situations, in the form of aggressive global competition can affect the feasibility and necessities of exchanging

knowledge in multinational joint-ventures and strategic partnerships. OL is impacted by various factors that are both internal and external to the business environment. They comprise of structure, culture, knowledge dissemination, corporate leadership, internal working environment, outside networks, and the organizational members' experience. With respect to organizational structure, various classifications of structure such as centralized and formalized structures differently affect the OL which the organization provides.

Several factors impede firms from building a LO. From the experience of Senge (2006), three barriers to OL are identified which include the lever - referring to the firms' inability in understanding the complexities and thus unable to focus on particular points across the system which will command remarkable benefits; learning incapacity - comprising of seven debilities in learning between people within firms which hinder organisations from learning thereby affecting the proportion and quality of OL and; captives of our thoughts - which is propelled by absence of knowledge. In the experience of Garvin et al. (2008, as cited in Makabila et al., 2017), what is seen as obstacles to learning in firms including the fact of leaders not knowing the procedures for developing a LO is highlighted. They do not have the tools to evaluate if their groups are learning or the way that learning is of benefit to the firm. Citing the experience of Zhou et al. (2015), the authors further observed that the elements of OL in the literature are still descriptive as a result of multi-faceted nature of the concept (Makabila et al., 2017).

2.4.5. APPROACHES TO ORGANIZATIONAL LEARNING

Organisational learning approach has been viewed by Kuabara and Takahashi (2017) in line with the SECI model theories of Nonaka (1994), and Nonaka and Konno (1998) which involves Socialization, Externalisation, Combination, and Internalisation. Organizational knowledge generation is seen as a spiral which is repeated continuously in 4 segments. Socialization involves the spreading of tacit knowledge between people such as an observing trainee who is imitating a mentor. Its limitation with regards to the creation of organizational knowledge is that knowledge never turns explicit and cannot be utilized by the entire firm easily. Externalization requires tacit knowledge expression as well as its translation into explicit knowledge - in such understandable forms which other people can comprehend. This process involves techniques for expressing images or ideas as words, notions, figurative languages such as analogies or metaphors, and visuals. Externalization

also involves translating highly specialized or personalized professional knowledge into an explicit state.

With combination, there is a transformation of explicit knowledge into a specialized, more complex and explicit level through the recombination, categorisation, or sorting elements of explicit knowledge retained by various people. The internal knowledge of a group may be combined or merged with externally sourced knowledge. Combination typically consists of the knowledge dissemination between organizational members through meetings or electronic communication networks. Internalization involves the conversion of explicit knowledge into the tacit knowledge of the organization. People assemble explicit knowledge which are identified as being relevant to their domain for the extension of their tacit knowledge through the study of process documentation. Their tacit knowledge is extended and reframed as documented and verbalized experiences facilitating knowledge internalization (Kuabara & Takahashi, 2017).

Furthermore, according to Gilaninia et al. (2013), organizational learning mechanisms can either relate to the structural or cultural aspects for the facilitation of learning organization's development. The cultural aspects of learning organization comprises of a series of shared beliefs, norms, attitudes, values, roles and behaviours that facilitate true learning while the structural aspects are established arrangements of structure and procedure which enable organizations to systematically collect, analysis, store, distribute and apply information which relate to organizational effectiveness. The authors further stated that a suited learning environment should be provided by human resources to enhance learning organization through the creation of challenging jobs – involving the enrichment of jobs, and the development and rotation of jobs; changing of existing patterns of perception – needed for transferring knowledge principles via training, sharing and self-study; changing of the habits of thinking – also requires the changing of mental models via coaching, sharing, and self-study; and making room for separating production from its valuation – provides creative and innovative cultures for employees to be prepared to alter their habits of thinking and comprehension.

Citing the experience of McGill and Slocum (1993), Yadav and Agarwal (2016) postulated that the fundamental duty of management, and management practices' concern in a learning organization is the building and fostering of an atmosphere which encourages learning. The authors asserted that for a learning organization to be built, the process of unlearning several roadblocks which impede learning is needful, and the embracing of new

practices that relate to a culture of learning, network of intimacy, constant experimentation, information systems, systems of reward, HR practices, and the mandate of the leaders should be put in place. Citing the opinion of Slater and Narver (1995), there are five components of LO which consist of two cultural elements and three elements of climate. The elements of culture comprise of entrepreneurship and market orientation, while the climatic aspects consist of facilitative leadership, decentralized planning approach, and an organic and open structure. A LO is an organism that lives and breathes, which provides the rooms that help both people and the organisation in learning, growing, and enduring as postulated by Marsick and Watkins (1999).

For a better ability towards adapting to a changing global environment to be developed, the designing of organizations that are capable of learning is greatly needed. Garvin (1993) opined that in LOs, skills should be developed with systematically problem-solving approaches, experimenting with new techniques, gaining knowledge from someone's personal experience and prior history, gaining knowledge from other people's antecedents and best practices, and quickly and efficiently transferring such knowledge across the organization. McGill and Slocum (1993) asserted that management's role is not to be a controller or a corporate cheerer or handler of crisis, rather its role is to promote experimentation, develop an atmosphere for open-door communication, encourage constructive discourse, and enable experience processing. When organisational management achieves this, workers share a learning commitment (Yadav & Agarwal, 2016).

The cultural approach to organisational learning has certain advantages and disadvantages. In the opinion of Szczepańska-Woszczyna (2014), organizational culture is capable of either effectively promoting or constraining collaboration, transfer of knowledge, as well as ideas and experience. An open culture which promotes every team member's participation in the creative process will be favourable to employees' activities and initiatives while a culture that is characterised by strong control will certainly not be conducive for innovation and creativity. Cultures that aim at the development of innovation and the creation of conducive atmosphere for so doing are characteristically dynamic, flexible, fast in adapting to changing circumstances, and non-stereotyped solutions. Culture plays a vital role in organisations, regulates participants' behaviour and in rare cases, of the entire organisation.

On their part, Alsabbagh and Khalil (2017) posit that various researchers have recognized culture as a key element or factor for the realization of effectual organizational learning processes. Citing Schein (1984) - a popular organizational culture researcher, Alsabbagh and Khalil (2017) contended that organisational culture represents the configuration of fundamental suppositions which organizations have developed through learnings. Thus culture is capable of giving impacts to the standard of OL. It can either enhance learning or constitute a major barrier to it based on the values it seeks to encourage. Further on the subject of culture, Turi and Sorooshian (2019), and Martinez-Leon and Martinez-Garcia (2011) contended that organizational structure is dynamic because on one hand, it is capable of changing with time due to new organisational conditions. On another hand, it can be modified regularly so that staffers can obtain and acquire fresh and diverse knowledge which will enable them in overcoming a set of issues, fluctuations and various challenges as postulated by Starbuck (2017).

As expressed in the experience of Fiol and Lyles (1985), organisational structure influences an organisation's learning capability in several ways. It defines the way that organisational learning processes (OLP) interrelate and birth OLP as noted in the works of Wiseman (2007), and Veisi (2010). While OL is strictly organisation-specific, its structure plays a crucial role in steering and moulding the OLP as posited in the work of Appelbaum (2000). The process of learning needs information and the structure of a firm influences the flow of information. These views prove that structure is significant in the learning procedures, and its sufficiency rests on the required level of flexibility in organisations. Organisational structure is also fundamental in the capacity of an organisation towards identifying the required knowledge sources, acquisition of newer knowledge, integration of the knowledge into the firm, and identifying its absorptive capability. The type of structure adopted by an organisation is usually decisive in the OL development (Martinez-Leon and Martinez-Garcia, 2011; Turi and Sorooshian, 2019).

2.4.6. ORGANIZATIONAL LEARNING AND KNOWLEDGE MANAGEMENT

Given that KM is founded on the ground that just the same manner people are not able to draw on their brains' full potentials, corporate organizations are likewise generally unable to fully make use of the knowledge they have. Through KM, organizations look for ways of acquiring or creating possibly vital knowledge and spreading this knowledge among those that can utilize it at a place and time that is appropriate for the achievement of optimally

effective usage so as to influence the performance of the organization positively. Generally, it is assumed that great benefits will accrue to any organization that can raise its effectiveness in utilizing knowledge by just a little ratio. OL generally complements knowledge management. An early perception of organisational learning portrayed it as the encoding of inferences from the past into processes which guide behaviour as postulated by Levitt and March (1988). Organisational learning is therefore concerned with setting in the things that have been learned into the organization's fabric (King, 2009).

Some of the ways of conceptualizing the connection between KM and OL include the views of Easterby-Smith and Lyles (2003) who considered organisational learnings to be focusing on the procedures, while KM concentrates on the contents of the acquired knowledge, processed, developed, and eventually utilized by an organization. The relationship between the two areas can also be conceptualized by viewing OL as the fundamental goal of KM. Through the motivation of the invention, distribution and implementation of knowledge, the initiatives of KM will pay off through aiding the organization in entrenching knowledge into its processes in order for it to enhance its practices and conducts continuously and engage the pursuit of achieving its objectives. Thus OL is a vital way for organizations to enhance their utilization of knowledge sustainably (King, 2009).

Dixon (1994) while observing the learning cycle of an organization, noted that amassed knowledge is not as significant as the procedures required for the continuous revision or creation of knowledge. These procedures relate closely with the idea of continual enhancement under which organizations continue to identify, implement and institutionalize improvements. Such improvements are normally entrenched in the organization as a result of procedures which include documented policies, recommended machine configurations, and levels of quality control or best practices for handling issues that occur frequently.

Easterby-Smith and Lyles (2011) also differentiated between KM and organizational knowledge. Proponents of organizational knowledge are mostly inclined to a philosophical viewpoint in an effort to comprehend and conceptualize the behaviour of knowledge embedded within an organizations. Thus with organizational knowledge, emphasis will be placed on the differences between individual and corporate knowledge – regardless of the usefulness of the dissimilarities between tacit and explicit knowledge, or if the knowledge represents an asset or a strategic advantage. It also concerns which knowledge is shared and the way it is stored. KM on another hand generally involves the technical approaches

which aim at inventing ways of evaluating, storing, distributing, and leveraging of knowledge for the purpose of enhancing organizational performance. It also looks at the function, influence and design of information technology.

2.4.7. ORGANIZATIONAL LEARNING IN THE BANKING SECTOR

Evaluating the experience of the Nigerian banking industry - after which the Gambia banking system has been modelled, Atiku et al. (2014) submitted that the global economic integration has been induced by globalisation and impelled by widely technological innovative changes around the world in information and communication technology that has removed focus from conventional banking concept to the contemporary electronic-banking as expressed by Adegbaju and Olokoyo (2008). In a bid to align the Nigerian banking activities along this direction, the Central Bank of Nigeria (CBN) introduced certain regulations and standards aimed at stimulating banking practice in Nigeria so as to keep pace with international standards.

One of such measures was the Nigerian commercial banks consolidation and recapitalisation reform from 2 billion Naira (~~N2~~ billion) capital employed in 2002, to 25 billion Naira (~~N25~~ billion) capital employed in 2005. Before this regulation in 2005, Nigeria had 89 banks with 3,383 branches spread across urban and sub-urban centres of the country in 2004 which were characteristically fraught with structural and operational limitations in the form of low capital bases, insolvency and liquidity problems, excessive dependence on foreign trade and public fund deposits, poor quality of assets, etc. as indicated in Soludo (2004).

Following a CBN report as noted in the experience of Umoren and Olokoyo (2007), 14 banks went into liquidation while 25 big and strong banks emerged out of the 89 previously existing banks on the heels of the mergers and acquisitions that took place during the capitalisation and recapitalisation exercise, as well as the placing of public offers through Nigerian stock market. At the moment, there are about 20 bigger and stronger banks in Nigeria due to further acquisitions and mergers between some of the earlier 25 big and strong banks. Despite the above stated, it is crucial to know that the Nigerian banking sector recapitalisation regime brought radical improvement to the asset base of Nigerian commercial banks leading to more assets being acquired for expanding the banking networks across the country, creation of more employments, and the acquisition IT and

communication infrastructure to ensure full integration of electronic banking. These developments gave rise to the need for organisational learning to meet up with the required technical expertise to accommodate the full integration of electronic banking products and services, improved human resource outcomes including overall customer satisfaction – all of which will crystallize into improved organisational performance (Atiku et al., 2014).

Looking at the Kenyan banking sector, Nzuve and Omolo (2012) stated that the Kenyan banking sector consists of more than 40 banks at the moment – all of which are supervised by the Kenyan Central Bank. Between the periods of 1998 to 2009, the Kenyan banking sector experienced a lot of radical changes. According to the authors, the periods of 1990s and 2003 witnessed the placing of several Kenyan banks under statutory liquidation as a result of performance and regulatory related issues. During this period, industrial strikes by banks' employees adversely affected the Kenyan banking sector's performance. However, this same period of banking sector crises also witnessed significant technological developments as it saw banks moving from manual platforms to fully computerised platforms with the use of automated teller machines, as well as banking software technology becoming popular, and the advent of internet-banking being witnessed.

Also, competitiveness in the banking sector increased tremendously during this period as banking institutions sought to offer more innovative products and services to their ever increasing and better informed and demanding customer bases. Moreover, banks were forced to become more creative with respect to the generation of income following the fall in the interest rates of Treasury bills after 2003. These banks have been compelled to concentrate more on sources of revenue that are non-funded, including the creation of innovative loan offerings for their customers (Nzuve & Omolo, 2012).

From the Northern African experience, Momani and Amand (2014) posited that the learning system of central banks is of great importance to banks. A system of learning is concerned with the adaptation, patterns of processing information, designing of applicable institutional theories, and the institutionalizing of an organizational experience. The ideal Central Bank is expected to exhibit the information seeking culture which is typified by an institutionally inclined information systems - implying that such organisation is very participative, and that decision making is informed by collective knowledge from every hierarchy of the firm. Also, the system of learning is evolutionary – implying that knowledge development is natural, and flows from managerial practices, socio-cultural values, cross-departmental pollination, and an inquisitive culture inside the firm. This system also views employee development

with topmost priority. Moreover, the system supports inter-staff collaborations with the aim of improving research and policy deliberations.

However, the limitations of the information seeking culture in the apex banks include the constraint of staff in seeking information continuously. This is typical of modern Central Banks where workers are employed on the basis of their specialized know-how, technical competence and communication skills, and are most times given specific targets. Moreover, the public nature of Central Banks and other publicly owned banks sometimes confines the amount of resources which can be deployed towards pursuing significant innovations (Momani & Amand, 2014).

2.5. THE CONCEPT OF INNOVATION

2.5.1. INTRODUCTION TO THE SECTION

This section will in broad terms review related literature on the concept of innovation. The literature review of relevant subsections will be developed to address and answer RQ3 and RQ4. While RQ3 evaluates whether the availability of state-of-the-art IT infrastructure will give rise to an increased level of management of knowledge assets and OL culture, RQ4 seeks to determine whether the roles of middle management towards the creation and management of corporate knowledge and innovative banking practices can be established. Furthermore, the section will be aligned towards validating hypotheses (H₅) and (H₆). H₅ is concerned with knowledge asset, and hypothesises that an improved management of knowledge assets will result in continuous innovation while hypothesis (H₆) is concerned with effective IT infrastructure, and hypothesises that the existence of state-of-the-art IT infrastructure will give rise to a higher degree of innovation. The major sub-sections that will form the focus of this section include the meaning of innovation, the benefits of innovation, innovation and knowledge management, innovation and organizational learning, and the impacts of innovation in the banking sector.

2.5.2. THE MEANING OF INNOVATION

According to Kiziloglu (2015), the term “innovate” was recovered from a Latin word “innovore” which carries the meaning of renewing something, making something new, and changing something. Though innovation has several definitions from several scholars, most of the descriptions appear comparable while other definitions focus on various aspects of the subject of innovation. Citing the experience of Drucker (1985), innovation is defined as the vital information which offers a set of employees working together in an organisation, and having varying competence and skills with a chance of making them productive for the first time. Drucker viewed innovation as an entrepreneurship instrument, and an activity which offers the relevant resources for new capacity to be formed.

Kiziloglu (2015) further stated that innovation can also be described as the process of transforming knowledge into social and economic benefits. The most salient feature of innovation remains that fresh insights and new products or processes can offer economic and social values, and these values can be commercialized as opined by Elci (2006).

Based on the Oslo manual definitions, innovation represents the new or highly enhanced product, service, process, new method of marketing, or new organizational structure that is obtained through intra-organizational routines or outside relationships. Thus the minimum criteria required for innovation is the newness or extreme improvement of products, processes, marketing or organizational procedures as postulated by OECD and Eurostat (2006).

Lin (2006) also confirmed that the concept “innovation” originated from a Latin word “innovare” which denotes making something new. He further affirmed the view of Drucker (1985) which conceptualized innovation as the precise technique of an entrepreneur for exploiting change for a varied transaction or service. According to him, such innovation can be showcased as a subject that one can learn and practice. Thus, the concept can also be described as an idea, a notion, a procedure, or an object which a person or other approval units view as new (Daugherty et al., 2011).

Other writers define it as the process in which opportunities are transformed into fresh concepts that in practice are widely applied. Furthermore, innovation aims to generate fresh or enhanced processes, services or products for the market. From the experience of Afuah (1998), Nur et al. (2016) posit that innovation represents the application of renewed administrative and technical knowhow for offering new products or services to customers. It is necessary to know that all the above definitions imply that innovation includes any practice which is novel to an organization and includes equipment, processes, products, projects and strategies.

Vafaie et al. (2016) while relating to the experience of Drucker (1975) defined innovation as a practice of getting equipped in novel, enhanced competences or increased utility. It is also conceptualized as the invention, recognition, and application of fresh designs, procedures, product or service. It can further be described as the process of applying superior solutions which satisfy novel requirements, unexpressed needs, or current market needs. Citing the work of Drucker (2004), Sedziuviene and Vveinhardt (2010) contended that innovations are not amiable thoughts, but they demand rigorous work that should be organized in order for them to become the integral part of all units of an organization as well as all levels of management system. On his part, Herkma (2003) asserted that the primary and fundamental aim of innovation is the production of fresh insights that can advance and discover workable societal solutions.

While relating to the work of Gloat and Terziovski (2004), Vafaie et al. (2016) concurred that innovations are the processes and practices which obtain, capture, manage, and spread expertise with the goal of generating such fresh knowledge that will support the generation and delivery of distinctive and peculiar type of products and services. Vafaie et al. (2016) further submitted that innovation is broadly acknowledged as a key process for renewal within firms. Except managers constantly seek ways of changing, or at the minimum enhancing product and service innovation, or develop and deploy process innovations, organizations stand the risk of becoming more and more susceptible to harsh and unfriendly environments as postulated by Tranfield et al. (2003). Five major kinds of innovations include new products, new techniques of production, exploration of newer production market, new supplying source, and new ways of organizing business.

Turulja and Bajgorić (2016) submitted that innovation has emerged as the late 20th century industrial religion. Businesses see innovation as the strategy to increase their gains and expand their market shares. Innovation provides distinctive benefits for the organisation - helping it towards the achievement of competitiveness and superior performance in business. A firm's capability of innovating is considered as its greatest determinant for success. In the contemporary economy, innovation is seen as a core pillar of competitiveness and organisational business performance. Kogabayev and Maziliauskas (2017) postulate that innovation involves creating new idea and applying such idea into a newer product, new process or new services, which gives rise to dynamic national economic growth, greater employment opportunities as well as results in genuine gain for an innovative economic enterprise. Innovation is never a one-off event, rather it is a lengthy and accumulative process of a great deal of the decision-making processes of an organization - spanning from the new ideas' generation phase to the phase of their implementation.

On their part, Turulja and Bajgorić (2016) asserted that being innovative is viewed as the exploration of a new concept which has never been in existence. Hurley and Hult (1998) described it as the concept of maintaining openness towards fresh ideas as a part of an organisation's customs. Innovative capabilities are concerned with an organisation's capability to build new components or a fresh amalgamation of previously established components into product offerings, technologies, procedures, or management. Due to innovative capabilities or innovativeness, organisations develop various levels of innovations. The authors also classified innovations into four classes namely: product, behavioural, market, and process innovations.

Products innovation defines the uniqueness and significance of the newer products that are launched at the market with timeliness; behavioural innovation looks at the development of a culture that is innovative - the holistic internal openness to fresh concepts and innovation orchestrated thru people, groups and leadership; market innovation is concerned with the novelty of the techniques which firms employ towards entering and exploiting the market under target. Process innovation is about introducing newer methods of invention, new leadership techniques, and newer technology which can be utilized towards the enhancement of production and management procedures (Turulja & Bajgorić, 2016).

Boer (2001) conceptualized innovation as the invention of fresh Product-Market-Technology-Organization-combination (PMTO-combination). This description indicates that innovation has three major elements comprising: firstly, innovation consists of a process, and ought to be administered as a process. The core activities in the management of innovation are: the formulation of goals; planning and organization of the process; monitoring of progress; and where necessary, adjustment of the aims, the procedure, and its design. Secondly, the outcome includes at the minimum a new element in the organization's PMTO-combinations. Thirdly, the degree of newness of innovation can span from incremental small step innovation, to artificial innovation.

Notwithstanding the descriptions of the concept of innovation, it is also crucial to know that for an organisation to become innovative, its management team or individuals charged with responsibility are required to possess innovativeness. Citing from Feaster (1968), innovativeness is viewed from the academic syllabus as a positive disposition towards changes, as well as a sense of consciousness toward the need to innovate (Nur et al., 2016). On their part, Wang and Ahmed (2004) described innovativeness as the all-inclusive innovative ability of an organization in launching new product offerings to the market, or entering new markets thru the combining of strategic inclination with innovative approach and procedure. Hult et al. (2004) posit that it appeared to be a veritable tool for aiding firms in competing with their rivals with regards to novel or enhanced products as well as validate product lines, while still generally expanding the spectrum of firm's activities. Innovativeness reflects a firm's cultural values and beliefs that help in inspiring its employees towards becoming innovative.

Table 4: DEFINITIONS OF INNOVATION - SUMMARY TABLE

AUTHOR	DEFINITION
Kiziloglu (2015)	A process of transforming knowledge into social and economic benefits.
OECD and Eurostat (2006)	The new or highly enhanced product, service, process, new marketing technique, or new organizational structure that is obtained through intra-organizational routines or outside relationships.
Lin (2006)	The precise technique of an entrepreneur for exploiting change for a varied transaction or service.
Daugherty et al. (2011)	An idea, a notion, a procedure, or an object which a person or other approval units view as new.
Nur et al. (2016)	The application of renewed administrative and technical knowhow for offering new products or services to customers.
Turulja and Bajgorić (2016)	The exploration of a new concept which has never been in existence.
Vafaie et al. (2016)	A practice of getting equipped in novel enhanced competences or increased utility, the invention, recognition, and application of fresh designs, procedures, product or service.
Gloat and Terziovski (2004)	Processes and practices which obtain, capture, manage, and spread expertise with the goal of generating such fresh knowledge that will support the generation and delivery of distinctive and peculiar type of products and services.
Kogabayev and Maziliauskas (2017)	Creation of new idea and applying such idea into a newer product, new process or new services, which gives rise to dynamic national economic growth, greater employment opportunities, as well as results in genuine gain for an innovative economic enterprise.
Kiziloglu (2015)	The vital information which offer a set of employees working together in an organisation, and having varying competence and skills with a chance of making them productive for the first time.
Drucker (1985)	An entrepreneurship instrument, and an activity which offers the relevant resources for new capacity to be formed.
Boer (2001)	The invention of a fresh Product-Market-Technology-Organization-combination (PMTO-combination).

Source: *Table Created by the Author Based on his Readings.*

2.5.3. THE BENEFITS OF INNOVATION

With respect to the benefits of innovation to organisations, Hitt et al. (2002, as cited in De Conto et al., 2016) postulate that innovation is important because it differentiates an entity's products and services from those of its rivals – giving rise to the generation of new or additional value to customers. Other authors shared this sentiment and noted that the knowledge which is created through practices can become a major source of competitiveness to firms. Citing the work of Paiva et al. (2004), De Conto et al. (2016) described innovations as change processes just like any activity of an organization which can be administered with the aim of securing future competitiveness to organisations doing so. The concept is increasingly becoming vital for business competitiveness and in this regard, is reflecting on the regional and sub-regional development. Empirical data of economically developed nations suggest that innovation accounts for 80% to 90% of growth in productivity. This rise in productivity objectively counts towards the expansion of the economic and social aspects of the towns, regions and nations.

In line with the Oslo Manual as asserted in the experience of Finep (2004), firms innovate with focus on profit maximization - thereby gaining certain advantages over their competitors. De Conto et al. (2016) further described innovations as novel processes of productivity or variations in the current processes on equipment, plants, installations, systems of labour, leadership styles, etc. which are both peculiar and novel to a firm. Innovation is thus viewed as a financial and commercial outcome of introducing a technology into the ambit of an organization - targeting its growth. Judging from this angle, the primary aim of an innovative organisation is to be a leader in its industry using the products or services which it trades on, and determining for its competitors to be following, and to continuously follow it. Under this scenario, during the introduction of a technological innovation which focuses on processes, products, materials; or when introducing a business model that focuses on the managerial aspects or the opening of markets, the organisation will at the same time be generating a competitive edge, thereby making contributions to greater financial inflows.

Innovation is generally viewed as a vital element of competitive edge which is enshrined in the organizational structure, production process operations, launched products, and a

company's marketing strategies. Also, the basic manual for determining innovation activities at the companywide level consists of four distinct kinds of innovation, namely: products, processes, marketing, and organizational innovations. Overall, these kinds of innovation impact positively on corporate performance. Relating to the experience of Nandakumar et al. (2010), Nuryakin (2018) submitted that environmental dynamics and competition moderate the relationships between competitive performance levels and business strategies. With low environmental competitiveness, high level of management strategy, costs and competitive business environments, as well as strategy of differentiation give rise to enhanced performance relative to the competition. On the other hand, under a strongly dynamic environment, governance strategy, costs and dynamic environments, the strategy of differentiation will be helpful in enhancing performance in the market.

According to Nuryakin (2018), a research carried out by Eshlaghy and Maatofi (2011) high-pointed the significance of the roles of innovation which can contribute positively to business performances. The organisation's role towards responding to rough business environments calls for innovation which on itself plays a crucial role in the move toward the greatest competitiveness and performance. On their own, Akram et al. (2011) contended that the fundamental goal of innovation is the creation of value for the firm. In the contemporary competitive regime, innovation represents the heart of the business considering that it is through it that firms develop product offerings that are unique. Moreover, innovation is significant due to the speedy changes in emerging and developed markets customers' taste and preferences. The organizations that are not very capable of producing innovative products are going to be cleared from the sector or market by competitors.

In addition, a statement credited to Steve Jobs in 2011 says that "Innovation distinguishes between a leader and a follower." Innovation is a propelling force for competitive advantage, of business growth, of profit making, and of durable values generation. Though innovation can easily be incorporated into the classification of product or technology advancement, there is need for this to be a continuous process as it refers to a key challenge for the whole enterprise. At the same time, innovation presents marketing specialists with one of the highest opportunities for leaving their imprints on the organization, make striking endeavours on the basis of the clear appreciation of the opportunities which the market present as well as the clients' needs in overcoming the routine role and towards collaborating with all the firm's staff in order to sustainably close

up with the strategic challenges and opportunities. Citing the work of Fisk (2008), Ionescu and Dumitru (2015) noted that of late, economies have begun to place greater importance on the core and applicative research, on technologic transfer, and specifically on innovation – as ingredients for the said research activity.

Innovation is found at the soul of economic growth since it epitomizes the chief catalyst for its growth thus becoming a factor for competitiveness. Organisations that succeed and have registered the fastest growth are the ones which use innovative solutions in their day to day operations and particularly for this course, a substantial percentage of their revenue is earned through newer or quality enhanced products and services. Innovation is concerned with commercially implementing the finest ideas, work techniques, and business strategies for the firm, thereby emerging as the most significant element of the strategic business growth device. Given this background, the capability of the firms to innovate and specifically, to guaranty the finalizing of this process directly effects their business growth. However, the impacts of innovations are hard to evaluate as a result of the lengthy time period needed for converting knowledge into economic value owing to the significant costs and the uncertainty which is characteristic of every stage of the innovation process (Ionescu & Dumitru, 2015).

2.5.4. INNOVATION AND KNOWLEDGE MANAGEMENT

Relating to the experience of Damanpour (1991), Vafaie et al. (2016) contended that the process of innovation involves the securing, disseminating, and using of new knowledge. This gives a broad agreement of high correlation between knowledge management and corporate innovation. According to Hamel (2006), a management innovation or innovative management can be defined as a discernible deviation from conventional management concepts, procedures, and practices or a deviation from traditional organizational systems which radically alters the manner in which management's work is carried out. Strictly speaking, management innovation modifies the manner that managers perform what they perform.

According to Abraham (2008), innovation is the chief purpose of knowledge management. Moreover, authors have offered a conceptual framework which will connect innovation, KM, and competitiveness. Exploring the link between KM and the levels of innovation and organizational competitiveness brings to focus the strategic nature of developing

knowledge. KM bears positive impacts on both innovation and competitiveness. Referring to Darroch (2005), Vafaie et al. (2016) pointed out that effective management of knowledge serves as a synchronizing mechanism for enhancing both innovation and the performance of an organization. Organizations can innovate thru proper knowledge sharing and dissemination. A KM system which enlarges the inventive box is considered to enhance the innovative process thru faster accessing and circulation of newer knowledge. Thus in line with Lopez-Nicolas and Merono-Cerdan (2011), this paper agrees that a major factor affecting organizational innovative capacity is knowledge and its management.

Knowledge management's value proposition in the innovation process involves the following: KM aids the creation of tools, frameworks, and procedures for the creation of tacit knowledge, sharing and leveraging of knowledge in the firm – all of which play crucial roles towards the innovative process. KM enhances partnership in the innovation process. KM also guarantees the obtainability and ease of accessing both the tacit and explicit knowledge which are applied along the innovative process within the organization as well as the retrieval of knowledge skills and tools being used for classifications. Furthermore, KM guarantees the flow of the knowledge that is deployed in the innovation process. KM also helps in the identification of gaps within the knowledge base, as well as providing procedures to close up the gaps for the purpose of enhancing innovation. KM helps in developing the needed strategy for the innovation process. It avails a culture that is knowledge-driven under which innovation is nurtured (Vafaie et al., 2016).

Citing the experience of Kumar et al. (2000), Ngoc-Tan and Gregar (2018) assert that knowledge is universally viewed as one of the keys for the promotion of innovation given that it supports activities which either invent or enhance a firm's processes. Rhodes et al. (2008) agreed to this stance by contending that knowledge connotes a vital asset through which strategizing organisations enhance innovative and corporate performance improvement. The strong correlation between KM and innovation has become highlighted by several scholars as expressed in the works of Molina and Martinez (2010); Zhena (2010); and Camelo et al. (2011). These scholars further opined that knowledge management might be significant in a company's greater performance. KM and innovation share both reciprocal and correlated effects. Rhodes et al. (2008) also established that implementing KM is a stratagem for innovation improvement. KM is considered as the most optimal way of enhancing innovation. Moreover, other scholars have described KM as a process for enhancing the application of knowledge towards the achievement of innovation or the improvement of business performance. The innovation process itself involves the

acquisition, distribution, and application of both fresh and existing knowledge as noted by Moorman and Miner (1998).

Ngoc-Tan and Gregar (2018) further noted from the experience of Subramaniam and Youndt (2005) as well as in the work of Jantunen (2005) that the innovativeness of an organization is closely linked with its capability of utilizing its knowledge assets. They emphasised that innovation is a process that is knowledge-based for creating newer ideas, new product offerings, and new markets towards the achievement of business competitiveness through the satisfaction of the highest number of customers, which will result in establishing a firm into a brand. The good connection between innovation and KM has further been proven and is gaining acceptance in management journals.

Relating the views of Chen and Huang (2009), Ngoc-Tan and Gregar (2018) concurred that the capacity of KM with regards to acquiring, sharing, and applying knowledge makes a positive contribution to the innovative performance of the firm. Drawing from the views of several scholars, the authors affirmed that effective KM promotes the communication and exchange of knowledge needed in the innovative process, and in addition facilitates innovative performance thru developing new insights and capabilities. It will therefore be logical to state that KM capability plays a paramount role in facilitating and supporting innovation. KM's role in organizational innovative capability improvement is fully-accepted and popular in existing literature such as Fosfuri and Tribo (2006), and Chen and Huang (2009).

Given that KM involves the creation, capture, and usage of knowledge towards enhancing organisational performance, Lee (2016) contended that KM is the gathering process which regulates the invention, distribution, and leveraging of knowledge towards the fulfilment of organisational objective. Consequently, KM serves as a collective intelligence for increasing organisational response and innovative ability as a succinct description. From the experience of knowledge innovation, there is logically a linkage relating KM and innovation management (IM) as postulated in the experience of Nicolas and Withelm (2010). Since there is no apparent existing literature on the comprehensive framework for appreciating the strategic areas of KM practices in innovation, the integration of KM and innovation management into the framework of strategic governance will be needed. A closer appreciation of the evolution of knowledge innovation (KI) and the strategic viewpoints of KM as it relates to innovation are relevant.

KI enhances corporate growth, serves as a driver for tomorrow's success, and functions as the vehicle which enables firms in sustaining their feasibility in the novel knowledge-based economy as extracted from the experience of Kostas and John (2006). KI was defined in the experience of Amidon (1997) as evolution, invention, sharing and applying of fresh concepts to goods and services that are marketable, resulting to a firm's success, a nation's economic vitality, and societal advancement. KI epitomizes the theory that one capability required for the future is innovation. Managing KI ought not to be seen as a concept that is technology-based. Whereas its management may be supported by technological tools, it should be noted that the decisions of management with respect to KI are fundamentally founded on humans, knowledge resources, and corporate objectives (Lee, 2016).

2.5.5. INNOVATION AND ORGANIZATIONAL LEARNING

A lot of scholars have recognised OL as one of the likely precursors of innovation as postulated in the experience of Hult et al. (2004) specifically due to the positive impacts it has on innovation. These researchers recognize that OL promotes the advancement of innovations and as a result, it will be consistent that a close relationship exist between OL in its larger form and an innovative business culture development. The need for continuous adaptation and evolution is reinforced by learning processes such that it becomes logical to believe that the readiness of a firm to change and its embracement of fresh ideas is underpinned by its value. Organisational learning literature holds the consensus that as the learning process is promoted by an organisation, a greater degree of innovations which incorporate a higher level of novelty will be developed. Logically, products and services innovation are affected by this theory considering that learning organizations are not likely to miss out on opportunities presented by emerging demand (Vijande & Sanchez, 2020).

Furthermore, Vijande and Sanchez (2020) posited that recent studies as found in the experience of AragonCorrea et al. (2007) have confirmed the strong connection existing between OL and technical innovation. Though it has been conceptually debated that OL should impact on administrative innovation the same way it will be rational for OL to be connected with innovation, and taking into account the complementary behaviour of administrative and technical innovation, prior researches have not reviewed this likelihood. However, considering the unlearning aspect of OL as expressed in the work of Santos et al. (2009) in line with which organisations challenge their prevailing cognitive models for the purpose of redefining the way they ought to behave and approach issues, it is correct

to reason that firms whose learning processes are more efficient should exhibit higher innovations in their administrative procedures.

Moreover, learning interest within the context of organizations which is supported by the assumption that learnings and innovations are germane to survival and competitiveness in the dynamic global business environments have increased in the last two decades. Besides, several scholars agree that firms should possess the ability of engaging in organizational learning processes in order to achieve competitiveness through encouraging innovation. To be candid, the achievement of successful innovation is not easy in many firms as it inherently cannot be easily understood. Moreover, the innovativeness of organizations is a convoluted process. Traditional studies on the innovation of organisations have evaluated the determining factors for the willingness of an organization to innovate. Though some scholars have evaluated the influence of individual, corporate and environmental factors, majority of the studies have concentrated on organizational structure. Managers play vital roles in the creation and facilitation of innovative environments. Effective management of innovative concepts is a crucial step toward a successful company's innovation. Also, corporate structure serves as a strong forecaster for realizing innovative thoughts and managing corporate innovation since innovation starts with senior managers who hold the view that organizational innovation is the survival pathway for any firm (Eghtesadi & Hamidizadeh, 2012).

With the deployment of effective leadership style, senior management can create an innovative environment within the firm. Senior management can be capable of inspiring and motivating the whole workforce and encouraging employees' involvement, advancement, and learning. With respect to factors which affect organizational innovation, organizational learning plays pivotal role in creating an innovative environment within an organization. Sharing the experience of McGourty and Hovland (2003), Eghtesadi and Hamidizadeh (2012) discovered that a system of OL may be altered by particular management practices via strategic orientation, appointment of employee, recognition and rewards, deploying of employees, support for generation of ideas, and multifunctional teaming for encouraging innovative behaviour.

Innovation involves transforming and exploiting existing knowledge. It demands workers to exchange knowledge and information. As suggested by Nonaka (1994), innovation happens when workers exchange their knowledge across the firm as well as when this exchanged knowledge develops new and mutual perceptions in course of convergence

and divergence, and fresh key competencies promote innovation in the organisation. Thus, OL gives rise to advancement, acquisition, renovation, and utilisation of new knowledge, which ultimately promote organizational innovation (Eghtesadi & Hamidizadeh, 2012).

According to Templeton et al. (2002), besides other disciplines to which OL relate to, innovation is another significant discipline which relates to OL. An important reason for this relationship is the consideration that innovation is an outcome of OL. Drawing from the experience of Garvin (1993), Kiziloglu (2015) noted that an organisation's employees will continue to repeat old practices if learning does not take place in that firm. It therefore becomes crucial for firms to continuously learn so as to resolve such problems as well as develop newer products and services, procedures, marketing, and managerial practices. The processes of OL are significant elements of the innovation process. OL is a highly essential process particularly for managerial innovations. An entity should possess the capability to learn in order to have the ability to translate new concepts into practice along the process of innovation. Also, the firm must make efforts towards exploring new knowledge for making scientific improvements in the existing markets, or develop newer product concepts, or gain entry into other markets as opined by Jamroa et al. (2006).

The processes that make innovations possible include the procedures of acquiring the knowledge which relate to the prospective innovation, and turning it into such innovation. OL becomes the ground for such procedures. The resulting innovation is the term employed for the new goods, services, processes, managerial and marketing practices on offering. However, the thing that is really new is the new technical or managerial knowledge which serve as inputs for these fresh outputs. The organisations which are able to see the crucial roles of OL inside innovation in attaining competitiveness base their learnings on innovation. These organisations discover how to interpret their customers' needs and desires and turn such desires into new goods, services, processes and/or managerial operations (Kiziloglu, 2015).

Firms that are flexible, fast-learning and quick-responding succeed in the production of innovative goods and services, including making their products available at the places and times of customers' demand. Firms that are foremost in innovation are also effective in learning systems. They seek to optimize their capabilities of acquiring the knowledge which come from clients, competitors, and technological advancements, and work on that knowledge (Kiziloglu, 2015).

2.5.6. IMPACTS OF INNOVATION IN THE BANKING SECTOR

The effects of OL competencies on innovation are yet to be researched very much in the banking sector. In recent times, banks have begun to design and offer innovative products and services to their clients together with the increasing level of marketing campaigns. Innovation has emerged as an indicator for success in the banking sector. It has emerged as a constant subject of deliberation on the things banks can do, the organizational structure to be adapted, and what technique they will deploy towards being innovative (Kiziloglu, 2015).

According to Nyantakyi and Sy (2015), between 1980 and 1990, many banks in the African continent migrated from manual banking systems to front office digital services. In that decade, they invested in banking infrastructure as well as online banking and electronic transaction systems. These infrastructures have both enabled local banks to efficiently increase their clientele and compete with bigger foreign banks, and improved their margins through the reduction of their operation costs. In East Africa, the expansion of electronic communication systems and availability of mobile phones in rural communities have made a way for innovative banking technology which challenges the traditional ATM machines and electronic payments. Instead of the installation of ATMs which require constant maintenance, security, and liquidity balancing in local communities, banks now organize with telecommunication firms for pioneering mobile-banking systems which makes financial services available to clients' door steps. Consequently, the cost of regular visits to ATM machines by customers has been lowered, and enabled real-time fund transfer through familiar agents to customers (Ntara, 2015; Nyantakyi and Sy, 2015).

Nyantakyi and Sy (2015), and Ntara (2015) further contended that mobile phone banking has recorded more success in East Africa than other sub-regions in Africa. In Kenya, the M-PESA money transfer and payment systems designed by Safari.com currently serves more than 17 million customers with over 40,000 agents across the country. East Africa has the highest rate of adult usage of mobile banking with about 22% index. In Western, Southern and Northern Africa, the index is 2%, 6% and 7% respectively. The success of Kenya in the technology of mobile banking is mostly attributed to several factors including the following: First is the Safari.com advantage which was followed by the regulatory system which enabled the mobile company in developing the system largely unscathed before the government stepped in with regulations to allow the further and efficient operation of the system.

The second factor is the use of agents from local communities to promote the trust of local communities who have little confidence in traditional banking organisations to benefit from personal banking through agents that they know. The third factor is that mobile banking only requires the provision of users' proof of national ID such as voter ID card or passport, and a mobile phone number in order to be registered. Also, the system benefited from the speedy private sector adaptation to mobile payments, helping users and firms in paying salaries and bills with the use of mobile money. Other areas of banking sector innovation are not widespread in Africa in comparison with other regions. The use of electronic payment system such as wire transfers is specifically low in Africa (Ntara, 2015; Nyantakyi and Sy, 2015).

Ondiege (2010) posits that banking institutions are becoming aware of the prospects of accessing millions of potential customers mostly in the local communities which represent over 60% of Africa's entire population and where access to banking services does not exist. Commercial banks branch networks for rural population is still undeveloped. However, considering that over 50% of African adult population have access to mobile phone, mobile banking can be used to help the rural population in accessing financial services as demonstrated in the Kenya and South African cases. Given the high cost of traditional banking in Africa, and the low internet and broadband subscriptions which impede internet banking for most of the African population, mobile banking technology can be used for the provision of financial services to these unbanked. Banking institutions and mobile phone services providers are bringing innovative ways of reaching the unserved populations with the use of mobile phones.

The major advantage of mobile phone for bank rests in its capability of reaching everywhere. It has the power of changing the economics of service delivery mainly through financial transactions' cost reduction. Mobile banking is an effective way of delivering payment savings services to the billions of customers around the globe with cell phones but without bank accounts. Its multiple advantages over traditional banking methods includes the absence of geographical constraints, the advantage of immediacy, as well as efficiency and security (Ondiege, 2010).

Also, Akhisar et al. (2015) reflected on various authors who made recent studies on electronic banking operations effectiveness' on banks in African countries performance – specifically Nigeria and Kenya and found that electronic banking activities led to increases

in profitability of banks in those countries. Also, the cost-effectiveness of providing internet banking showed positive impacts on performance. Internet banking or the use of ATM can reduce routine transaction cost by 40% to 80%. The use of online banking or other electronic banking services can drastically reduce normal operational costs as well as overhead expenses borne by banks as asserted by DeYoung (2001). When Banks intensively use electronic banking services, they are classified as "innovative" and the costs of their channels of distribution are below the industry average.

Thus, the use of electronic infrastructure in banks is important in that a great deal of transaction cost decreases along with infrastructure development. However, the use and success of electronic banking services is affected by the customers' education level as well as the functionality of the bank's website. Studies show that highly educated customers have higher demand for internet banking services as alluded by Sullivan (2000). The volume of banks customers that use internet banking and other electronic banking services will be limited if the costs of such services will effect banks' profitability. Research also shows that customers with preference for electronic banking usually develop skills for using such services (Akhisar et al., 2015).

Relating the activities of Standard Chartered Bank (SCB) in Africa, Kim and Kapstein (2015) report that Standard Chartered Bank has brought a wide international skill-base and training capabilities into the African markets where it operates, and has helped in improving financial and operational efficiency in banking industry through innovation and technical knowhow. SCB was the first bank to introduce interest rates swap to Africa, ATM technology to Kenya and Uganda, commercial internet-banking in Tanzania, as well as interest rate swaps, interest rates, and currency hedging in Kenyan and Ghanaian markets. SCB launches products and services that satisfy customers and client requirements together with risks management. The bank holds the record for establishing the premier digital networks across various African markets. With the use of its expertise, SCB introduced new banking technologies and advanced financial systems to the African region.

2.6. COMPETITIVE ADVANTAGE (CA)

2.6.1. INTRODUCTION TO THE SECTION

This section will in broad terms explore related literature on the concepts of competitive advantages. The literature review for relevant subsections will be developed towards addressing RQ5 and RQ7. RQ5 will evaluate whether the existence of documented operating guidelines and policy manuals will give rise to an increased OL orientation and SCA while RQ7 will evaluate whether an increased OL orientation will crystallize into an increased degree of SCA. Moreover, hypothesis (H_0) and hypothesis (H_3) will be validated in this section. While H_0 is concerned with shared visions, and hypothesises that an increased degree of shared visions will result in an increased degree of performance or employee productivity, H_3 is concerned with knowledge sharing, and hypothesises that an increased level of knowledge sharing will give rise to an increased degree of competitive advantage. The major sub-sections that form the focus of this section include the theory of competitive advantage, knowledge management and competitive advantage, impact of financial investment in innovation on KM, organizational learning and competitive advantage, CSR and competitiveness in the banking sector, and competitive advantages in the banking sector.

2.6.2. THE THEORY OF COMPETITIVE ADVANTAGE

An organisation obtains competitive advantage (CA) when it creates or procures a series of qualities or accomplishment activities which empowers it towards outperforming its competitors as asserted in the experience of Wang (2014). Thus CA is discovered when the actions of a particular firm becomes more gainful beyond those of its industry competitors, or when the firm outstrips them with respect to other important outcomes of activities including the area of market share, product quality or advancements in technology (Ceglinski, 2017). Competitive advantage has become the remedy for business survival. Shahmansouri et al. (2013) defined CA as the collection of a firm's distinctive features which enables the firm to function better than its rivals, and rivals are unable to simply reproduce those features.

Reflecting on the experience of Dess et al. (2005), Dash (2013) posited that a CA exists when an organisation has products or services which are considered by the firm's target industry clientele as superior to those of its rivals. The degree of a firm's CA is measured

by the manifest disparity between the apparent value it has created and the costs of producing the goods or services, relative to its immediate competitors. Where the economic value it has created exceeds the one created by its rivals, the firm is seen to be having a CA; where its created economic value equals the one created by its rivals, the firm is said to be having competitive parity; and where such economic value is lower than that of its rival firms, the organisation has a competitive disadvantage.

Popa et al. (2011) describe CA as the unseen element of a strategy that holds as its subordinates the observable elements of that strategy i.e. goal, mission, strategic options, time, assets, etc. Reflecting on the words of Porter, the authors noted that a firm's CA in essence means to ensure a reduced cost for products or services, and self-differentiation through higher qualities from other products which others or competitors offer. Moreover, CA can be attained only when business systems create superior values for buyers. A CA may also arise from either implementing a value generating policy which competitors have never implemented, or through the implementation of exact competitors' strategies but in a manner that is superior. Popa et al. (2011) further maintained that in general terms, a firm has CA if it is able to create greater economic values above other competing firms. Economic value can be described as the distinction between what a purchaser that buys a firm's products or services perceive as gained, and the actual economic value of such goods and services. Thus a firm's CA size is the disparity between the market value which the firm holds, and that of its competitors as noted by Barney and Hesterly (2006).

In view of the multiple and sometimes conflicting meanings of CA, Sigalas (2015) in the experience of Sigalas et al. (2013) defines CA as "the above industry average manifested exploitation of market opportunities and neutralization of competitive threats". On the basis of this definition, CA is an unobservable paradigm and as a result is intrinsically complicated. Also, as a result of its concealed nature, the concept is not very simple to classify. However, it should be made clear that CA does not equate its sources such as market positions including the distinctive resources and capabilities of the firm, nor is it equivalent to superior performance which some authors describe as the above average fiscal and business performance. Divergent to the prevailing theoretic viewpoints postulated in several academic textbooks and journals defining CA either with respect to performance or with regards to its sources or influencing factors, CA is conceptually different.

The most popular definition of CA with respect to competitive strategy and with regards to the value creation context is anything that gives rise to increase in revenues above expenses. While some authors define CA as the retaining of earnings greater than usual, Hakkak and Ghodsi (2015) define it from the experience of David et al. (2000) as gaining a higher financial profit over the regular profit rate in the same industry or market. Also, from the experience of Garth et al. (2001), the authors noted that CA mainly implies that the organisation can offer products or services which the clients value above those produced or offered by others. Relating to the experience of Porter (1985), the concept of CA is approached from the perspective of competitive strategy.

Porter viewed competitive strategies as the determining of an organisation's positioning in a given competitive industry. He further opined that competitive strategy aims to obtain market awareness through the appreciation and prediction of financial factors, particularly the behaviour of other competitors. Such competitive strategy helps a firm in producing products that competitors cannot produce. Thus it represents a strategy for the creation of a market that is imperfectly competitive. Citing the work of Kay (1993), Hakkak and Ghodsi (2015) describe a firm's CA which arise from distinctive competences on the basis of behaviours which other firms lack though these competences remain stable and fixed. Attaining such CA demands that a firm must focus on its external position as well as its internal competences.

Elijah and Millicent (2018) in the experience of Li et al. (2006) defined CA as an organization's capability of creating an impregnable position over its competitors. This is achievable where the entity's value to costs gap is higher than those of its rivals. Reflecting on Tracey et al. (1999), the authors contended that CA is an embodiment of the distinctive competencies which distinguishes a firm from its rivals thereby giving it a marketplace competitive edge. Furthermore, they posited that it is borne out of critical judgements of the management. Normally, CA involves choosing the markets or niches in which an entity will be competing, and protecting the market niche in well-defined sectors with the use of prices and product performance attributes. CA springs up from the generation of greater competencies which are leveraged towards the creation of customer value and the attainment of cost and/or differentiation benefits giving rise to market share and profitability-based performance as earlier asserted in the work of Barney (1991). Moreover, Elijah and Millicent (2018) contended that Porter's CA approach is centred on the capacity of a firm to become a low-cost industry producer, or staying unique in its segment in certain areas which customers popularly appreciate.

Increasingly, competitive advantage is seen as a significant determinant of an organizational long term survival in the contemporary competitive markets. Consequently, the effect of CA on performance has led to several empirical studies which provide evidence of positive impacts. Thus, considering the significance of CA with regards to an organisation's competitive position, some researches have attempted to discover the key determinants and imports of an organisation's CA. A firm's resource-based view (RBV) avails a framework for helping towards an understanding of the possible sources of CA. Under the RBV parlance, resources which are internal to an entity represent sources of competitiveness to the extent of their valuableness, rareness, inimitability and difficulty in substituting as posited by Barney (2007). In this respect, CA is understood as originating from resources generation and deployment which is a value creator for clients (Kamya et al., 2010).

Table 5: DEFINITIONS OF COMPETITIVE ADVANTAGE - SUMMARY TABLE

AUTHOR	DEFINITION / CONCEPT
Ceglinski (2017)	When the actions of a particular firm becomes more gainful beyond those of its industry rivals, or when the firm outstrips them with respect to other significant outcomes of activities including the area of market share, product quality or advancements in technology.
Shahmansouri et al. (2013)	The collection of a firm's distinctive features which enables the firm to function better than rivals, and rivals are unable to simply reproduce those features.
Dash (2013)	Exists when an organisation has products or services which are considered by the firm's target industry clientele as superior to those of its rivals.
Popa et al. (2011)	The unseen element of a strategy that holds as its subordinates the observable elements of that strategy i.e. goal, mission, strategic options, time, assets, etc.
Sigalas (2015)	The manifested higher than industry average exploitation of market opportunities and neutralization of competitive threats.
Hakkak and Ghodsi (2015)	The gaining of higher financial profit over the regular profit rate in the same industry or market.

Elijah and Millicent (2018)	An organization's capability of creating an impregnable position over its competitors.
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Source: *Table Created by the Author Based on his Readings.*

2.6.3. KNOWLEDGE MANAGEMENT AND COMPETITIVE ADVANTAGE

Khan (2014) describes knowledge as the engine of world business economic transformation for the delivery of organisational competitive advantage. Knowledge is increasingly viewed as outdoing conventional resources such as landed assets, labour and financial capital and is now seen as the major source of competitive or comparative advantage. From available literature, it is suggested that knowledge might be the only or one of the most reliable sources of CA at the disposal of firms in the 21st century. It is further suggested that knowledge is a vital competitive resource which a firm possesses. Renowned authors contend that organisations that are effective in the acquisition of knowledge will have the ability of creating and sustaining CA in the knowledge-based economy while others will struggle to maintain their competitive positions. There is a universal consensus that knowledge is the source of CA and organizational superior operational effectiveness. Also, CA may spring from other activities of the organization through support for best practices, sustained innovation, quicker learning, and value additions to resources that a firm possesses which are not immediately handy to rivals.

CA is basically defined as a firm's capability of persistently earning investment returns beyond the industry as extracted from the work of Porter (1985). While CA can be created in several ways such as through size, location, access to resources, etc., lasting advantage can spring from the use of KM for supporting what a firm does well and to add value to the resources the firm possesses which are beyond the immediate reach of its competitors. In order for an organization's knowledge to provide SCA, it should possess the following four attributes - the knowledge must be valuable, exceptional, inimitable, and non-substitutable. A precondition for implementing KM is to appreciate and develop the infrastructural components needed to enhance the acquirement, management and transfer of organizational explicit and tacit knowledge. Three aspects of emphasis constitute the literature on a firm's knowledge infrastructure and these are people, process, and technology. Innovation which builds on an organisation's resources will likely add value to such assets and the resulting CA will most likely be sustainable (Fazili & Khan, 2016).

In recent times, the role played by organizational knowledge as a veritable tool for CA has emerged a subject of emphasis in strategic management journals and literature. The fundamental concept of CA rests mainly on placing the firm at the apex position of the sector with the advantage of economies of scale against rivals. Firms acquire sustainable CA through resources acquisition such that it shouldn't be easy for competitors to imitate

their resources. The principal source of CA is organizational knowledge which is hardly imitable (Rahimli, 2012). According to Kamya et al. (2010), several studies give indication that intangible resources and assets such as KM, OL and market orientation enable a firm in developing such abilities which enhance CA and lead to superior market performance in line with the views of Porter (1985). These intangibles allow a firm to constantly develop its existing and new resources which need to be created to produce superior performance as its key outcome.

Moreover, in this 'knowledge revolution' regime – with a shift from conventional industrial community to a knowledge society, knowledge is progressively becoming connected with superior competitive advantage due of its indiscernibility and distinctiveness rendering it a treasured resource. In this regard, knowledge-oriented firms constantly seek for new knowledge that must be managed effectively and utilized towards delivering better customer value over their competitors. So when a firm develops KM into a unique competence, it is meant to operate as a precursor to grander CA at the marketplace. This is the competence which unlocks personalized knowledge and has the ability of codifying it for the utilization of the organization. Hlupic et al. (2002) contended that KM is viewed as the vehicle for organisational resourcefulness and competitiveness. Reflecting on the experience of Grandy and Wicks (2008), Kamya et al. (2010) affirm that CA springs from developing and deploying the resources which create customer value.

Citing the experience of Hislop (2013), Sharafuddin (2017) believes that it is necessary for all firms wishing to survive the growing marketplace competition with which they are surrounded to create such knowledge that will crystalize into competitive advantage generation. Relating to the experience of Dul et al. (2011), the author maintains that knowledge creation is a crucial element of KM. Knowledge creation occurs during the workplace day-to-day activities in many forms – either thru humanistic or thru technical processes. Experts opine that the creation of knowledge is fundamentally a human process which can be aided by technology, but not rather by human beings.

**Table 6: KNOWLEDGE MANAGEMENT AND COMPETITIVE ADVANTAGE
(TABLE OF SYNTHESIS)**

AUTHOR	RELATIONSHIP
Khan (2014)	Knowledge is the engine of world business economic transformation for the delivery of organisational competitive advantage. It is

	suggested that knowledge might be the only or one of the most reliable sources of CA at the disposal of firms in the 21st century.
Fazili and Khan (2016)	In order for an organization's knowledge to provide SCA, it should possess the following four attributes: it must be valuable, exceptional, inimitable, and non-substitutable.
Rahimli (2012)	The principal source of CA is organizational knowledge which is hardly imitable.
Kamya et al. (2010)	Intangible assets such as KM, OL and market orientation enable a firm in developing such abilities which enhance CA and lead to superior market performance.
Hlupic et al. (2002)	KM is viewed as the vehicle for organisational competitiveness and resourcefulness.
Sharafuddin (2017)	It is necessary for all firms wishing to survive the growing marketplace competition with which they are surrounded to create such knowledge that will crystalize into competitive advantage generation.
Ghannay and Zeineb (2012)	KM process gives rise to the improvement of CA which on its part will lead to organizational performance improvement through the improvement of corporate knowledge management.

Source: Table Created by the Author Based on his Readings.

2.6.4. IMPACT OF FINANCIAL INVESTMENT IN INNOVATION ON KM

Regarding the impact of investments in innovation on KM, Tosic and Zivkovic (2019) submit that given that innovation has become a key requirement for the success and survival of organizations, many authors have examined the factors that drive it. In order for competitiveness in the technological era to be enhanced, firms need to manage their operations strategically - thus enriching their customer and stakeholders' offerings and experiences with new values. Despite numerous studies which seek to address the true drivers of innovativeness, there are still begging questions in respect of the effect of innovativeness on KM and organizational performance as well as the influence of the transfer of knowledge within a firm on these relationships. It is vital to note that the impact of innovativeness on world economic growth in the contemporary knowledge-driven economy may be significant.

Consequently, vast review of literature on KM, innovations and organizational performance have highlighted the likely drivers of innovativeness in modern day organizations. These factors have been suggested as the key preconditions for such innovativeness that truly influences KM. Significant investments in the following five areas stand out as crucial towards the enhancement of organizational innovativeness: They include investment in knowledge, investment in science, investment in technology, investment in education, and investment in human capital (Tosic & Zivkovic, 2019). Moreover, Zia and Shafiq (2017) contend that innovative firms are more successful in effectively generating, storing, retrieving and utilising knowledge. The KM system of a firm can greatly contribute to the realisation of sustainable competitiveness through the backing-up of the firm's innovation strategies. The true test of innovation manifests in the well-timed translation of one level of knowledge into another level such that it becomes more valuable for innovative decisions.

Organisations should leverage their key resources towards the creation of knowledge, innovation, and the generation of value with new knowledge. Such step is believed to give rise to innovative products creation and improvement of organizational strategic decision making ability. Sharing the experience of Rahimli (2012), Sharafuddin (2017) affirmed that most of the studies carried out agree with the very positive correlation between KM and SCA. Other studies as expressed in the work of Ghannay and Zeineb (2012) also affirmed that KM process gives rise to the improvement of competitive advantage which on its part will lead to organizational performance improvement through the improvement of corporate knowledge management.

According to Rasoulinezhad (2011), a key success factor for banking institutions is to effectively and efficiently apply and deploy both information and knowledge systems into all areas of their operations, administration, record keeping, and marketing. The monetary value of banking sector investments makes the application of the appropriate information and KM systems very crucial. Both in Iran and globally, banking institutions are increasingly depending on technology and IT.

2.6.5. ORGANIZATIONAL LEARNING AND COMPETITIVE ADVANTAGE

Learning guides firms into the exploring and exploiting dynamics, and also positively contributes to competitive positioning. Two main attributes of learning which are significant for CA are that generally, learning increases performance through increase in profitability, investment returns and market share growth; and it enhances dependability through

helping organisations to build business models that are sustainable thus offering superior products and services. Clearly, CA is enhanced through above-average performance which is ordinarily offered by learning. This is what makes learning a principal contributor to CA as noted by Crossan and Bedrow (2003). Different kinds of learning add to CA in different ways. As asserted by Senge (1990), two types of learnings in firms are adaptive and generative learning. According to him, adaptive learning is concerned with replicating and increasing the adaptability of the firm to the environment. As a matter of fact, OL is a means for performance improvement and CA boosting, and it constantly facilitates a firm's capacity of adapting to its external environment thru reflective practices as stated by Lyles (2012). Generative learning involves the incorporation of new ideas into the learner's existing patterns. Thus OL gives rise to beneficial changes to the firm (Namada, 2018).

Furthermore, Namada (2018) contends that LOs have found ways of tapping the commitment of people and the capacity of learning at every level in the firm, and because of this, it is seen as a sustainable stream of CA in which a firm has the ability of learning faster than its competitors. A quote credited a Chinese philosopher known as Confucius says that "without learning the wise becomes foolish, and by learning the foolish becomes wise". The rule of the game is to learn as if one can never have enough learning. The above philosophy properly fits with the real need for firms to unceasingly learn ways of coping with the ever-changing challenges surrounding them and the global economy as well. Moreover, the extent of employees' learning in a firm contributes in positive ways to CA. Workers that learn fast via employee trainings, refresher programmes and other initiatives for continual improvements are capable of responding timely to both internal and external needs of the organisation. When groups learn via meetings or brainstorming sessions which explore 'Strengths, Weaknesses, Opportunities, and Threats' (SWOT), this will crystalize into improving the organization's adaptation capabilities.

On their part, Kamya et al. (2011) posit that OL which is a key asset of the organisation is seen by scholars to enhance CA. Since OL is fundamentally based on the behavioural and rational perspectives, it is required that a firm chooses to adjust to those beliefs and behaviours which provide the greatest competitive advantages. From a review of existing literature, there are just little empirical studies which link OL and CA. However, a greater portion of the researches have at most focused on the connection between OL and an organisation's performance as alluded by Morgan and Turnell (2003). It is contended that the achievement of superior CA rests on the capability of a firm's to continuously learn. Farrukh and Waheed (2015) submit that a LO learns both thru its individual and collective

members to craft competitive advantages by effectively and efficiently managing its internally and externally engendered change as opined by Senge (2004).

Several researchers support the relationship between LO and CA. In this era of dynamic business, firms are expected to change, gain learnings and apply such changes towards gaining success. In the absence of learning, firms and individuals reinvent old processes, and where no changes in practice or action exist, success becomes an accidental or a short-lived event. The theory of OL has become significant within past decades as a gateway to competitiveness. LO are those firms which continue to learn for the purpose of attaining desired outcomes and competitiveness. They are firms which promote every member's learning with the aim of continuously transforming itself in accordance with the environmental requirements (Kamya et al., 2011). Theorists of OL have known the strategic importance of OL as a way to prove SCA and attaining strategic renewal.

According to Makabila et al. (2017), though the economics of industrial organization viewpoint exhibits the significance of OL to an organisation's ability of gaining a cost advantage, the concept has become a subject of criticism as a result of silence on the techniques through which know-how gives rise to cost advantage as well as the reason for certain organisations learning more than other organisations. Literature on strategic management deliberates on the connection between OL and CA from the organisation's RBV perspective. The RBV assumes that firms can achieve 'sustained competitive advantage' (SCA) by building up and applying strategic competences and resources that are valued, exceptional, hard to replicate and inimitable. Reflecting on Barney (2007), the authors asserted that an organisation's potential for CA also demands that an organisation be organized for exploiting its resources and capabilities. Besides, OL is expected to be able to enable organisations in amassing and using these types of resources and capabilities. From the experience of Karash (2002), it is identified that the concept of OL as a RBV approach is founded on the organization's ability of transforming standardized resources which are accessible to everyone into peculiar capabilities which cannot be simply imitated by rivals.

Hassan, Iqbal and Ghias (2017) postulate that learning within firms is not a stagnant process, but a continual one. Existing literature believe that a firm attains CA through OL as earlier asserted by Milia and Birdi (2009). Empirical evidence to the above which includes support from the Pakistan context is still insufficient. This study is concentrated on the connection between OL and CA. The empirical data was obtained from the Pakistan

banking sector. The study helped in explaining the role OL play towards the attainment of CA. The research also helped in establishing a strategic linkage between LO and CA achievement. The empirical data from the research enabled managers in establishing standards within a firm towards becoming a LO and filter this down to the employees to match the present challenges of business rivalry and competition. According to Makabila et al. (2017), contemporary literature indicate that OL is a distinctive and multifarious capability that is hard to replicate, copy or disseminate, and that it creates a ground for CA.

Table 7: ORGANISATIONAL LEARNING AND COMPETITIVE ADVANTAGE (TABLE OF SYNTHESIS)	
AUTHOR	RELATIONSHIP
Kamya et al. (2011)	LOs are those firms which continue to learn for the purpose of attaining desired outcomes and competitiveness.
Makabila et al. (2017)	The RBV assumes that firms can achieve 'sustained competitive advantage' (SCA) by building up and applying strategic competences and resources that are valued, exceptional, hard to replicate and inimitable.
Kamya et al. (2011)	In this era of dynamic business atmosphere, firms are expected to change, gain learnings, and apply such changes towards gaining success.
Namada (2018)	The extent of employees' learning in a firm contributes in positive ways to CA.
Kamya et al. (2011)	It is contended that the achievement of superior CA rests on the capability of a firm to continuously learn.
Senge (2004).	A LO learns thru its individual and collective members to craft competitive advantages by effectively and efficiently managing its internally and externally engendered change.
Lyles (2012)	OL is a means for performance improvement and CA boosting, and it constantly facilitates a firm's capacity of adapting to its external environment thru reflective practices.

Source: Table Created by the Author Based on his Readings.

2.6.6. THE ROLE OF CSR ON COMPETITIVENESS IN BANKING SECTOR

Abu-Alkeir (2021) posits that Corporate Social Responsibility (CSR) is viewed from several standpoints. From one viewpoint, it is described as a business sector's commitment towards following up such policies and businesses that are beneficial to the society. Another viewpoint conceptualized it as a firm's moral responsibilities towards relevant stakeholders. According to the author, the influence of CSR on the community reflects in business decision making and corporate perception which is affected by environmental values. Abu-Alkeir (2021) further submitted that the concept of CSR requires that an entity's social responsibility should incorporate the economic, legal, ethical and philanthropic expectations of the society from an organisation, and that organisations should not only meet their economic and regulatory obligations, but should be ethical and good corporate citizens as well. The connection between CSR and competitive advantage is mostly seen as encouraging towards meeting social needs, respecting environmental limits, and satisfying corporate interests. It avails a platform of mutual importance for a firm and the society at large.

The dimension of competitive advantage strategy is essentially concerned with the way a firm competes in order to achieve and sustain superior performance. CSR contributes towards a positive market value which can enhance the achievement of competitive advantages and greater economic benefits. The social dimension of CSR requires that a socially responsible banking sector will effectively give rise to positive impact on the workforce and customers. With CSR, banking sector employees become more loyal, motivated, and resourceful – which may lead to competitive advantages in the financial institutions. The ethical dimension of CSR is concerned with the theory of corporation which focuses on both the responsibility to maximize profit and the responsibility to ethically relate with the welfare of the immediate society. It is further concerned with the green marketing approach and the preservation of the natural resources (Abu-Alkeir, 2021).

CSR enhances competitiveness and corporate performance through helping to influence the behaviour of employees (Abu-Alkeir, 2021). According to Djalilov and Hartwell (2022), CSR can in principle aid the banking sector in the creation of competitiveness, but this will largely be in the areas of reputation and image enhancement. However, the prevailing concept of “short-termism” in the banking sector gives indications that, except CSR is integrated into other corporate objectives, it may not be enforced, and banks may not recognise its value as an end to itself. The banking sector has become infamous for adopting a slim view of the initiatives of CSR through employing CSR only as a tool for

revenue-increase and orientation for image-problem-solving, and this has attracted suspicions from the larger public by whom they are widely supported.

2.6.7. COMPETITIVE ADVANTAGES IN THE BANKING SECTOR

Kasasbeh et al. (2017) submit that the global banking sector practice is aimed at stimulating a nation's economic growth through operating income increases, and increase of credit facilities and deposits. Also, the banking industry has the responsibility of investment portfolios financing, generation of high revenues and enlarging of the nation's reserves. In situations of economic recession and difficulties, banks assist in the hedging of risks and financing of tangible investment. Banks are required to be fully capitalized and inculcate controlled lending culture to provide the highly required sustainable growth and development. These form the cruxes of the banking industries support for nations' fiscal growth and development, as well as accounts for the attainment of CA which has remained the priority of actors in the banking sector.

Furthermore, Kasasbeh et al. (2017) contended that various previous researches have tried to conceptualize discussions on competitiveness in the banking sector with regards to its causative factors generally. Most of these studies indicated appreciable degrees of effectiveness in various aspects of combined marketing strategies with sufficient supervisory recommendations. The antecedent factors of CA are seen to be of electronic standard of services or/and management, formulation of strategy, corporate social responsibility (CSR), automated marketing innovation and creativity, market differentiation, and customer orientation.

Other antecedent factors include the performance of firms, core competences, business efficiency, increased sales, products value and customization, effective costs, usability, customer service and satisfaction, activities of sales management, management of market-focussed products activities, and sales effectiveness and performance. The identification of these antecedents are necessary for the conceptualization and investigation of paradigms which are connected to CA in the banking industry and spreading the hitherto-proposed connected conceptual models (Kasasbeh et al., 2017).

In the views of Amidu and Wilson (2014), evaluation of banking sector competitiveness has a long experimental tradition. However, empirical evidence regarding competitiveness in African bank is scarce. The global evidence on competitiveness shown in previous

researches comprised of a small ration of large African countries as asserted by Turk-Ariss (2010). Moreover, a lot of past researches have not accounted for the institutional and political issues which will probably influence competitiveness in nations that are noted for various imperfections given rise to by weak institutions, an absence of development, bad governance, and entry barriers. Empirical data indicate that competition in African banks increased progressively between the periods of 2002 and 2005, before going down around year 2006 and 2007, and increasing once more thereafter. African financial development is lagging behind other parts of the globe as alluded by Beck and Cull (2014). In 2011, private sector credits averaged at 78% of GDP in comparison with 132.5% recorded in other evolving economies in the Pacific and East Asia.

Before the 2008 economic meltdown, the liquid obligations of Sub-Saharan African (SSA) banks average floated around 30%, with those for other emerging nations standing at about 4% as recorded in the work of Allen et al. (2009). The absence of financial growth in itself was mainly due to prevalent poverty and high proportion of African countries' population being involved in subsistence farming. In the last three decades, African nations' governments have engaged in the restructuring of financial industry consisting of deregulating and relaxing of foreign investments' entry hurdles as asserted by Beck and Cull (2014).

The reforms included the reduction of credit controls and requirements for reserves, removal of interest rates controls, reduction of entry hurdles into foreign banking institutions, reduction of state ownerships, development of securities markets, consolidation of prudential regulations and supervisions, etc. This gave rise to establishing capital markets in various nations as well as the regional markets which serve the Communauté Financière Africaine (CFA) nations (including Burkina Faso, Benin, Guinea-Bissau, Cote d'Ivoire, Niger, Mali, Senegal, and Togo). Besides, the reforms gave rise to the revamping and nationalising of the equity capital of failing private banks, institutionalization of completely new state-owned banks, and other financial institutions (Amidu & Wilson, 2014).

As a result of these developments, the financial strength of SSA banks in the past decade has improved as noted by Amidu (2014). The 12.75% average interests rate of banking institutions of low income African nations in 2005 was thrice the average interest margin of higher income counterparts of 3.89%. The high deposits versus lending rates of interest spreads is particularly underpinned by the lack of economies of scale, and heightened

political instability as indicated in the experience of Amidu (2011). Regardless of the high costs and high risks, African banks have remained very profitable. In 2011, the average returns on assets was 2.1% in comparison to 1.5% for banks in emerging nations at the frontiers of Africa. As opined by Beck and Cull (2014), the absence of competitiveness in several banking sectors requires the enhancing of credit delivery, fostering of a credit values, and a promotion of fiscal growth in Africa. Existing literature as expressed by Amidu (2014) indicate the need for sound accounting regulations; improved information; collateral collection; institutional standards and elimination of entry barriers (Amidu & Wilson, 2014).

Furthermore, according to Mudele (2012), the 'Know your customers' (KYC) slogan has become inscribed in the African retail banking. The sole most significant denominator that differentiates high-achieving banking institutions in Africa from others is their possession of valued insights into the financial needs of their customers. Inadequate knowledge of customer requirements constraints the opportunities of banks and makes it practically difficult to cross-sell. Cross-selling rates are powerful parameters for assessing customers' retention, generation of referrals, and growth in deposit - the sole steadiest retail banking source of funds. Following a recent Economist Intelligence Unit report, three key factors drive this development which are: increased rate of economic growth, financial products permeation for fulfilling broad unfulfilled requirements for core financial operations, and modern technologies – especially mobile banking. High-achieving banks build a strategy of segmentation which aid them in unmistakably defining who forms their customer-base.

Banks focusing on a customer-centric strategy towards the development of products and services standout as market leaders. They are leaders in both generating revenues and excellence in service - developing the kind of exceptional brand which gets clients permanently engaged. Furthermore, banking institutions in SSA will be met with intensifying competition towards securing wallet share from the new wealth of the middle class in the subcontinent. Given this development, the necessity for focused segmenting becomes compelling. Customer awareness at a strategic level together with a properly formulated market segmenting strategy provide a significant CA (Mudele, 2012). Finally, According to Gakuo and Rotich (2017), the South African banking sector is notable for heightened competition - thus banks are to effectively utilize their knowledge resources for the creation of CA and develop a higher ability of acting and adapting to customers' ever-changing tastes and demands. Achievement of this CA makes it imperative for banks to embrace KM ideology as a strategic resource at the centre of product and process innovation, strategic decision-making and corporate adaptation and renewal.

2.7. SUSTAINABLE COMPETITIVE ADVANTAGE (SCA)

2.7.1. INTRODUCTION TO THE SECTION

This section will broadly explore related literature on the theories of sustainable competitive advantages. The literature review of relevant subsections will be developed to address and answer RQ7 which evaluates whether an increased OL orientation will crystallize into an increased degree of SCA. At the same time, the section will validate hypotheses (H_0) and (H_4). While H_0 focuses on shared vision, and hypothesises that an increased degree of shared visions will result in an increased degree of organisational performance or employee productivity, H_4 is concerned with strategic knowledge management, and hypothesises that the application of strategic KM practices will give rise to an increased degree of sustainable competitive advantage. The major sub-sections that constitute this section include understanding sustainable competitiveness, innovative and sustainable competitiveness, and maintaining sustainable competitiveness.

2.7.2. UNDERSTANDING SUSTAINABLE COMPETITIVENESS

According to Hakkak and Ghodsi (2015), the sustainable competitive advantage (SCA) concept was familiarized in the 1980s when the CA maintenance strategies were being explained. The term SCA was later fully popularized by Porter in 1985 with respect to a selection of competitive strategies which comprise cost leadership, differentiation, and focus towards the achievement of long-term CA - although Porter never provided a formal definition of the concept. Hakkak and Ghodsi (2015) while citing the work of Barney (1991) defined SCA as the continuousness of benefits or gains and the asynchronous deployment of distinctive value-creating strategies with potential competitors who are unable to imitate such gains or benefits. SCA is associated with the organisation's attempts at instituting and sustaining advantages or benefits for a long-term duration. According to the author, three factors affecting SCA include the target market size, better accessibility to customers and resources, and restraints on the competitors' powers. Normally an organisation can create such SCA that its managers implement its strategy on the basis of features that cannot be duplicated easily as earlier asserted by Kevin (1986).

Citing the work of Barney (1991), Elijah and Millicent (2018) describe CA as a firm's application of a value creation strategy which any existing or budding competitor is not concurrently employing. However, an organisation is said to possess a SCA when it is benefiting from a value creation strategy that no present or prospective competitor is

simultaneously implementing as well as when these rivals are incapable of reproducing the gains of such strategy. Thus the key underpin of competitiveness - whether sustained or not does not completely depend on an entity's competitive position, but rests on the possibility of competitive duplication. Furthermore, a CA is sustained only when it continues to exist after all attempts to duplicate it have ended. In principle, there are numerous advantages of this definition of sustained competitiveness - the most salient of which is its ability to avoid the problem of spelling out the calendar time period in which firms in unrelated sectors must benefit from competitive advantages so that those advantages become "sustained".

The term "advantage" on its own is defined by the Webster's Dictionary as the superiority of position or circumstance, or a benefit which result from certain courses of action. The word "Competitive" is defined as connecting to, branded by, or on the basis of competition or rivalry. To "sustain" implied keeping up or prolonging. Thus SCA can be described as having superior position or circumstance over rivals for a long-term duration through adjusting towards the unending global dynamics. As the global business competition gets increasingly heated, ways of achieving SCA begins to receive greater attention. Reflecting on the views of Barney (1991), it is noteworthy that when a firm is effecting a strategy of value creation which is not being applied simultaneously by any of its existing or prospective rivals, then the firm is said to enjoy a CA. However, when other firms cannot duplicate the gains of such strategy, it is a confirmation that the firm possesses a SCA (Mahdi et al., 2011).

Competitive advantage can be distinguished into temporary or sustainable CA. When competitive advantage basically gives rise to high gains which may attract competition, and the duration of such CA is limited by competition, such CA is in most cases temporary. Conversely, some CA are sustainable where rivals or competitors are not able to copy the source of the advantage or where no one imagines a superior offering. Moreover, from the experience of Hani and Al-Hawary (2009), SCA is referred to as the creation of certain barriers which make the imitation of the organisation's performance difficult (Mahdi et al., 2011).

Again, in line with the RBV, an organisation achieves a SCA when it has valued, matchless and inimitable resources. Moreover, a major way of determining if competitiveness is sustainable is to assess the time duration in which the CA is to be maintained so as to be described as sustainable. However, this period criteria which is usually arbitrarily differs

from sector to sector. For example in the technological sector, sustainable competitive advantages based on time period is generally subject to rapid erosion which is hard to slow down (Ceglinski, 2017). According to Popa et al. (2011), it is the long term maintenance of CA that turns them into strategic or sustainable competitive advantage.

On their part, Sriwidadi et al. (2016) maintain that sustainable competitive advantage refers to a superior performer's qualities and resources which are not able to be replicated or copied by its existing or prospective competitors poised to enter a sector. Sustainability of a firm's competitive advantage is therefore based on the likelihood of competitive replications as originally posited by Barney (1991). Furthermore, while noting that CAs with respect to competitive productivity can either be temporary or sustainable advantages, Vahdati et al. (2018) described temporary CA as the advantage which lasts for a short-term and is transferable. However, where a firm has a culture that is innovation-based and the ability of market-based innovation, then the firm can benefit from both outwit features as well as skilfully enhance its position advantage. Moreover, before rivals attain up to its temporary advantage, the firm develops newer advantages such that competitors are always behind as earlier asserted in the experience of Culpan (2008). Ahead of temporary competitive advantage, a firm's SCA is firstly long-term in terms of time and secondly, when it cannot easily be replicated by its competitors.

Malek et al. (2015) describe SCA as a business strategy which is built on an organisation's resources which supports the organisation in sustaining its competitive advantage through outperforming its rivals in a competitive market. The authors contended that the employment of customer oriented business strategies through the exploitation of distinctive competences and resources command a sustainable competitive advantage for a firm. Close association with customers, suppliers, and employees allows an organisation in rationalizing its business strategies in favour of an entity's competitive advantage. Furthermore, SCA is a concept of attaining financial and economic benefits as well as distinctive dynamic competencies which have evolved as a crucial field of research. Of recent, a lot of researchers have highlighted the importance of SCA as a source of core capabilities development, market innovation, knowledge exchange, global resources, and above all - positive attitudinal resource. The idea of business world excellence provides a platform for a dynamic competitiveness which is viewed as a source of SCA.

Alalie et al. (2019) submit that competitive advantage remains a key goal which every firm seeks to attain. Furthermore, its achievement will be enhanced by identifying and using a

chosen successful competitive strategy, and then harnessing the strategy in a productive manner to contribute towards increasing the created value and consolidating its competitive position within the context of its operating environment. Organizations aim at not only achieving a CA, but for the CA to be sustainable as well as for the firm to continue to strongly compete under intense pressure and speedy changes. Organizations should make effort to attain such advantage which is proportionate to their potentials and their individual capabilities because their failure in the determination of the CA which can compete with firms operating within the context of their particular industry will be a threat to their existence and survival in that industry. SCA brings along several benefits which include being an effective source for the attainment of superior performance and the creation of value for firms as affirmed in the experience of Vanpoucke et al. (2014). Consequently, banking institutions and firms are searching for strategic steps that can offer them SCA.

**Table 8: DEFINITIONS OF SUSTAINABLE COMPETITIVE ADVANTAGE (SCA)
- SUMMARY TABLE**

AUTHOR	DEFINITION
Hakkak and Ghodsi (2015)	The continuousness of benefits or gains and the asynchronous deployment of distinctive value-creating strategies with potential competitors being unable to imitate such gains or benefits.
Elijah and Millicent (2018)	Benefiting from a value creation strategy that is not being implemented simultaneously by any present or prospective competitor as well as when these rivals are incapable of reproducing the gains of such strategy.
Webster's Dictionary	Having superior position or circumstance over rivals for a long-term duration through adjusting towards the unending global dynamics.
Mahdi et al. (2011)	The creation of certain barriers which make the imitation of the organisation's performance difficult.
Malek et al. (2015)	A business strategy which is built on an organisation's resources which supports the organisation in sustaining its competitive advantage through outperforming its rivals in a competitive market.
Sriwidadi et al. (2016)	A superior performer's qualities and resources which are not able to be replicated or copied by its existing or prospective competitors poised to enter an industrial sector.

Source: Table Created by the Author Based on his Readings.

2.7.3. INNOVATIVE AND SUSTAINABLE COMPETITIVENESS

There exists a causal connection between innovation and a firm's competitive advantages' generation. It is usual for managers to begin with seeking organizational survival, and later on seek the enlargement of their business operations using strategies which unfurl into costs leadership or differentiation either with an extensive or particular focus. Challenges may emerge under this process and firms will usually seek ways to adapt to the situation - if possible in exceptional ways over their rivals. Given these contexts, there is need for the implementation of internal or external new procedures and attributes which neither the market nor the organization has ever used in order to attain sustainable competitiveness. It is under this context that the role of innovation as a factor for the creation of competitive advantage becomes inserted (de Conto et al., 2016).

Pulgarin-Molina and Guerrero (2017) postulate that subject to a complete review of the concepts of innovation and CA, the presence of several definitions proceeding from academicians who seek to blend the concepts and enhance readers' comprehension can be affirmed. However, despite the different definitions given to the concepts, various scholars have attempted to give innovation a unique definition with the proposal that it be interpreted as a process for new ideas or newer behavioural incorporation. The connection between innovation and CA generation is premised on the capability of a firm unto whom these innovative ideas relate in implementing and tackling the present and real market demands, and becoming sustainable with time while preventing competitors from imitating it as noted in the experience of Dustin et al. (2014).

Furthermore, considering the interest of the business and academic world in understanding the connection between innovation and CA, institutions and scholars have designed additional studies that aim to explore the characteristics and issues which account for successes or failures after implementing innovative processes in organisations and the consequent attainment of competitive advantages as reflected in the experience of Mejia-Trejo and Sanchez-Gutierrez (2014). Sequel to these researches, various fundamentals have been highlighted across the dynamics of organizations such as new knowledge creation, generation of better working environment, more flexibility in organizational structures, consolidation of organizational culture, and the model definition of dynamic enterprise (Pulgarin-Molina & Guerrero, 2017).

Following the recognition that consolidating an organization's innovation culture enhances knowledge creation process thru the encouragement of employees intellectual skills' creativity and exploration, the importance which various scholars have given to the development, incorporation and distribution of knowledge as a major resource in firms through which firms attain competitive advantages enhancement is worthy of mention as expressed in the experience of Bernal et al. (2012). CA can be generated through the innovative element of an organizational culture on the basis of enterprise resource if great attention is paid to human capital as a major sustainability source and approach for corporate productivity. In agreement with the opinion of Alegre (2013), only thru an organizational culture of innovation can firms attain the empowering of its human capital towards knowledge generation across the firm that forms the ingredients for achieving such CA that is sustainable and unmatched in the marketplace as long as it remains a demanding and complex particular knowledge, and such that decrypts competition (Pulgarin-Molina & Guerrero, 2017).

According to M'kuma (2015), organisations take cognisance of open innovation as a strategic tool for exploring new opportunities for growth at a lower risk. Open sourcing for technology provides firms with greater flexibility and responsiveness without essentially sustaining enormous costs as opined by Holmes et al. (2010). Improvement of innovative capacity is central to the achievement of the higher levels of productivity required for the achievement and sustainability of complete competitiveness as noted by Hsieh et al. (2009). An innovation borne advantage can lead organisations into covering products and processing of research and development (R&D), purchasing and transporting of raw materials, quality control, sales and marketing, wholesaling and retailing, etc. For example banks are now coming up with retail banking together with agency banking as an alternate innovative approach. Banks in Kenya have kept pace with trends in making sure that the banking sector is maintaining innovation. Majority of the banks such as Equity banks and Kenya commercial banks have intensely and expansively delved into agency banking as a means of reaching low income earners both in suburbs of major towns as well as in the rural areas.

At the moment, innovation is a vital element in many aspects of business competitiveness. Innovation enables firms to offer newer or enhanced products to the market ahead of their rivals thereby increasing their market share. Many firms have succeeded and do thrive as a result of innovation which helps them in creating competitive advantages as postulated by Goksoy et al. (2013). Also, Azíz and Samad (2016) posit that innovation represents a

strategy which firms apply towards creating a CA, producing goods which none else can, doing things in better ways than other firms, or launching cheaper, superior, and quicker services. This strategy allows firms in creating long-term competition through the assembling of knowledge, technological skills, creativity and development experience, and the introduction of newer ideas in terms of products, procedures, or business models innovation. Not only does this have positive outcomes for the firm but it as well enhances the growth of the whole national economy. The CA can spring from goods and services which display exceptional dissimilarities from the usual products under the relevant contexts or have a reduced cost from those of competitors (Distanont & Khongmalai, 2016).

Moreover, Distanont and Khongmalai (2016) while reflecting on the experience of Porter (1998) noted that elements of CA spring up from a firm's ability to make the most of its process of production efficiency in developing superior products and services as well as create services which clients respond to with high rate of satisfaction. According to Hana (2013), on the basis of external and internal conditions analysis, individuals generate ideas which might aid firms in gaining competitive advantages thereby distinguishing it at least for a given duration from its competitors. The innovative ability of a firm relies strictly on its academic and/or corporate knowledge assets as well as on its capability of employing these assets. While citing the work of Tidd et al. (2006), the author asserted that innovation contributes to the attainment of CA in various aspects. From the experience of Martin-de Castro et al. (2013), Hana (2013) posited that the invention of technological innovation that is successful is necessary for the development and sustenance of a firm's CA.

Moreover, Hana (2013) shared the experience of Zemplerova (2010) and concurred that R&D expenditures, and the launching of innovations represent the determinant features for attaining a larger portion of the market. Inputs from the experience of Autant-Bernard et al. (2013) show that an organisation's innovative activities influence competitiveness significantly on the basis of inimitable skills and abilities. The achievement of higher competitiveness through innovations implies producing cheaper products of better qualities in comparison to those produced by competitors. Where a firm is incapable of launching innovations on a continuous basis, it stands the risk of lagging behind while that initiative will be undertaken by other firms. It is suggested for businesses to attempt using technological innovation – new products or services, or possibly new processes in course of their production – as long as they achieve a strategic competitive advantage. This will give rise to competition which does not attack the output or profit margins of existing firms, rather their relevance and existence as such.

According to Hosseini et al. (2018), since innovation represents a firm's new or innovative technique or the new offerings it creates as well as the creation of newer products and processes, innovation is probably seen as the most significant base for a firm's CA. Innovation is what stimulates competitions. Given that innovation avails an organisation with matchless advantages beyond the reach of its competitors, it can be perceived as the primary source of CA. Distinctiveness allows the organisation to invent itself as unique from rivals and place higher prices on its offerings or reduce its costs significantly in comparison with its competitors.

Dereli (2015) argues that the connection between innovation and competition has become the focus of several academic researches carried out on economic growth and development. Though the need for competitive environment differentiation intensifies innovative efforts, every innovation differentiates the conditions of competition and makes the attainment of competitive advantage to get more difficult. In summary, innovation and competition influence one another. While competition drives innovative initiatives on one hand, innovation promotes competition while making it more heightened on another hand. In order to survive market competitiveness, firms should closely follow and adopt innovations or become innovative themselves. Only firms which offer innovation can gain competitive advantage. Porter opined that gaining advantage through large scale economies or cheap labour is in the past. Currently, the most viable factor for competitiveness is innovation. Innovation delivers towards the achievement of competitive advantage and keeps it in the long term. Firms achieve growth through increasing productivity and profit margin. Firms are pressured to seek for new sources as a result of the expended markets such that the creation of the new is now a necessity.

The provision of competitive edge over rivals in an effervescent market structure can only be possible through the creation of new values. Competition compels organisations to innovate as well as adopt the popular innovations. Innovation is the propelling force behind several successful firms today, it is the success key, and the pillar of global competition. Consequently, large firm in particular commit large resources to the development process of new products. The possible advantages of product innovation has positioned innovation at the heart of the strategies. In order to maintain competitiveness and be able to grow and survive, firms are being forced into continuously developing new products (Dereli, 2015).

2.7.4. MAINTAINING SUSTAINABLE COMPETITIVENESS

According to Dash (2013), a key objective of any business strategy is the achievement of CA which is sustainable as asserted by Stonehouse et al. (2004). This means that a good strategy can give rise to better performance for an industry that is sustainable over a time period. Competitive sustainability is measured in respect of the period of time over which improvement in performance is maintained. The extent to which CA is sustainable usually depends on a variety of organizational features in the form of its ability to develop and leverage core competences that are knowledge-based, develop a framework and blueprint strategies which are both superior to those of its competitors and inimitable; coordinate and integrate its international operations in ways that are better than its competitors; innovate continuously and enhance strategies, competences, architecture, knowledge, and coordination.

Besides the above, sustainable competitiveness is also dependent on competitors' ability at imitating or surpassing a business which has attained a higher degree of performance, as well as on business environment changes such as a change in technology - which can be beyond the leading competitor' control as well as enhance or inhibit its competitive advantage. As noted by Thompson et al. (2003), quantitative evaluation of how strongly an organisation retains its competitive position in comparison with its rivals have been designed on the basis of every success factor of the sector as well as every competitively important resource and ability (Dash, 2013). According to Mahdi et al. (2011), given that CA rests at the soul of an organisation's performance, the firm ought to guard itself from being debased and embrace new technological sources, expertise, and core competencies. Also, as noted in the views of Seubert et al. (2001) and Halawi et al. (2005), SCA is no more grounded in tangible resources and capital, but in the effectual routing of a firm's intellectual asset.

Based on empirical evidence, SCAs may on average exist for a long duration of calendar period. However, a sustained competitive advantage' existence is not defined by this long calendar time duration, rather the inability of current and prospective competitors to replicate such strategy is what makes a CA sustained. Finally, the sustainability of a CA does not imply that it is going to exist forever. Instead it merely indicates that it is not going to be surpassed through other firms' duplicative efforts. Unanticipated changes in the industrial economic structure can turn what once used to be a ground for sustained CA to be no longer valued for an entity, and as a result no more a source of any competitiveness.

The sustenance of competitive advantage requires that organisations create boundaries which make imitation of their technology difficult by continually investing towards boosting their competitive strength, and turning it into a long-run cyclical process (Elijah & Millicent, 2018).

Fazili and Khan (2016) contend that the concept of KM as a veritable competitive tool has been loudly emphasized in various strategic management literatures but the sustainability of CA afforded by KM capability has not been fully explained by existing literatures. Knowledge represents a wider potential for the realization of SCA. KM is a process for capturing, developing, storing, retrieving, and disseminating of information and expertise within a firm unto supporting and improving its business performance. It is concerned with a multi-faceted approach towards the achievement of organisational objectives with the best use of knowledge. In the contemporary global and interlinked economy, businesses spring from the speedy and effectual exchanges of information.

As noted earlier, SCA no longer flow from material resources and financial assets, but from the effective channelling of the intellectual capital of employees. To remain competitive, organisations need to manage their intellectual resources and competences. Consequently, KM has become a key concept for those that have vested interests in the ever-changing trends of the global business environment. Organizations should invest significantly into the development of KM systems. Their knowledge resources and capabilities must be strategically assessed as well as ensure that their knowledge strategy is established in order to sustain their competitive advantages.

According to Rahimli (2012), the main key to resolving the crucial issues in firms such as the need for innovation and competitiveness is KM. A CA is a capability for the generation of profit beyond the average in a given industry. The various ways of building sustainable competitive advantage include economies of scale, access to resources, business size, or even by mere chances. The utilization of Knowledge Management System (KMS) can promote the firm's operations and also create greater value for the firm's assets that will make it harder for competitors to imitate. Organizational knowledge is expected to have three features: it has to be valuable, inimitable, and non-substitutable. The author confirmed that there are areas of KM emphasis for increasing customer value and creating CA and these are people, process and technology. Moreover, innovations which exploit an organisation's assets have the possibility of enhancing value to those resources, and the resulting competitive advantage will be sustainable.

Alalie et al. (2019) submitted that the concept of SCA which evolved towards the end of the second millennium has gained the recognition of prominent researchers such as Hoffman et al. (2006), Heywood and Kenley (2008), Madhani (2009), Kinicki and Williams (2008), and Kleindorfer et al. (2009) - all of whom see SCA as those efforts exerted by firms towards creating common values of action, and giving it a chance of obtaining a workforce with impeccable loyalty and commitment in working towards productivity improvement both with respect to quality and quantity, or the long-term advantage of attaining some special values - not merely developing strategies, but longer-term attainment beyond existing and prospective rivals with the possibility of them not replicating these strategic gains as posited in the work of Roulin and Bangerter (2013). According to Alalie et al. (2019), the above scholars have demonstrated that the attainment of SCA is underpinned on strategy implementation and in order for firms to continuously succeed, they must exceed four major challenges namely: executive leadership challenge, organizational structure challenge, the process challenge, and the challenge of latest technology.

Alalie, Harada and Noor (2018) contend that the term 'Sustainable' is not defined by calendar period during which an organisation has enjoyed advantages but is rather defined by competitors' inability to replicate such advantages. Thus, an organisation may lose its SCA at any point in time if rivals find ways of replicating the impacts of their value adding strategy. However, considering the theory of dynamic capabilities, it is believed that resources are not the rationale for CA, but it is the configurations of such resources which stem from the capability of harnessing such resources that form the ground for the implementation of the value-generating strategy that gives rise to CA. The CA in assets can translate into CA in the marketplace when firms merge assets and knowhow with core capabilities in order to productively create SCA in a manner that is consistent and unique as opined by Hoffman (2000).

The author further asserted that the durability depicts the speed at which an organisation's essential competitive resources, core competencies or competitive capabilities denigrate or become superseded or irrelevant as a result of new technologies and innovations. The longer time it takes for rivals to imitate a technology, the higher the chances of a successful firm in improving its core competencies or building new core competencies to remain many steps in front of its rivals as reflected in the experience of Arthur and Thompson (2014). Consequently, an organisation's ability of delaying reproduction or replication of its

competitive asset-base is crucial to deriving optimum benefits from any CA. Without undermining other determinants of SCA, most management scholars hold the consensus that distinctive competencies represent the direct determinant of SCA (Alalie et al., 2018).

2.8. CHAPTER SUMMARY

This chapter which is devoted to the academic review of related literature on the topic of the research is divided into sections 2.1 to 2.7 - with relevant subsections for each section. The chapter began with the provision of a theoretical/conceptual framework for the research topic in section 2.1. The theoretical/conceptual framework gave a synopsis of the research topic and highlighted the purpose of the study. Three dominant theories for this study which include the 'Tacit and Explicit' knowledge theory, the Community of Practice theory, and the Knowledge Workers theory were highlighted and described. A brief justification of the choice of the three theories were highlighted. The chapter further identified four main perspectives for the study. The first perspective is described as 'concept-based' of knowledge management and organisational learning - and focuses on ways of conceptualizing key terms which form the independent variables, and relate them to key dependent variables within the context of the Gambia banking sector.

The second perspective in this paper is referred to as 'flow-based' towards the competitiveness of the Gambia banking sector. It focuses on expanding the repository of knowledge storage and reuse. The third perspective which is described as the 'process-based' flow is mainly concerned with the significance of Information Technology (IT) as a tool for the stimulation of individuals' creativity towards the development of new values in the Gambia banking sector while the fourth perspective of the study is described as 'impact-based' - here the paper sought to determine the degree to which strategic KM and OL practices can crystalize into innovative and sustainable competitive advantage.

Section 2.2 dealt with the concepts of knowledge and was further subdivided into five subsections. The first subsection provided in-depth conceptualization of knowledge which is a key term in the study on the basis of relevant academic and online sources. The second subsection went further to distinguish two main kinds of knowledge namely – tacit knowledge and explicit knowledge which represent part of the dominant theories of this study, and provided in-depth description of the two concepts as well as their nature and significance. In subsection 3, the paper described the concept of community of practices - highlighting its meaning, implications and relevance as one of the theories of the research and as one of the significant concepts in the KM and organisational learning literature. Similarly in subsection 4, the paper explored the concept of knowledge workers which represents both one of the fundamental theories of this study as well as a very significant concept in knowledge management and organisational learning literature. The paper also

discussed its categories and characteristics. Subsection 5 was concluded with a comprehensive literature review of the concept of intellectual and social capital under the RBV theory – highlighting the relationship between the two terms.

The review of related literature on KM was the focus of section 2.3. The paper began by providing an overview of KM and broadly exploring the meaning of KM from the perspective of various authors and management literature. KM is generally conceptualized as the assembling of procedures which regulate the acquisition, creation, distribution, and application of knowledge in a firm. The definition put forward by Faruk et al. (2015) which described knowledge management as a vast theory which addresses a series of practices and strategies that organisations use in identifying, creating, organising, representing, storing, sharing, disseminating, searching, analysing and improving their experiences and insights stands out from the concept of KM.

In line with the topic of the study, the paper evaluated the strategic aspects of KM by highlighting the relationship between strategy and the management of knowledge as well as attempted to make a strong case on the need for the injection of strategy into KM. Furthermore, the paper reviewed and highlighted the potential and applicable benefits and contributions of KM to corporate management, to the banking sector, and to the business society at large. The paper noted that currently, there is a shift in the strategic management theories of firms from being resource-based to knowledge-based with a core proposition that knowledge has become the sole and most important resource which enables both the capacity and organisational competitive advantage leverages.

Moreover, section 2.3 continued with a scholarly review of the stages involved in the management of knowledge. Predominantly, the stages involved in managing knowledge centre around knowledge creation, validation, presentation, dissemination, and utilization of knowledge. It also reviewed the KM processes as involving identification, discovery, capture, creation, storage, distribution, application and reuse of knowledge. The section concluded with the exploration of KM in the banking sector. The paper sought to highlight the significance and contributions of effective KM applications in the West African and global banking institutions. It also stressed the need for continued application of KM in the 21st century banking sector.

The literature review continued with the exploration of organisational learning. The paper defined OL from several academic and online sources and established that OL processes

take place across three stages in an entity which are: individuals, groups, and organizational through instinct, understanding, integration, and institutionalization; and that OL processes are portrayed in three ways namely single-loop, double-loop, and triple-loop learning. The paper drew attention that although OL and LO are used interchangeably, the two concepts are not strictly the same. It went further to differentiate the two concepts and established that learning organisation is the subject of organisational learning. Furthermore, the importance of OL was reviewed and highlighted in the study. The paper established that OL facilitates organisational health, improves organisational performance and is a recipe for competitive advantage. The paper also provided a historical overview of OL and its antecedents in management science.

With regards to approaches to OL, the paper established that OL mechanisms can either relate to the aspects of structure or culture for the facilitation of learning organization's development. It also viewed the OL approaches with respect to Nonaka and Konno's SECI model which involves Socialization, Externalisation, Combination, and Internalisation. The paper related OL with KM and established that OL generally complements knowledge management and that OL is fundamental to the goals of KM. The literature review further highlighted that OL focuses on procedures, while KM concentrates on the contents of the knowledge acquired, processed, developed, and eventually utilized by a firm. The paper concluded the section with a review of the influence of OL in the banking sector. It related the capitalization and recapitalisation exercise of Nigerian banks between years 2002 and 2005 which gave rise to the emergence of 25 mega banks with minimum capital bases of ₦25 billion and noted the need for OL to match the technical expertise required to manage the resulting fully integrated electronic banking products and services.

The fifth section of the paper provided a literature review of the concept of innovation which is an important keyword in the research. Beginning with the meaning of innovation which is described as the process of transforming knowledge into social and economic benefits, the paper generally categorized innovation into product, process, behavioural, and market innovations. Further to this, the paper explored the benefits of innovation among which are that it differentiates a firm's goods and services from those of its rivals thereby giving rise to the generation of new or extra value to customers. Innovation also positions a firm for growth and market leadership. The paper reviewed the connection between innovation and KM - establishing a strong correlation between innovation and KM, and described innovation as the primary purpose of knowledge management. Moreover, the paper

established that KM and innovation share both reciprocal and correlated effects and noted that the implementation of KM is a stratagem for enhancing innovation.

Similarly, the paper related innovation with OL and high-pointed OL as one of the likely precursors of innovation. The literature review noted that an organisation's employees will continue to repeat old practices if learning fails to take place in that firm. The section on innovation was concluded with a review of the influence of innovation on the banking sector. The paper highlighted the giant strides in innovative banking in the African banking sector in the past decades and noted that mobile phone banking has recorded more success in East Africa than other African sub-regions. It highlighted some of the advantages of mobile banking as its capability of reaching everywhere; its power of changing the economics of service delivery mainly via financial transactions' cost reduction, and its effectiveness in delivering payment savings services to the billions of customers around the globe with cell phones but without bank accounts.

In section 2.6, the paper explored relevant sources and presented a detail literature review of the concept of competitive advantage which represent the key dependent variable for the study. The study broadly and strictly described competitive advantage (CA) from several authors' viewpoints. It conceptualized CA as that which exists when an organisation's offerings are considered by its target industry clientele as superior to those of its competitors. The paper established that CA is not equal to its sources such as an organisation's market positions and distinctive assets and competencies; nor equivalent to superior performance such as the above average financial and business performance, but maintained that CA is conceptually different. It went further to relate KM with CA and identified KM as a principal source of CA under the RBV. It maintained that when firms develop KM into a distinctive competences, it is intended to serve as a precursor to grander marketplace competitive edge.

Furthermore, the paper evaluated the correlation between OL with CA and identified OL as a key contributor to CA. Organisational learning implies performance improvement and boosts CA. It constantly enhances a firm's capacity of adapting to its external environment via reflective practices. In conclusion to that section, the paper explored the influence of CA in the banking industry with precise reference to the African business environment. With regards to competitiveness, the paper found that African financial development is lagging behind other parts of the world mainly due to widespread poverty and high proportion of African countries' population being engaged in subsistence farming.

However, as a result of the restructuring of financial sector consisting of the deregulation and relaxation of foreign investments' entry barriers reforms adopted by African nations' governments in the past few years, it is noted that the financial soundness of Sub-Saharan African (SSA) banks in the past decade have improved.

In the last section of the chapter, the paper focused on the review of SCA and asserted that the causal connection existing between innovation and CA has been established by management literature. The paper noted specifically that CA is sustained only when it continues to exist after all attempts to duplicate it have ended. It further noted that a firm's SCA is firstly long-term in terms of time and secondly, when it cannot easily be replicated by its competitors. Further to this, it explored the concept of innovative competitiveness. The paper posited that the connection between innovation and CA generation is founded on the capability of a firm to which specific innovative concepts relate in implementing and handling the present and real market demands, as well as becoming sustainable with time while preventing competitors from imitating its strategy. It described innovation as a strategy used by firms in creating a CA, producing things which others cannot, doing things in better ways than others, or launching cheaper, superior, and quicker services.

Finally, the paper explored ways of maintaining competitive advantage. It maintained that the degree to which CA is sustainable usually depends on a variety of organizational features and noted the possibility for an organisation which once enjoyed CA to lose the CA. It maintained that given that CA is at the soul of an organisation's performance, the firm must safeguard itself from being debased and integrate new technological bases, expertise, and unique competencies. The paper emphasized that SCA no longer flows from material and fiscal resources, but from the effective channelling of the IC of employees and maintained that in order to stay competitive, organisations should manage their intellectual assets and competences. Moreover, it strongly affirmed that organisations must adopt strategies to continually stay ahead of the completion as well as ensure that their strategies remain perfectly inimitable or imperfectly imitable.

CHAPTER THREE

3.1. INTRODUCTION TO CHAPTER THREE

This chapter aims to explore relevant online and academic sources to discuss the research methodology and data collection techniques for the study. The chapter will begin with a restatement of the problem and purpose of the study, provide a comprehensive description of applicable approach and design for this study, and discuss ways of mitigating any limitation inherent with the adopted design. The chapter will further discuss the population and sample for the research - reviewing the population and sample frame, and provide a description of data sample and applicable procedure for recruiting participants. Also, the materials / instrumentation of the research tools will be fully described. The chapter will identify and provide operational definitions of both the dependent and independent variables that will be used in the research. It will also describe measures for data validation and reliability with regards to the study. Furthermore, the procedures adopted by the study together with ethical measures and assurances applied in the research will be described. Finally, the chapter will describe in detail the data collection methods, procedures, and steps for the study.

It is very imperative to begin by reiterating that achieving sustainable and innovative competitive advantage thru strategic knowledge management and OL has emerged as one of the daunting challenges of the modern day business establishments. Various materials exist on the roles played by KM and OL toward the realization of industrial and organisational competitiveness. Orga et al. (2018) cited Peter Drucker's view that knowledge has become a principal economic resource as well as the core source of competitiveness. Furthermore, they pointed out that as businesses strive towards competitiveness in the world economy, serious attention must be paid to the vital concept of KM.

Notwithstanding the various studies carried out on the concepts of KM and OL as panaceas for organizational competitiveness, there are still gaps in research with respect to the extent the practices of strategic KM and OL are capable of delivering such competitiveness that is both innovative and sustainable. Current literatures have fallen short in providing answers to the innovation and sustainable question with respect to business competitiveness. The advantages of KM should go beyond facilitating the process of

innovation, but should also incorporate the detection of gaps which exist between KM levels and choices for closing those gaps.

Easa (2019) in his research abstract asserted that the practices of KM in the financial institutions as experienced in the developed markets as US, Germany, UK, etc. are oriented towards both technology and humans while KM researches in emerging markets are exploratory – such that statistical data are employed towards examining the level to which banking institutions understand the importance of KM and the way it is practiced. Moreover, the author concurred that just a little study has been conducted on how to connect KM in the financial institution with other related subjects as innovation, risk management, and customer retention. Again, it is needful to ensure the existence of an established knowledge retention culture thru the transfer and dissemination of employees' tacit knowledge which are not found in databases or textbooks by promoting a friendship culture and mutual relationship between workers, including job enrichment and satisfaction, and robust policies for employee retention. This is very vital considering that the moment employees having such knowledge exit the organisation with such skills, such knowledge is lost. Consequently, it may spell doom to an organisation when it loses a staff with rare skill to a competitor.

Thirdly, achieving the sustainable competitive advantage that is innovative in the 21st century is only attainable on the ground of ultra-modern IT infrastructure – giving compelling need for the banking sector in Gambia to adopt current technology aimed at effectively managing such knowledge which is relevant for strategic competitive advantage. Alrawi and Elkhatib (2009) assert that although KM is not described as technology, KM rolls on the wings technology. An organisation should constantly develop sound policies for its growth as well as realize that its success will depend on practicing new experiences and ideas, and adopting initiatives that support such discoveries within the firm. Moreover, it is needful for banks in Gambia to really mirror the characteristics of a LO thru the development of strategies and competences for creating, acquiring and sharing knowledge, including the demonstration of skills for aligning its behaviour toward reflecting such fresh knowledge, understanding and insights. Nawab et al. (2015) also suggested that middle managers – representing the organisations' knowledge engineers ought to move into roles of knowledge creation and utilization for innovation rather than just serving as bridges between executive and frontline managers.

Finally, Bourini et al. (2013) in the experience of Dykman (1998) posited that though KM has become a dominant corporate solutions provider that makes use of IT infrastructure, the strategic KM concept remains a new concept that is yet to gain a vivid and definitive description for which it still remains an evolving subject. This research is thus faced with the challenge of comprehending the theory and the import of corporate KM in Gambia's financial services industry since the subject still seems vague. As a result, it is needful for the instruments of KM to become authenticated to help the Gambia banking industry in initialising and adopting a KM and OL portfolio that does not just see KM as a new subject or a single approach, but instead as a complete strategy as well as a universal concept which provides means for the creation and deployment of significant information, including offering techniques for information processing that will support workers in the accomplishment of tasks.

Thus this research has the purpose of examining the level to which the practice of corporate KM and OL can give rise to the realisation of innovative and sustainable competitiveness in the Gambia financial industry. Considering that KM and OL have emerged as the most powerful bases of competitiveness in the 21st century, it is needful to further investigate the ways financial service organisations can totally speed up growth and development in the economy, gain competitiveness, and achieve innovative competitive advantage in the contemporary business world. In the past five decades, economies of the world have viewed economic development as a very significant goal. The banking and financial industry play crucial roles in world economic development, and trends evolving from the financial industry are giving rise to rapid economic growth.

Moreover, with respect to Bourini et al. (2013), this study will seek to highpoint the nature of OL and KM in the Gambia financial market that is seen as one of the most vital sectors to drive the Gambia's economic development. The research will be very significant toward showcasing the effects of strategic KM in the management of different systems within the Gambian financial industry. Above all, this research will aim to answer two major questions bothering on if sustainable competitive advantage could be achieved thru modern day IT infrastructure and established KM culture application; and to seek to discover the degree of learning orientations, trust, shared visions, and relational ties that exist within the Gambian financial industry.

3.2. RESEARCH APPROACH AND PARADIGM

3.2.1. INTRODUCTION TO THE SECTION

This paper has the objective of exploring relevant online and academic sources in describing how and why the mixed research methods design is adopted for this research, discuss some of the advantages and challenges associated with mixed methods research, as well as explore ways of mitigating the potential limitations of the chosen research design. It is hoped that based on this paper, further investigation and informed application of such designs will be inspired. The paper will also highlight and discuss the proposed data collection tools for the study as well as provide a justification for the suitability of the relevant instruments, the likely limitations of the instruments, and intended ways of addressing such limitations in the study. It will also describe the sampling methods, modes, and timescale for the application of the relevant data collection tools. The paper will further describe the key variables of the study and ways of operationalizing such variables within the study. Generally, this research will aim towards evaluating the strategic KM imperatives, the OL practices and processes, and the concepts of innovation and sustainability relative to industrial competitive advantage within the banking sector.

3.2.2. RESEARCH APPROACH AND DESIGN

The adopted research method for this study is the Mixed Research Methods. The research design to be adopted is the Concurrent Mixed Method with emphasis on Concurrent Triangulation. Mixed methods research refers to every process for collecting and analysing both quantitative and qualitative data within a specific research context (Driscoll et al., 2007). Citing the experience of Greene (2006), Almeida (2018) defines the concept of mixed research methods or mixed method inquiry as an approach for the investigation of the social world which typically consists of greater than a methodological convention and consequently, more than a way of being aware. Also, sharing the complete and exhaustive definition expressed in the experience of Cresswell and Clark (2011), the author describes mixed research method as a research methodology or design in which a researcher or investigator assembles, analyses, and connects or integrates both qualitative and quantitative data into one study or a multi-phase programme of inquiry. The research design for this study will be based on this last definition.

The triangulation design is the most popular and universal approach. Its purpose is to acquire various but corresponding data on the same subject. The triangulation design is interpreted on the grounds of quantitative and qualitative outcomes. Various kinds of mixed

method assessments may be applied such as various theoretical frameworks, diverse methods of collecting data, diverse interviewing types, various periods or various sites and contexts, etc. (Bamberger, 2012). The concurrent triangulation design uses the qualitative and quantitative approaches concurrently and simultaneously. Sharing the experience of Koskey and Stewart (2013), the author advocates that this technique is specifically useful for reducing the implementation duration, but offers low flexibility and prospect for learning with regards to the obtained results thru the respective execution of every one of them. Again, a parallel term is employed for defining a concurrent approach (Almeida, 2018).

There are so many justification and benefits for adopting a mixed methods research technique. Several authors like Ponterotto et al. (2013), and McKim (2017) have emphasized that using mixed research methods aids a researcher in understanding the phenomena being studied both deeply and accurately. On their part, Tariq and Woodman (2013) advanced some reasons for the adoption of mixed research methods and these include the fact that it is mutually complementary, it aids the development of the study; it expands data collection, and it enhances triangulation. Other benefits added by other authors include flexibility and the rigor which the process offers. According to Plastow (2016), with mixed research method, the strong points of one method of research compensate the shortcomings of another method.

However, notwithstanding the immense and momentous benefits which mixed methods research offer, certain barriers toward integrating them exist. There is need for all the processes involved in carrying out a mixed methods research to assure robustness and credibility. As noted in the experience of Onwuegbuzie and Johnson (2006), Almeida (2018) posited that the main validity issues that confront mixed methods include legitimation, representation, and integration. Authors such as Miller et al. (2013) are concerned about the long period needed as well as the costs involved in the processes of collecting, analysing and interpreting data. According to Elerian (2020), other major limitations accompanying the use of mixed methods research include the criticism of paradigm, the criticism of epistemological relativism and short-sighted practicalism, and the problem of methodological and data integration.

3.2.3. RESEARCH PARADIGM AND DESIGN

This study adopts the pragmatism research paradigm. Hall (2013) posits that there are four main research paradigms namely - the post-positivism, the constructivism, the transformative, and the pragmatism paradigms. The pragmatism paradigm stands out from other paradigms as most compatible with mixed methods research and for this study by implication. The pragmatism paradigm embodies both the quantitative and qualitative research approaches. This paradigm overcomes the inherent challenges with multiple paradigm designs especially with regards to the complexities associated with trying to incorporate paradigms on the basis of essentially different assumptions. According Dawadi et al. (2021), the pragmatism research paradigm is pluralistic and is concerned with practice and what works. The pragmatism paradigm makes use of multiple methods but ensures that such use of multiple methods is always guided by the research problems. It incorporates both objective and subjective information towards meeting research objectives.

Adopting the pragmatism paradigm gives researchers the freedom of choosing the research approaches or methods which best address their research questions. Citing the experience of Feilzer (2010), Dawadi et al. (2021) further asserted that pragmatism disregards the quantitative/qualitative divide thus ending the paradigm war through the proposition that determining whether the study has led to the realization of the research aims and objectives should remain the most important question. The pragmatic paradigm places emphasis on the things that are of interests and value to the researcher. It researches the problems of the study in various ways deemed appropriate. The principal reason for the adoption of the pragmatist position in this study is aimed at enabling the researcher towards maintaining a pluralistic posture in course of collecting diverse kinds of data towards answering the research questions in the best way. Thus employing the pragmatic paradigm in a mixed methods design is aimed at combining two or more of other predominant research paradigms (Dawadi et al., 2021).

On their part, Kivunja and Kuyini (2017) describe the pragmatic paradigm as a worldview that provides research methods that are viewed as most suitable for studying a contextual phenomenon. The paradigm describes a research approach that is more practical and pluralistic and allows the consolidation of approaches which in conjunction can clarify real behaviours of participants, the assumptions behind such behaviours, and the concomitant effects of various behaviours. It is a paradigm which promotes the adoption of mixed

methods research as a way of pragmatically understanding human behaviours. Thus the pragmatic paradigm supports a mixed methods methodology as well as the conducting of researches that are beneficial to people. In summary, the pragmatic paradigm has the following characteristics: it rejects the positivist notion that social science investigation uncovers real world truths; it emphasises the workability of researches; it has a worldview that embodies such research designs and methodologies which are best suitable for the research purpose; it employs action plans best suited for the phenomenon being studied; and it offers research methods option on the basis of the research purpose.

3.2.4. MITIGATING THE LIMITATIONS OF MIXED METHODS DESIGN

Elerian (2020) suggests that the limitations of using mixed methods research design can be addressed based on the supportive guidance from the works of Bazeley (2003) and Cameron (2011). With regards to the criticism of the paradigm, Bazeley (2003) recommends that the researcher ought to understand and consider the philosophical frameworks of mixed methods. The researcher should have the ability of presenting different considerations and offer supportive opinions behind the choice of pragmatic approach for the study. To address the criticism of epistemological relativism and short sighted practicalism, it is suggested that the literature and basic arguments of leading mixed methods research scholars should be evaluated. Also, a decision to follow a particular design out of various mixed methods approaches proposed by those scholars should be made.

The problem of methodological and data integration can be addressed through determining the suitability of a chosen method on the basis of the questions being asked, as well as being able to assess whether the use of mixed methods provide an advantage of cost-effectiveness over the use of a single method. Regarding the problem of the researcher's proficiency in conducting the mixed methods research, it is advised that appropriate skills for carrying out research with the use of at least one key methodological approach, as well as a broad comprehension of a range of approaches and methods should be acquired by the researcher.

Elerian (2020) further believes that to overcome the limitations of mixed methods research, the possession of multiple skills is needed from the researcher in order to use this methodology. Considering that mixed methods is multifaceted and is growing in popularity, a significant amount of time and effort is required for the researcher to get familiarized with

all these trends. Citing the experience of Teddlie and Tashakkori (2003), the author asserts that the researcher is expected to be methodologically bilingual. As noted in the experience of Cameron (2011), the researchers should possess in-depth knowledge of the chosen quantitative and qualitative methodologies as well as have a clear understanding of paradigmatic and theoretical basis of mixed methods.

According to the author in the above paragraph, other areas where expertise should be developed towards overcoming the limitations of mixed methods research include research designs and typologies, data priority and implementation, mixed methods sampling, and integration and quality frameworks. Zohrabi (2013) contends that when reporting a mixed research method that makes use of a mixed design approach, combining statistical and descriptive report forms might be appropriate. However, reflecting on the experience of Brown (2001), the author cautions that decision should be made as to whether the study is principally a statistical research or predominantly qualitative in nature. Thus the investigator ought to decide on which approach is prime and prepare the research's findings on such grounds.

3.3. POPULATION AND SAMPLE OF THE RESEARCH STUDY

3.3.1. INTRODUCTION TO THE SECTION

Sa'id and Madugu (2015) describe a population as a conceptually defined combination of a research element. A research population represents the collection of components out of which research samples are chosen in a real sense as asserted in the experience of Ngu (2005). Citing the work of Asika (1991), the authors posit that a population consists of every conceivable element – whether materials or observations which relate to a given phenomenon that is of importance to the researcher. Observations and subjects can be described as the respective variables which constitute the population that can be physically observed and computed. A given population might be finite - where the size is imaginable and quantifiable, or infinite - where the elements or subjects cannot be counted. It is significant to note that a given population sample can be finite, but inconceivable. The authors further shared the view of Obasi (2000) and noted that the implication of research population is better understood in a quantitative research approach which involves a process in which data is elicited from a target population with the use of questionnaire and interviewing, and exposing the collected data to arithmetical analysis for the specific aim of making inferences. Acceptance of this concept implies that such data can only be gathered from the population that is relevant to the research problem and purpose.

3.3.2. POPULATION AND SAMPLE FRAME

The research population for this project consists of the Gambia banking institutions which currently comprise of 12 commercial banks. The sample frame of the study consists of an estimated 350 employees of banks in the Greater Banjul region of the country. The research sample is a total of 135 people – consisting of 105 employees of five randomly selected banks, plus 30 customers of the five randomly selected banks in Gambia. 21 employees are recruited from each of the five randomly selected banks. 15 of the 21 participants above are selected for structured questionnaire completion through stratified random sampling to cover all levels of employees in the bank and are thus expected to consist of 5 senior management employees, 5 middle management employees, and 5 junior level employees from each bank. Another set of 4 employees from each bank are recruited for face-to-face interview using the purposive sampling technique and these 4 participants consist of middle and senior management employees only. The last 2 participants from each of the five banks who also consist of senior and middle management employees were selected through purposive sampling to participate in focus group discussion session that features the same questions asked during the face-to-face

interview session. The 30 interviewed banks' customers consist of 6 customers selected from each of the 5 banks.

3.3.3. DESCRIPTION OF SAMPLES

The research population is estimated at 2,004 employees of the Gambia banking sector. The sampling frame population is estimated at 350 – being the population size of banks in Banjul from which a sample size of 105 employees is drawn (see table 9 below). The total population is based on the documented evidence that GTBank Gambia employs about 250 employees (World Investment News [WIN], 2021); Standard Chartered Bank Gambia employs about 140 employees (Standard Chartered, 2021); Arab Gambia Islamic Bank employs about 100 employees (Arab Gambia Islamic Bank [AGIB], 2021); while Access Bank Gambia employs around 178 employees nationwide (Gambia.com, 2020). Thus based on the workforce of these 4 banks, the average number of staff employed by each Gambian commercial bank is 167 $((250+140+100+178) / 4)$ with an estimated total population of 2,004 (167×12) staff employed by the Gambia banking sector.

The sampling frame size of 350 is based on approximately $\frac{1}{6}$ (one sixth) of the total population. Shirley Law (2017) and IndexMundi (2021) respectively confirm that the Republic of Gambia consists of 6 Regions namely: Greater Banjul, Central River Region (CRR), Lower River Region (LRR), North Bank Region (NBR), Upper River Region (URR), and West Coast Region (WCR). Given that the total population is estimated at 2,004, and that data collection and sampling took place in Greater Banjul which is one of the six Gambian Regions as well as the political and economic capital of the country, the sampling frame of Banjul from which the research samples were drawn is $(2,004/6)$ - approximated to the nearest 50 (see table 9). Thus a sample size of 105 drawn from a sampling frame of 350 represents 30% of Banjul's sample frame population and is considered very representative. Furthermore, about 100 of the 350 sample frame population represent the management staff - out of which 40 senior managers were selected.

TABLE 9: POPULATION SAMPLING FRAME OF REGIONS IN GAMBIA

REGION	SAMPLING FRAME	SAMPLE (WORKERS)	% OF SAMPLES	SAMPLE (CUSTOMERS)	TOTAL SAMPLES
Greater Banjul	350	105	30%	30	135
Central River Region	331				
Lower River Region	331				
North Bank Region	331				
Upper River Region	331				

West Coast Region	330
TOTAL	2,004

Source: Table Created by the Author Based on
Population Sample Frame Analysis

Generally, surveying top management or senior executives is known to generate low response rate as members of the C-Suite are usually busy and not accessible. According to Memon et al. (2020), the elements used for data analysis or the subjects of data usually influence the sample size of a research. For instance a research study that focuses on senior managers such as CEOs, COOs, CFOs, CTOs, HR and Admin directors, etc. as key respondents will likely have a smaller sample sizes than a study that focuses on lower level employees or clients, etc. The type of data analysis also influence an investigator's decision regarding the sample size. Existing literature recommends the minimum sample sizes for the performance of certain analyses. For exploratory factor analysis, a minimum of 50 samples is required – although this is still subject to other factors; a minimum of 50 samples is required for simple regression analysis; while a minimum of 100 samples is suggested for most researches as asserted by Memon et al. (2020) in the experience of Hair et al. (2018).

Furthermore, St. Olaf College (n.d.) submits that generally, smaller populations require larger samples. For example, a population below 1,000 requires a sample of 30% ratio but for populations above 1,000, a 10% sample may be appropriate in order to ensure representativeness of samples. According to Tools4Dev (2022), most statisticians agree that a sample size of 100 is the minimum size for getting any kind of meaningful result. Where the total population is below 100, then a 100% survey is required. A maximum sample of 10% can be used for large population as long as the sample size does not exceed 1,000. The author further noted that for such cases, a sample size of 1,000 will still give a fairly accurate result, and that sampling beyond 1,000 will not necessarily add much to the representativeness of the samples.

A total of 75 participants from 5 banks (15 x 5) participated in structured questionnaire completion, a total of 20 banks' employees (4 x 5) were involved in face-to-face interview, while a total of 10 banks' employees (2 x 5) participated in a focus group discussion session. The total sample for this study is 105 employees of the Gambia banking institutions (75 + 20 + 10), plus 30 samples of customers from the 5 selected banks (6 x 5 = 30). Employees of other banking institutions other than the 5 randomly selected Gambian banks, and employees whose minimum qualifications are below High School or Secondary School certificate were not included in the data collection exercise. Also, employees with

certain disabilities such as inability to hear, speak, read or write in English language; or employees with mental disabilities did not participate. Since the research method is the mixed methods approach, 75 samples of the employees are quantitative, while 30 samples of employees are qualitative. The 75:30 ratio is merely derived from limiting the number of qualitative data samples to 30 participants, and assigning the remainder of 75 to quantitative data samples.

According to InterQ Research (2021), the concept of saturation is one of the most vital principles to bear in mind when designing a qualitative study. Qualitative researching aims to reduce discovery failures, whereas quantitative researching has the aim of reducing approximation errors. With the saturation principle, it is implied that collecting new data will not give the investigator any further insight into the subject under investigation. The author asserted that on the basis of academic studies carried out on this issue, that 30 samples appear an optimal sampling size for many broad view studies, and that researches might have as small as 10 qualitative samples and yet be very applicable and productive.

On their part, John Wiley and Sons (2014) also opined that data collection should be stopped on the basis of 'redundancy' of information or 'saturation'. They shared the experience of Trotter (2012) that redundancy involves the sequential process of conducting interviews until every concept is repeated multiple times with no new concept or theme emerging. Saturation on the other hand is reached when every question has been systematically studied comprehensively such that no newer concept or theme emerges in successive interviews. Key participant selection criteria should include small number of participants and a purposeful selection approach.

For the quantitative data aspect which will be based on the structured questionnaires, a power analysis is usually conducted to test the research hypotheses. According to NCSS (2020), a statistical test's power is the likelihood or probability that it will give rise to a statistical significance. Since desired outcome of a study is of statistical significance, planning to attain high power is of utmost importance to the researcher. However, as a result of its complexity, an analysis of power is often omitted. For this study, a power analysis test will be omitted. Factor analysis, Cronbach's alpha and correlation coefficient computations, and the frequency distribution statistical technique will be applied. An appropriate significance level will be applied. The technique will calculate the mean, standard deviation and a likely standard error for multiple choice questions from the Likert scale data results where necessary, and for the calculation of Cronbach's alpha and

correlation. For the qualitative element, narrative analysis will be used to describe the data. The population size for the qualitative data will be aimed towards saturation.

3.3.4. PARTICIPANTS' RECRUITMENT PROCEDURE

In principle, participants for the study are recruited through the gatekeeper letters. Letters were sent to the HR managers of affected banks to kindly provide lists of workers in the senior management, middle management, and junior staff levels - out of which 15 participants consisting of 5 participants from each level or hierarchy will be selected for structured questionnaire completion using stratified random sampling technique. Also, 6 respondents to face-to-face interviews and focus group session were selected from the same lists for each of the 5 selected banks using the purposive sampling technique. However, participants selected for structured questionnaires were deleted from the lists before selecting participants for face-to-face interviews and focus group in order to ensure that no participant is selected more than once. The HR managers were to provide the email addresses and telephone contacts of the selected employees.

The gatekeeper letters were delivered to respective banks primarily by hand. In some cases, the letter were emailed to the official email addresses (if known) of the Human Resource Managers of the banks. Contacts for the gatekeepers were obtained from the banks' website, or through direct personal contact, or through a known contact or employee in the respective banks. The strategy was to get one or more responsible contacts in each of the selected banks through whom the contacts of prospective participants can be obtained. In this way, it was possible to still distribute the questionnaires and arrange interviews and focus group discussions even if there are no official responses to the gatekeeper letters.

Also, in principle the 21 employees from each selected bank should be selected through obtaining official positive responses to the gatekeeper letters after which the respective HR managers will assist with providing the lists and contacts of eligible and prospective participants in their banks. However, knowing that this may not work smoothly as proposed, arrangements were put in place to seek ways of using personal contacts of friends in the banks to reach other willing participants for data collection in case the use of gatekeeper letters fail to yield the expected results. For the 30 customers of the 5 banks, 6 anonymous customers were randomly approached and interviewed at the premises of each of the

respective 5 banks during working hours. The interviewing of the 30 banks' customers did not involve the use of gatekeeper letters or consent forms.

3.4. MATERIALS / INSTRUMENTATION OF RESEARCH TOOLS

3.4.1. DESCRIPTION OF RESEARCH MATERIALS / INSTRUMENTS

The three main instruments for this study include the structured questionnaire, face to face interviews, and focus group session. According to Eng (2013), a research instrument is a tool used by an investigator for collecting information (data) to address his/her research's questions. It is applicable to both qualitative and quantitative research approaches, and it can generate quantitative and/or qualitative data. Annum (2017) describes research instruments as fact finding strategies. They are the tools used for collecting research data. According to the author, the researcher must ensure that the chosen instrument is reliable and valid. A project's reliability and validity will depend largely on the suitability of the instruments.

With respect to the coding scheme for the study, Elliott (2018) asserts that a code in qualitative study is mostly a short phrase or a word which allegorically allocates a collective, significant, essence-catching and/or suggestive feature to a fraction of semantic-related or graphic data. It involves the process by which qualitative textual data is analysed thru separating them to observe what they give rise to prior to meaningfully putting the data back together as asserted by Creswell (2015). Coding becomes needful because text data are compact and a long time is taken to read through and synthesize it. Coding in this study will essentially involve the mapping of data in order to give a synopsis of incongruent data which will make room for sense to be made from the data with regards to the research questions. The coding will allow data which are relevant to particular points to be tagged by identifying every point in the interview where respondents have said things that are relevant to a particular question instead of merely looking at the responses they gave in chronological order. This kind of coding is described as indexing as noted in the experience of Richards and Richards (1994).

The first level coding for this study will use descriptive, and low inference codes, that will be very useful for summarizing sections of data and which will provide grounds for later higher level coding. The second level coding for this study will concentrate on pattern codes that will be more inferential. It will arrange materials into smaller numbers of more sensible units as affirmed by Punch (2014). In line with the consensus within the literature on data analysis, coding in this study must not be extensive as it is viewed as a data reduction process. While Creswell (2015) considers it as a winnowing act, other authors consider it as data condensation. In general, they noted that coding is a discovery technique in which

the code for a lump of data is determined thru reading and reflecting on its major content or meaning carefully – giving the researcher an intimate, and interpretative familiarity with every datum in the mass.

According to Golafshani (2003) in the experience of Joppe (2000), reliability is described as the degree to which outcomes remain stable over time as well as an accurate depiction of the entire population being studied; and where the outcomes of a research are capable of being reproduced using a comparable methodology, then such instrument of research can be considered as reliable (Golafshani, 2003; Parveen and Showkat, 2017; Vakili and Jahangiri, 2018). Citing the work of Kírk and Miller (1986), Golafshani (2003) identifies 3 kinds of reliability referenced in quantitative study in relations to: 1. the extent to which an estimation when repetitively applied, remains stable; 2. how stable a given estimation stays over a period of time; and 3. how similar the estimation will be within a particular period of time. From the experience of Charles (1995), the author agrees to the views that the consistency with which questionnaire test items are responded to stay comparatively unchanged and can be decided with the use of test-retest technique at two respective periods.

In quantitative research, validity can be explained in the following ways: it helps in determining if the study actually assesses the very thing it was meant to assess, or how factual its outcomes are. It is determined through a series of questions asked by the researcher, and often looking for the answers in the research of others. Sharing the experience of Wainer and Braun (1998), the authors admit that in quantitative study, validity is described as construct validity – where construct is the earlier concept, view, hypothesis, or question which is the determinant of the collectible data, and the way it will be collected (Golafshani, 2003; Parveen and Showkat, 2017).

Also, in the quantitative paradigm of this research, investigation is validated through an active interplay between construct and data through applying a test or other processes. Thus far, the descriptions of reliability and validity in statistical study disclose two strands: first, with respect to reliability - if the outcome is replicable; and secondly, with respect to validity - if the methods of evaluation are correct and if they are truly evaluating what they are meant to evaluate. According to Healy and Perry (2000), the quality of a research in a given paradigm ought to be assessed by its specific terms of paradigm. While the concept of reliability and validity are necessary benchmarks for quality in the quantitative paradigm, the expressions: credibility, neutrality, dependability and applicability are the crucial quality

criteria in the qualitative paradigms as postulated in the experience of Lincoln and Guba (1985). The measure of investigative audit could improve the consistency of qualitative paradigm of this research. It is employed to test both the research's procedure and product for dependability (Golafshani, 2003; Parveen and Showkat, 2017).

Examination of trustworthiness is crucial for ensuring reliability in qualitative research. As expressed in the work of Seale (1999), a research report's trustworthiness is the crux of factors analysed conventionally as validity and reliability in qualitative project in order to establish good quality studies through reliability and validity. Patton (2002) advocates that triangulation which strengthens a study through the combination of methods should be used. This may imply the use of various kinds of data or methods – including combining both quantitative and qualitative approaches as is done in this study. Triangulation as a strategy (test) basically enhances a research's validity and reliability or evaluates its outcomes. Citing the work of Mathison (1988), research triangulation has emerged as a crucial methodological topic in qualitative and naturalistic techniques for evaluation so as to control bias and confirm valid propositions given that usual scientific approaches are not compatible with this alternating epistemology (Golafshani, 2003).

3.4.2. PILOT TESTING OF THE QUESTIONNAIRE INSTRUMENT

Teijlingen and Hundley (2002) describe a pilot test as a feasibility study that is a small scale version, carried out in readiness for the main study as postulated in the experience of Polit et al. (2001). Also a pilot test can refer to the trying-out of a given research tool as noted in the work of Baker (1994). An advantage of carrying out a pilot test is that it may give fore warning regarding areas that the main study could fail where the protocols of the study may not be adhered to, or if the proposed approach or instrument is unsuitable or very complex. According to IN (2017), a pilot study inquires whether something may be done, whether the researcher should go ahead with it, and if so, in what way? However, a specific design feature of a pilot study test is that it is carried out at a lighter scale than the actual study. Thus, pilot testing is necessary for improving the quality and efficiency of the actual study.

For this study, a pilot test of the structured questionnaire instrument was carried out with a sample of 4 employees comprising of 2 junior staff, 1 middle management, and 1 senior management staff of a Gambian bank that is not part of the 5 randomly selected banks. The aim of the pilot test was to examine the practicability of using the structured questionnaire for the collection of primary data in a larger scale. It was also aimed towards

evaluating the practicability of recruiting, randomizing, and the processes for assessing and implementing the novel intervention. Furthermore, it aimed at testing the extent to which respondents understand the questions, whether they had sufficient time to fill out the questionnaires, as well as to confirm that there are no ambiguous terms in the questionnaire. Above all, it aimed to validate and ensure the reliability of the collected quantitative primary data with the use of the structured questionnaire instrument.

The result of the pilot study test shows that respondents clearly understood the questions and that their responses were carefully and thoughtfully filled out. The pilot study further showed that the respondents had enough time to complete the questionnaires. The four samples for the pilot tests were filled and returned within 2 weeks. Two of the pilot samples completed the questionnaires in soft copies and emailed them back to the researcher within a week without the burden of printing in hard copies, while the other two respondents printed and completed the questionnaires in hard copies, and took an extra week to contact the researcher to come and collect the questionnaires. They partly cited the issue of internet network problem which prevented them from filling them out in soft copies and emailing them to the researcher after completion, while at the same time showing fear of the likelihood of the questionnaires being traced back to them through their email addresses. Furthermore, there are no indications that the questionnaire contained any ambiguous term. As an improvement measure in administering the actual samples, respondents were encouraged to complete the questionnaires in soft copies to the best of their abilities as this will both save time and cost. Furthermore, they were given reassurances that the questionnaires are fully confidential, and that their anonymity and data privacy will be strictly respected.

3.5. OPERATIONAL DEFINITIONS OF VARIABLES

Operational Definitions of Independent Variable (IV) Constructs:

- i. Knowledge: The knowledge variable was based on literature reviews on the concept of knowledge and includes skills, knowhow, experiences, intellectual capital, tacit and explicit knowledge. The item scales were generated from the works of Nonaka (2007), Cardoni et al. (2020), and Yonita et al. (2019).
- ii. Knowledge Management: The KM construct was based on vast literature reviews on knowledge management practices. It includes knowledge creation, knowledge generation, knowledge acquisition, knowledge transfer, knowledge sharing, knowledge storage, knowledge utilisation, and knowledge retention. Its measuring scales were established from the works of Cardoni et al. (2020), Arling and Chun (2011), Valdez-Juárez et al. (2016), and Yonita et al. (2019).
- iii. Organizational Learning: The construct was based on vast literature reviews on OL culture. It includes learning and unlearning, organizational memory, social interactions at group and organizational levels, maintenance and enhancement of performance, and obtaining of insights and discernments from experiences. Its scales were finalized from the works of Chiva et al. (2007), and Santos-Vijande et al. (2012).
- iv. Knowledge Strategy: Knowledge strategy scale was established based on literature review on the strategic aspects of knowledge management and the academic works of Cardoni et al. (2020).
- v. Knowledge Creation and Acquisition: Knowledge creation and acquisition scales were based on vast literature reviews on knowledge and knowledge management and scales were generated from the works of Nonaka (2007), Arling and Chun (2011), and Jyoti et al. (2013).
- vi. Knowledge Sharing: Knowledge sharing concept was based on reviewed literature on KM and scales were created from the experiences of Nonaka (2007), Yi (2009) and Jyoti et al. (2013).

Operational Definitions of Dependent Variable (DV) Constructs:

- i. Innovation: The innovation variable – both technical and non-technical innovations were based on literature reviews on innovation and it implies newness or significant improvement of product, process, marketing or corporate structure. Its scales were generated from the works of Calik et al. (2017), Jyoti et al. (2013), and Valdez-Juárez et al. (2016).

- ii. **Competitive Advantage:** The competitive advantage construct was based on the extensive review of related literature on competitiveness and competitive advantages. It implies distinctiveness, exceptional, valuable, and superior market performance. Its measuring scales were generated on the basis of the works of Jyoti et al. (2013), and Nguyen et al. (2009).
- iii. **Sustainable competitive advantage:** The SCA construct was based on the review of related literature and it implies being non-substitutable, outlasting, perfectly inimitable or imperfectly imitable. Its scales were finalized on the basis of the works of Nguyen et al. (2009), and Jyoti et al. (2013).
- iv. **Organizational Performance:** Organizational Performance was generated on the basis of literature reviews on CSR and competitive advantages. Performance refers to the result of a business achievement obtained in a certain period. The performance scale was generated from the concepts of Valdez-Juárez et al. (2016), and Cardoni et al. (2020).

Samples:

The Gambia banking sector was chosen as case study because according to Bourini et al. (2013), the financial and banking sector is considered as one of the most important industries for driving economic development in Gambia. Secondly, the banking sector is a service oriented and knowledge-based industry. For pilot study, 4 employees of the Gambia banking sector were chosen for survey through purposive sampling to help in the refinement of the structured questionnaire. Furthermore, in order to determine the sample size for the research, the sampling frame for Banjul - where the research study and data collection was carried out was determined at 350 banks' employees. A sample of 105 employees representing 30% of the sample frame population was chosen. The 30% sample ratio was based on documented standards as affirmed by Tools4Dev (2022). In addition to the 105 employees, additional 30 customers of the selected banks were sampled and interviewed to ensure representativeness and inclusiveness of the primary stakeholders of the Gambia banking sector.

Measurement Scales:

Key measuring scales include the ordinal scales 5 to 1 (5 = Highly Agree ... and 1 = Highly Disagree) for measuring the Likert scale IV data. The ratio scales in % were used to measure the frequency of IV data. The independent variables items were tested with the study's factor analysis, Cronbach's alpha, correlation coefficient, and literature review. The structured questionnaire contains 21 closed questions requiring respondents to Check

either 'Yes' or 'No', or to Check an option from multiple choices. Each question was coded separately – showing the total number of 'Yes' and the total number of 'No', and expressing the total 'Yes' responses as a percentage of the total 'No' responses; or showing the total number of a selected option against the number of other options in that question, and expressing the total number of responses of each option as a percentage of total responses to other options in that question. The ratio or percentage of the responses were then represented in tables, graphs or charts – whichever is most appropriate.

The implication of the 'Yes' or 'No' responses were then interpreted and expressed based on the specific context of the question, as well as the ratio or percentage of 'Yes' or 'No' responses obtained. The same principle applies for questions with multiple choices out of which one option should be selected/checked. The total occurrence of each option for each question was stated as a ratio of the total occurrence of all options in each question put together. The ratio of each option in that question was represented in tables, charts or graphs and interpretation was based on the operational variables in that question, as well as the context of the question with specific regards to research hypotheses, research questions, and related literature reviews.

Another set of 24 questions contain closed questions with a Likert scale of 5 - 1, where 5 represent 'Highly Agree', and 4 stands for 'Agree', 3 stands for 'Neutral', 2 stands for 'Disagree', and 1 stands for 'Highly Disagree'. Questions in this section were also coded in tables to show the frequency of each option checked for every question, and represented as a ratio or percentage of the frequency of other options in that question. These ratios were also represented in graphs and tables for every question. Examples of the application of the Likert scales has been drawn from the work of Ngoc-Tan and Gregar (2018). Just like the options ticked for questions requiring 'Yes' or 'No' answers, or questions requiring the ticking of an option from multiple options, interpretation was based on the operational variables in that question, as well as the context of every question with regards to the research's hypotheses, the research's questions, and the related literature review.

Furthermore, factor analysis, Cronbach's alpha and Pearson correlation coefficient computations were applied to the Likert scales data results for data analysis and as proofs of the validity and reliability of the quantitative research data. Generally, in proving the hypotheses of the study as well as in addressing the research questions, responses with the Likert scale of 5 carry the greatest weighting – followed by responses with lower Likert

scales in descending order, while responses with the Likert scale of 1 carry the lowest weighting.

3.6. STUDY PROCEDURES AND ETHICAL ASSURANCES

3.6.1. INTRODUCTION TO THE SECTION

Adherence to ethical standards in academic research is of uppermost importance. Before the commencement of data collection for this research, it is very significant to note that the approval of Unicaf Research and Ethics Committee (UREC) was sought and obtained. Some of the approved documents include the gatekeeper letter; research ethic application form for doctoral studies; the informed consent form which comprises of the debriefing of participants and the certificate of consent; risk assessment form for ethics application; the structured questionnaire template; the face-to-face interviewing questions template; and the focus group questions template. Although the research involves no risks to participants, ethical considerations were employed to ensure that no participant suffers any harm or is adversely affected by the study. Hickey (2018) describes a human participant as a living person about whom an investigator – whether student or professional carrying out a research study obtains data, or identifiable private information either through intervention or through interaction with the person.

Parveen and Showkat (2017) define research as an investigation process which leads to novel insights that are disseminated effectively. They conceptualize research as a multi-phase process and describe ethics as the moral principles which govern an individual's behaviour. Ethics are viewed as central to the research process. Thus research ethics could be described as doing that which is right in research – both legally and morally. Research ethics represents the standard of conduct which distinguishes between that which is right, and that which is wrong, and between what is a tolerable and intolerable behaviour. University of Gloucestershire (2020) describes research as a systematically undertaken creative work so as to raise the knowledge base: knowledge of people - society and culture included, as well as using this knowledge base towards devising new applications.

Hickey (2018) defines research as a systematic and formal application of the scientific technique towards the study of a problem for the discovery of new information or expansion and verification of existing knowledge. While sharing the experience of Wellington (2015), the author contended that as much as generating new knowledge or substantiating or expanding existing knowledge remains the cardinal objective of research study, it becomes crucial that such knowledge being sought is not gained at the detriment or rights or wellbeing of individuals in course of conducting a research which involves persons.

Research ethics cultivate principles or set of guidelines for aiding investigators conducting researches fairly without inflicting pain on people. The investigator takes responsibility for making sure that the project is conducted in agreement with established ethical rules. Every phase of the project - from stating the research's questions and/or hypotheses to the reporting of its outcomes are required to conform to ethical guidelines to attest to the study's integrity. Ethics in research study also guarantee the continued balancing of the research scales.

The concept of ethics is rooted in the old philosophy of Greek on morality of life. Ethics are concerned with philosophical procedures which have the capability of significantly modifying prior thoughts regarding decisions and actions. Ethic is seen as that branch of philosophy which concentrates on the principal dynamics concerned with determining that which is viewed as being either right or wrong. Research studies as they relate to all human works or activity is governed by individual, cultural and collective norms. It is principally associated with the daily work requirements, self-esteem's protection or research participants' dignity, and the dissemination of information from research studies (Fouka & Mantzorou, 2011). According to University of Minnesota (2003), researches involve societal trust and consequently ought to be carried out ethically, honestly, and in a manner that is socially responsible in order for its findings to be valuable. Every phase of the study – beginning with designing it to submitting it for peer reviewing is expected to be of the required benchmark in order for it to be adjudged ethical. Should an element of the study become questionable or is conducted unethically, the whole research's integrity will become doubtful.

Furthermore, the collection of data for this study was carried out through the distribution of gatekeepers' letters to 5 randomly selected banks from the Gambia banking sector – partly online and partly by hand distribution. The gatekeeper letters aim to obtain formal permission from the banks through their respective HR departments to recruit research participants. However, knowing that sometimes these letters fail to receive official responses, alternative arrangements were made to obtain the personal contacts of the HR managers through friends and personal contacts in the respective banks. In this way, the cooperation of the HR manager could be sought to provide the lists and contacts of the employees of the bank in the categories of senior management, middle management, and junior staff, with the assurance that the information that will be obtained from them will be 100% confidential and cannot be traced to the employees by any means. A total of 21 participants were recruited from each of the 5 banks. 15 employees selected through

stratified random sampling technique from each of the 5 banks were to complete a structured questionnaire, while 6 purposefully sampled employees from each of the 5 banks were to partake in face to face interviews, and a focus group session respectively.

The collection of data for this study lasted for a period of six weeks. This includes the period for the distribution and retrieval of completed structured questions, conducting of face to face interviews, and holding of focus group discussion. Some of the completed structured questionnaires were emailed back to the researcher while some were completed in soft copies and the researcher was called by the respondents to come and obtain the electronic copies of the completed questionnaires at their offices due to fear of being tracked through their email addresses. The collection of data was done in Banjul, the Gambia. Given that Banjul is the political and commercial capital of Gambia, and given that the head offices and major branches of all the banking institutions in Gambia are located in Banjul, concentrating the data collection exercise in Banjul was considered to be both appropriate and representative.

The face-to-face interviewing process was carried out partly in the offices of the respective employees during their break times, or after their official closing hours; and partly through an agreed appropriate social media platform such as Skype or WhatsApp. The focus group discussion session was conducted virtually via the WhatsApp social media platform. The questionnaires were distributed across the three hierarchical levels in the banks – senior, middle, and junior staff in order to ensure representativeness of the views of every level or cadre of employees. However, the interviews and focus group session concentrated on the middle and senior management levels only. The reason for this is that middle and senior management staff are better positioned to provide better explanations and present more informed views of the culture, policies and strategic objectives of the banks with regards to KM and OL.

3.6.2. ETHICAL ASSURANCES

Ethical considerations were made at various stages of this research. At the design stage, the research was technically comprehensive. At the phase of recruiting participants, informed consents of respondents were obtained and closer attention was paid to any group that is vulnerable. In line with the principle of 'respect for persons', it is required that participants be given the chance to make decisions concerning what will happen or will not happen to them - to the best of their abilities. The informed consents principle comprise of 3 elements namely: the element of information, the element of voluntariness, and the

element of comprehension. The same way it applies with the beneficence principle, the validation of the study ought to be underpinned on favourable assessment of benefits as well as risks. Elements of the moral expectations rooted in the principle of justice requires that fairness be applied in the selection of processes for research participants. There ought to be a demonstration of fairness with conceivably beneficial research granted to all research participants without a display of any kind of partiality. The principle of anonymity, the privacy of data, and research participants' dignity was also respected during the data collection stage. Also, complete confidentiality ruled the stage of administering the data (Johnson, 2012).

Ryerson University (2017) submitted that researchers ought to guaranty the security of research participants' identity. Collected data must not consist of anything which will expose any participant to being identified, and the risk of such information becoming attributed to specific persons must be strictly reduced. The confidentiality principles implies that necessary steps should be taken towards protecting the privacy of participants – such as the preservation of respondents' individual details from unauthorised or unlawful access, theft, usage, modification, or disclosure. Talerico (2012) argued with regards to privacy of data that this concept involves conserving participants' privacy rights thru respect of their sovereign rights, their total wellbeing, and their autonomy.

The need for the privacy of data is grounded on the universally established social standard rules which include personal expectations regarding the portion of an individual's information that is, or is not subject to public disclosure. According to Resnik (2015), the requirement to adhere to ethical norms in researches can never be over-stretched. In his opinion, ethical rules improve the advancement of the goals of research such as the creation of new knowledge as well as avoidance of blunders as the distortion, fabrication, or charade of research's data; exclusion of advancing the truth, minimization of errors, etc. Moreover, in consideration that high degree of cooperation between a vast arrays of stakeholders is involved in research, ethical standards support the advancement of rules required for such collaborative efforts thru trust, mutual respect, fairness, and accountability.

Similarly, Hickey (2018) argues that in line with ethical rules, both the participants' information confidentiality, and research respondents' anonymity should be secured. In reality, this implies that a potential research participant ought to be informed of the manner in which the data provided by him/her will be put to use such that he/she can make an

informed decision regarding participating or not participating in the research, including following up then-after on any feedback which he/she receives either in course of the study, or after. The principle of anonymization requires that the identity of participants should be protected during the course of the study, as well as during its appraisal. Confidentiality preserves the research participants' individuality during the gathering of data, storage, analysis, and reporting of research findings.

To ensure that a study is conducted with integrity, it ought to be conducted in a manner which inspires the confidence and trust of people in the approach the researcher employs, and in the reporting of the findings of the research. Integrity centred research is determined by the researcher's capability towards fulfilling required professional expectations. These expectations are grounded on 5 principal factors comprising of liberty of inquiry, thoroughness, honesty, respect and carefulness, candidness, and open interaction. Subject to the ethical rules of World Health Organisation (WHO, 2017) for conducting researches, investigators are required to display moral and scholarly decency respectively during the proposition, conducting, and research findings' publication. The objectivity and integrity of research proposal, data gathering, analysis of data, research findings' reporting, and research study publishing are underlain by responsible behaviour and honesty.

Other means by which ethical assurances was be ensured in this research include a show of integrity and honesty: the research findings will be honestly reported – with due respect to the methodology of the study, collection of data, and if a portion of the research has been disclosed in the past. The data for research shouldn't be fictitious, or arrive at a sufficient inference on the basis of a series of a previous study's findings, or participate in any doing that is tantamount to trying to get someone misinformed. In addition, the investigator is required to adhere to any pact reached with the research participants. European Commission (2013) posited that with regards to cautiousness and objectivity, it is needful for all relevant measures to be put in place towards the avoidance of biasness in all levels of the research whether during the stage of the project design, or the gathering and analysis of data, or at the peer reviewing stage. Moreover, the researcher should ensure that no team gets omitted from the study by accident. Every economic interest of the researcher that is able to influence the research should be made known. The carefulness aspect requires that serious effort is made to avoid any kind of negligent error. The research findings' credibility should be guaranteed through meticulous and serious assessment of the activities of the project.

Furthermore, in line with the recommendation of European Commission (2013), the doctrine of data proportionality which requires that only the needed and appropriate data for a given research project should be collected has been observed in this study. Concerning accountable publication and privacy, there should be stringent and trusted handling of every material provided to the researcher. The processes for conserving classified or sensitive information must be adhered to. Furthermore, the ultimate goal of a research ought to aim at publishing toward progressing the course of researching and knowledge, rather than of aiming to publish toward individual interest's advancement. Thus, anything that amounts to the duplication of other persons' work, or any such research outcome which falls short of generating new knowledge should not be published (European Commission, 2013). Confidentiality requires that no third party should have the ability to access information traceable to persons – which were obtained during the course of research exercise without the authorization of the appropriate research participant. Also, a research finding is expected to be published in manners which confirm the research participants' anonymity (Halai, 2006; NEEP, 2012).

3.7. DATA COLLECTION TOOLS AND ANALYSIS TECHNIQUES

3.7.1. DATA COLLECTION TOOLS

The tools used for collection of data in this research include the survey, face-to-face interviews, and focus group. The survey instrument adopted is the structured questionnaire. For primary data collection, quantitative data was collected thru the structured questionnaires while the interviews and focus group discussion were used for to collect qualitative data. Five banks were selected through random sampling technique while 15 participants will be selected thru stratified random sampling for questionnaire administration from each of the 5 randomly selected banks to reflect the various levels of management. Participants for the face-to-face interviewing and focus group discussion were selected using purposeful or judgment sampling technique.

The concurrent mixed method data collection techniques have been adopted to ensure the validation of one kind of data with another form, as well as for data transformation for the purpose of comparison, or to answer various kinds of questions as noted in the experience of Creswell and Clark (2007). According to Almeida (2018), for the concurrent triangulation research design in which a parallel execution of quantitative and qualitative approaches are established, the procedure involved include the simultaneous collection and analysing of quantitative and qualitative data, and the comparison of the results of the data by the researcher at the end. This strategy of data collection holds several advantages for the application of mixed-methods. Firstly, it is capable of being fairly intuitive for participants. Collecting and analysing embedded qualitative answers may help in supplementing and clarifying intricate or incongruous responses from a survey. However, collecting mixed designs data concurrently may hamper follow-up on attention-grabbing or unclear responses (Driscoll et al., 2007).

According to Beiske (2002), the use of structured questionnaire for data collection will secure several benefits for this study. If properly administered, the instrument can prove to be a very excellent technique of obtaining quantitative data concerning the behaviour, standards, experiences, and previous conducts of people as earlier asserted by Bell (1999). Questionnaire enable the researcher to assemble a significant volume of data at a fraction of cost. Questionnaires can be circulated to the target group via posts or emails, and the respondents can elect to answer whenever it is most convenient for them as noted in the experience of Gilbert (2001). On the other hand, the limitations or drawbacks of questionnaires especially when distributed through electronic mail or post is the low

response rate often experienced. Empirical evidence show that response margins for postal questionnaires may be as low as 20%. Also, questionnaires that are incorrect, incomplete or illegible, or the ones with missing responses will unavoidably affect the quality of collected data, and have the likelihood of also lowering the quantity of useable questionnaires.

Furthermore, questionnaires don't give researchers the chance of following up ideas and clarifying issues. This limitation is however overcome with the use of interviews. Thus, every aspect of the questionnaire - from designing to choosing the true target-group needs to be considered so as to derive the optimal level of consistent and useful data. Citing the work of Saunders et al. (2001), the author posits that a questionnaire is not very suitable for studies which require a high level of flexible questions - in which case a semi-structured interviewing may prove to be more appropriate. Moreover, another constraint of questionnaires may be seen in the structuring of the instrument itself. Generally, a fixed-option questionnaire may assume an unexpressed overall awareness of the subject under investigation, and may force respondents to respond to questions they might be uninformed about, have a divergent view of as a result of individual perception, or could be affected by factors such as education, age, culture, or social status. It is interesting to know that the use of multi-method data collection instruments such as the combination of interviews and focus group discussion with structured questionnaire for this research will assist in mitigating the above limitations of the questionnaire (Beiske, 2002).

The proposed methods of distributing the questionnaires for this study are mainly through emails and other file sharing methods such WhatsApp and direct file copying (where necessary). Hand distribution of questionnaires in hard copies will be made where soft copies cannot be easily administered. The questionnaires will be posted to the respondents through the respective Human Resource departments of their banks, and the respondents are expected to complete the questionnaires and email them directly to the researcher to ensure confidentiality of the information they provide. Where the email addresses of the respondents are not readily available, the questionnaires will be distributed in soft copies through other file sharing methods. The estimated time for the distribution and completion of the questionnaires is 4 weeks. As earlier noted, the face-to-face interviewing and focus group discussion sessions are expected to last for another 2 to 3 weeks. Face-to-face interviews will be carried out either on one-on-one basis or with the use of a relevant social media platform such as zoom, WhatsApp, or Skype. Also, focus group discussion will be

carried out through direct group discussion or via the most applicable social media platform such as Zoom, group WhatsApp, or group Skype.

Answers to the questionnaires will be coded in various tables to show the frequency, ratio, and percentage of checked responses in 'Yes' or 'No', multiple choice questions, or Likert scales 1 to 5. Answers to face to face interviewing and focus group questions expressed as 'Yes' or 'No' will also be coded in tables and expressed in frequencies. Answers to face to face interviewing and focus group questions expressed as descriptive views and opinions will be presented in tables to reflect the respective views and opinions. The statistical techniques for quantitative data for this research will comprise of the use of Ratios, Percentages, and the Mean statistics. Analysis of the structured questionnaire data will be conducted through statistical analysis techniques including the use of factor analysis, Cronbach's alpha and correlation coefficient – presented in tables, charts, and Graphs. The application of statistical analysis is expected to enhance the observation of trends in the collected data. Contrariwise, qualitative data will be analysed through content analysis, discourse analysis, and narrative analysis.

About 75 structured questionnaires consisting of 15 questionnaires for each bank were administered across executive, middle management and operational level staff of the five randomly selected banks in the Gambia on the subject of the study. Around 20 participants consisting of 4 employees each from the five randomly selected bank were involved in face-to-face interview, while 10 participants consisting of 2 employees from each of the five randomly selected banks were chosen to take part in a focus group session to brainstorm on the research's questions as part of collecting the primary qualitative data. The face-to-face interview were held on one-on-one basis or through any suitable social media platform. Total sample size or population for the study will be about 105 participants made up of 75 participants for structured questionnaire, 20 participants for face-to-face interviewing, and 10 participants for focus group session – all of whom consist wholly of the five randomly selected Gambian banks' employees.

The structured questionnaire consists of series of well-ordered questions which will be tailored toward answering the study's research questions and proving the relevant research hypotheses. Participants to the research were recruited from five randomly sampled Gambian banks thru stratified random sampling approach to aid the structured questionnaire tool, and the use of purposive sampling approach to complement the interview and focus group instruments. Research information were collected from the

respective hierarchies of employees which comprise of the executives, middle managers, and junior staff from the 5 randomly chosen banks in Gambia. The research was conducted in the city of Banjul, Gambia. Banjul is both the economic and political capital of the Republic of Gambia hence the research will be targeting commercial banks which belong to the service sector, and all of whose corporate headquarters are in Banjul. Secondly, Banjul hosts all the national government offices, foreign embassies, as well as the corporate headquarter of most businesses. Thus, conducting the research in the greater Banjul is expected to indicate representativeness of the entire country. The findings of the study are expected to indicate the relevance of KM and OL in the innovative, sustainable, and competitiveness of banking institutions.

For the structured questionnaire instrument, a total of 15 participants were selected from each of the 5 randomly selected banks. The choice of only 15 participants for each bank is based on the need to keep the number of questionnaires manageable considering that the same questionnaire will be distributed across five banks. This implies that in reality, 75 questionnaires are being distributed among employees of the Gambia banking sector - though with different institutional names. Also, the Gambia banking institutions do not have large staff strengths as other bigger economies within the ECOWAS sub-region. Thus, keeping the number of distributed questionnaires within a limited range appears both scientifically reasonable and proportionate.

Moreover, the use of structured questionnaires was supplemented by interviews and focus group session in the same banks, but with different employees. The interview and focus group session questions will consist of some of the same questions posed in the questionnaires. This further implies that additional 6 employees are to respond to questions from the interviews and focus group session from each of the randomly selected banks. A major justification for limiting the number of distributed questionnaires is that following up for the return of completed questionnaires will be faster with a manageable size of questionnaires than with a larger number of distributed questionnaires.

All the participants for structured questionnaires, face-to-face interview and focus group session were drawn from the Gambia banking Institutions. Participants will cut across the senior management, middle management, and junior staff levels of 5 Gambian banks. Collecting data from the various levels and cadres of the workforce is aimed at ensuring representativeness of the views of the entire respective banking institutions, and the entire Gambia banking sector by extension. Employees of other banking institutions other than the 5 randomly selected Gambian banks, and employees whose minimum qualifications

are below High School or Secondary School certificate are excluded from participating in the data collection process. Furthermore, employees with disabilities such as inability to hear, speak, read, or write in English language cannot participate. Since the minimum age for any legal employment contract in the Republic of Gambia is 18 years, it is taken that none of the respondents will be a minor or below the legal contractual age. It is also assumed that respondents should either be Gambians, or hold legal permits to reside and work in the Gambia.

3.7.2. DATA ANALYSIS TECHNIQUES

Data analysis can be referred to as a diversity of specific techniques and procedures. It consists of goals, ideas, relationships and decision making, in addition to making use of the actual data itself. Thus data analysis incorporates ways of making use of information (data) towards supporting the work, goals and plans of a research project. Based on the above perspective, the data analysis process includes the following key elements: purpose; questions; collection of data; procedures and techniques of data analysis; identification and interpretation of findings; writing, reporting and dissemination; and evaluation (Academy for Educational Development, 2006).

Kawulich (2004) while citing the work of LeCompte and Schensul (1999) defines data analysis as the process adopted by a researcher in reducing high volume of collected data in order to make sense out of them. The author further echoed the suggestion of LeCompte and Schensul (1999) that data analysis should be done as the data are being gathered from the field, as soon as possible following the gathering of the data from the field, both while and after the researcher is in the field, and when the researcher has left the field. For qualitative data analysis, the in-field data analysis should include description, inscription, and transmission. The analysis may also be done with a top-down approach or with a bottom-top approach. Sharing the experience of Patton (1987), the author postulates that three things which happen during qualitative data analysis include data organization, data summarization, and data categorization.

According to Begum and Ahmed (2015), and Sharma (2018), the analysis of data translates data into knowledge and information, and explores the association between variables. Data analysis involves a process whereby statistical or/and logical procedures are systematically applied towards describing and illustrating, condensing and recapping, as well as evaluating data. Citing the views of Shamoo and Resnik (2003, 2015), the authors noted that different analytic techniques provide ways of reaching scientific inferences from

data, and differentiating the signal (phenomenon of importance) from the noise (statistical variations) that are contained in such data. Quantitative data analysis for this research will involve the use of descriptive analysis, ratios, percentiles, mean and standard deviation. Likert scales data analysis will be conducted thru the statistical analysis techniques of factor analysis, Cronbach's alpha and correlation – presented in tables, charts and graphs. This statistical analysis is expected to support the observing of trends in the collected information and data for the study. The quantitative data analysis for this study will aim at ensuring that the results of the analysed data address the hypotheses and the study's research questions.

3.7.3. DESCRIPTION AND JUSTIFICATIONS OF DATA ANALYSIS TOOLS

The principal and primary quantitative data analysis tool for this study is the Statistical Package for the Social Sciences (SPSS). It is used by different researchers for various complex statistical data analysis. SPSS is the global benchmark for the analysis of social sciences, and it is highly coveted as a result of its straightforward and English-like syntax, and remarkably exhaustive user manual. SPSS stands out when it comes to in-depth statistical analysis and it is considered by researchers as the best-in-class solution (Alchemer, 2018). Landau and Everitt (2004) describe the SPSS as a software application for the manipulation, analysis, and presentation of data. The application is generally applied in the field of behavioural and social sciences. There are various kinds of SPSS but the principal software is known as 'SPSS Base' and there are a lot of add-on modules which extend its gamut beyond the capabilities of data entry, statistics, and reporting.

According to Frey (2017), SPSS is a commercial software suite which is meant for statistical analysis and the management of data. The earliest version of the application was developed by the trio of Norman Nie, Dale Bent, and Hadlai Hull in 1968. SPSS has helped in revolutionizing the practice of social sciences research. As a comprehensive statistical software that is easy to use, it has aided researchers in individually conducting difficult statistical analyses on big datasets rather than depending on mathematicians that are considered as experts at operating user-unfriendly programs with mainframe computers as noted in the experience of Wellman (1998). Most of the features of SPSS can be controlled through the interface of a point-and-click although certain features are accessed only with command syntax. As a fairly easy-to-use statistical application which provides ordinarily used procedures, SPSS is generally used in the fields of applied research and academics. Furthermore, the SPSS Statistics of IBM basically comprises of Statistics Base.

The module offers fundamental capabilities for preparing, transforming, and managing data as well as charting, including descriptive and inferential techniques as ANOVA, t-tests, linear and ordinal regression, correlation analysis, cluster and discriminant analysis, and non-parametric tests. However, the shortcomings of the SPSS software is evidenced in the areas of non-standard regression, meta-analysis, and time series. Besides, modelling of structural equation and power analysis are not incorporated into the SPSS application, rather they exist as standalone products (Frey, 2017). Despite its slight limitations as noted above, Arkkelin (2014) submitted that the capabilities of SPSS are really amazing. The application helps researcher in obtaining statistics which range from simple descriptive figures to multifaceted multivariate matrices analyses. Data can be plotted in scatterplots, histograms, etc. Also, files can be combined, split, and sorted. Existing variables can be modified and new ones created in SPSS. To be precise, a researcher can perform just about anything he/she ever wants to do with a given set of data with SPSS.

SPSS offers four applications which aid researchers with their complicated data analysis needs. The Statistics program offers an overabundance of fundamental statistical functions among which are frequencies, bivariate statistics, and cross-tabulation. Secondly, the Modeller program of SPSS aids researchers in building and validating predictive models with the use of advanced statistical processes. Thirdly, SPSS has Text Analytics application for surveys which enables the administrators of questionnaires to discover strong insights from the responses to questionnaire questions that are open-ended. Lastly, the Visualization Designer application in SPSS enables researchers in using their data for the easy creation of a vast array of visuals such as radial boxplots and density charts. Additionally, SPSS also offers solutions for the management of data, which helps researchers in performing case selection, creating derived data, and performing the reshaping of files. It also has the feature of documenting data which helps researchers in storing a metadata dictionary. This metadata dictionary serves as a central repository of information relating to data in the form of meaning, origin, data relationships, format, and usage (Alchemer, 2018).

A handful of statistical methods can be leveraged in SPSS which include: descriptive statistics and methodologies as frequencies, cross-tabulation, and descriptive ratio statistics; bivariate statistics - including methodologies like analysis of variance (ANOVA), correlation, means, and non-parametric tests; arithmetic outcome prediction as linear regression; and groups identification predictions which include methodologies like factor and cluster analysis. Some of the advantages of making use of SPSS for quantitative data

analysis are that it remains a very powerful technique for survey data manipulation and interpretation; data can be exported to SPSS for detail analysis; and the moment quantitative data is exported to SPSS, the prospects for statistical data analysis are almost limitless. In a nutshell, the use of SPSS is very necessary when flexible and customizable ways of getting super granular on the most complicated sets of data are required. With this, the researcher will have enough time to do the do best he/she can in identifying trends, developing predictive models, and drawing informed inferences (Alchemer, 2018). The XLSTAT add-on will serve as the subsidiary quantitative data analysis tool to the SPSS application for this study.

Conversely, the Microsoft Excel application will serve as the primary application for the presentation of demographic and qualitative data results in tables. Microsoft Excel spreadsheet which is a popular office application of Microsoft is a powerful application that is used for the management of various kinds of data. The capabilities of Excel are however not confirmed to data management. Excel's data analytical tool helps users in analysing data with the use of a range of statistical procedures spanning from descriptive procedures to thorough inferential statistics in the likes of regression and variance analysis as asserted by Begum and Ahmed (2015) in the experience of Smeeton and Goda (2003). Though the user must install the tool for data analysis which is included in every version of Excel, the good news is that configuring and making use of the Excel data analysis tool is quite easy. The tool can be used for Random Numbers Generation (RNG), and for testing of hypotheses. The capabilities of data analysis of Excel makes it feasible for the conduct of sophisticated analyses of some survey data (Begum and Ahmed, 2015; Rose et al., 2015).

On their part, Rose et al. (2015), and Berk and Carey (2010) describe the use of Excel for quantitative data analysis as being convenient and cheap in terms of cost. It is also readily available in our computers and it easily integrates into other Microsoft Office applications which may be helpful during data presentation and reporting of findings. It is very useful for the entry, manipulation and presentation of research information. Microsoft's Excel provides a set of functions for numerical analysis and additional tools which can be applied in running descriptive computations and in performing other various and useful inferential statistical tests which both management research and businesses use. It also offers all the basic standard spreadsheet functionalities which makes it a veritable tool for analysing and manipulating data as well as the generation of graphical and other formats for presentation. Finally, even when using custom-built statistical application, Microsoft Excel can be useful for the preparation of data for analysis in such applications.

However, some of the limitations of Excel statistical analysis tool are that it inevitably does not cover many of the very sophisticated quantitative techniques which are employed in research studies. It falls short of some traditional tools like the boxplots which are popularly treated in rudimentary statistics. Some statisticians also express concerns over the formats of particular output in certain functions. They also criticize the extensive range of graph (chart) templates in Excel as offering encouragements to wrong practices in the presenting of data with unsuitable use of colours and 3D displays, etc. (Rose et al., 2015). It is significant to note that these limitations are heavily outweighed by the advantages of using Microsoft Excel as well as the valuable functionalities contained in the application for statistical data analysis. Moreover, this study will not require sophisticated or very advanced statistical techniques.

Furthermore, notwithstanding the above limitations, Excel remains a very valuable tool for the analysis of quantitative data. Many basic analysis projects which involve the exploration of primarily data, descriptive statistics and simple inferential statistics can be completed successfully with the use of standard Excel. Microsoft Excel incorporates a large volume of tools which can be used for the generation of data analysis. It offers a wide array of in-built statistical functions which are used for carrying out specific data manipulation tasks that include statistical tests. Excel has a data analysis add-in called ToolPak which contains lots of extensive functions – with some useful inferential statistical tests included. It also has some built-in charts (graphs) covering most types of the charts which are invaluable for exploring and presenting data. Pivot tables which provide ways of generating data summaries and organizes data in more useful ways for particular tasks are also included in Excel. In addition, Excel is very useful for the creation of contingency tables, cross-tabulations, and frequency distribution tables for mean, median, mode, standard deviation etc. or other summary statistics (Berk and Carey, 2010; Rose et al., 2015).

The qualitative data analysis for this research will involve the use of Content analysis – to reach a conclusion with the use of obtained behavioural data contents; Discourse analysis – for analysing oral discussions in the course of focus group sessions as well as printed texts. Also, Narrative analysis will be applied towards analysing information gotten from face to face interviewing transcripts. The 3 phases of analysing qualitative data consisting of data organisation, summarization, and categorization of texts and meanings narratives will be followed in analysing the qualitative data elements of this research. The research will in general sense seek the discovery of patterns, themes, and relationships in analysing qualitative data. According to Begum and Ahmed (2015), qualitative data analysis may

consist of statistical procedures, and often times, data analysis may become an ongoing recapitulative process in which data is constantly being collected and analysed just about concurrently. In reality a researcher basically analyses towards observing patterns in course of the entire phase of collecting data. This kind of analysis is influenced by the choice of a particular qualitative approach such as field study or content analysis, as well as the kind of data such as audiotape, field note, or videotape.

The strongest argument against qualitative data analysis is that the quality of the analysis depends to a large extent on the individual researcher as noted in the experience of Silverman and Manson (2003) and given that the researcher develops the kind of questions asked, he or she can enthusiastically influence the results as a result of his personal beliefs. Since qualitative study is very intricately intertwined with the investigator, it becomes highly daunting for other investigators to duplicate qualitative studies making it challenging for the findings of the original study to be established or denied (Begum and Ahmed, 2015). In this study, the above arguments against qualitative data analysis can be addressed with the use triangulation which serves to verify and validate data.

With regards to the use of narrative analysis for qualitative data analysis in this study, Savin-Baden and Niekerk (2007) posit that one of the challenges of making use of narrative analysis lies in the management of the story with respect to the way respondents in the narration are portrayed and spoken about in course of presenting the data. Another difficulty is how a researcher presents himself or herself in data – whether present, absent, or backstage. While the collection of narratives mostly feels very smooth, what is challenging is the options we opt for regarding the administering, presenting and credibility of data. According to the authors, part of the limitations of narrative inquiry include the tendencies of stories being hard to interpret with regards to the connection between the story told in course of interviewing and the story created during the presenting of data. Secondly, it is needful for decisions to be made regarding whose story it is and the way the story is interpreted and reinterpreted. Investigators in narrative analysis should be ready to safeguard their respondents - on occasions from their very selves. Furthermore, it's difficult in most cases to agree on the relatedness of the narrative detail, its construal, and the restated report; and lastly, negotiating data interpretation and presentation can continuously become troublesome.

In order to address the challenges and drawbacks of narrative analysis, an understanding of the concepts of validity, credibility or trustworthiness which are used towards ensuring rigor ought to be handled honestly in narrative inquiry. The issue should be engaged with

ownership of interpretation, and this gives a sense that what is being presented is shared values and shared truths. Some of the advantages of narrative data analysis are that it's generally not difficult to get people to share stories considering that a lot of people are happy sharing their stories. Secondly, the possibility of obtaining in-depth data exists given that this occurs mostly with ease in narrated events. Thirdly, gaining in-depth meaning and reflection is possible due to participants being willing to disclose their very selves in narrations and think back on their stories at a subsequent date likewise. Lastly, people are inclined to avoid hiding the facts when narrating their accounts and should they try to, it normally turns out obvious during more exhaustive clarification of data (Savin-Baden & Níekerck, 2007).

3.8. CHAPTER SUMMARY

This chapter has been devoted toward discussing the research methodology and data collection for the study. Beginning with the study's research approach and design, it has described ways and reasons for adopting the mixed research methods designs, as well as discussed some of the benefits and limitations involved with the mixed research methods. The paper aimed to inspire further investigation and informed application of such designs. The chapter also discussed the population and sample of the research and defined the study's population and sample frame. It also described the sample of the study as well as the practical procedures adopted towards recruiting the participants to the research.

Concerning the materials / instrumentation of the research tools, the chapter described the coding scheme to be adopted for the project, and highlighted the need for coding in the study. It further discussed the principles of reliability and validity as will be applied in the study. Moreover, the chapter highlighted the dependent and independents variables, as well as the sub-dependent and sub-independents variables of the study, and provided operational definition of the relevant sub dependent and independent variables of the study respectively, including their relatedness. It described the constructs that will be used in measuring the variables, as well as described the pilot testing of the questionnaire data collection instrument for the study.

Furthermore, the study defined the concept of research ethics, and provided a detail description of the ethical assurances that will be applied in the study such as informed consent, privacy of data, confidentiality, and anonymity of research participants. Moreover, the chapter highlighted and discussed the proposed quantitative and qualitative data collection tools for the study. It provided details with regards to the sampling approach as well as the profiles of the targeted respondents. The paper described the questionnaire survey and how data will be obtained from respondents. It provided a justification for the suitability of the relevant data collection instruments, their likely limitations, and intended ways of addressing such limitations in the study. Finally, the chapter explored relevant sources to define the concept of data analysis in research, the data analysis process, and the significance of data analysis. It specifically identified the respective quantitative and qualitative data analysis tools and techniques that will be applied in the research. The chapter concluded with a description and justification of the relevant data analysis tools for the study.

CHAPTER FOUR

4.1 INTRODUCTION TO CHAPTER FOUR

Generally, this research has the aim of evaluating the degree to which innovative and competitive advantages can be attained thru the strategic management of knowledge and organisational learning practices. This chapter specifically aims at analysing the research data and discussing the findings of the research with regards to the trustworthiness of data, justification of data reliability and validity, presentation of research findings which will include graphical illustrations of results in tables and charts, and the evaluation of the research findings. The trustworthiness of the data will seek to establish the credibility, the transferability, the dependability, and confirmability of the research data. This chapter will further seek to conceptualize or define the concept and elements of trustworthiness of data. The study will describe the concepts of credibility, transferability, dependability, and confirmability as elements of trustworthiness of data, as well as discuss how these elements have been established or demonstrated in the study. It will also discuss and demonstrate the consistency of the variable constructs with the statistical tests' assumptions.

The section for validity and reliability of data will seek to describe the validity of research data measurement and tests, as well as the ability of using the research data towards generalizing the results to the target population. It will seek to address the general consistency of the study's measurement instrument namely – the questionnaire, the interviews and focus group discussion. The section for research findings and presentation will witness a systematic display of the research results in tables and graphs in alignment with the research questions. It will begin with a summary of the overall results, and proceed to a chronological presentation of quantitative data results in tables and graphs, followed by the qualitative data results. Analysis and interpretation of the quantitative and qualitative research results above will be made on the basis of data presentation. Generally, this section of the chapter will be organised around both the broad research question which seeks to determine whether strategic knowledge management practice and the culture of organizational learning can promote the achievement of innovative and sustainable competitiveness within the Gambian financial institutions, as well as around the study's sub research questions.

Finally, the section for the evaluation of findings will briefly report on the interpretation of research findings in line with the research questions. It will also provide brief and preliminary interpretations of the results in accordance with the earlier described research theories and conceptual frameworks of the study. The section will also assess the research findings in light of the vast review of related literature already provided. The evaluation of findings' section will be summarized with the calculation of correlation coefficient on the basis of the Likert scales data results.

4.2 TRUSTWORTHINESS OF DATA

Trustworthiness of data with regards to quantitative research methods aims to ensure objectivity – that the same data and same approaches will produce the same results; that the trustworthiness of conclusions can be established statistically - conclusions are correct with deductive methods and mistakes or errors eventually detected with experimental methods; and that results can be verified independently or reproduced by the scientific community. Looking at trustworthiness on the other hand, quantitative research method on itself cannot guarantee the following - the correctness of the assumptions you have made; that what you think you are measuring is actually what you are measuring; that the settings of the study do not change with time, place, or culture; that your research techniques and your selected samples are appropriate for your research purpose; that your computations are accurate; that something important is not being overlooked; and that the interpretation of the research finding are accurate (Rasila, 2007).

Gunawan (2015) while sharing the views of Sandelowski (1993) opine that a research study is considered trustworthy only when a person reading the report of the study assesses it to be such. Data trustworthiness in research has been categorized further into credibility - approximately corresponding with the positivist theory of internal validity; dependability – mostly related to reliability; transferability - which represents a kind of external validity; and confirmability - that mostly has to do with data presentation. However, as noted by Statistics Solutions (2021), while the meaning of the concept of trustworthiness of data is established in quantitative research as being concerned with data validity and reliability, the concept is more ambiguous in qualitative research given that it is described in different terms. Considering that qualitative researchers don't make use of instruments that have established metrics concerning data validity and reliability, it becomes pertinent to clarify the ways qualitative researchers prove that the findings of their research studies are credible, dependable, transferable, and confirmable.

4.2.1. CREDIBILITY

Credibility of data has been achieved in this study through peer-review of data by colleagues. Member checks in this study has been further achieved through the engagement of some of the participants to review the collected data together with a review of the investigator's interpretation of the data. The member checks process gives research participants the opportunity of verifying their own statements and filling up any gap arising from prior interviews. Moreover, the use of triangulation also helped in ensuring credibility

of this study's research data. Triangulation required that during face-to-face interview and focus group sessions, the same questions were put forward to various participants. The adoption of both quantitative and qualitative research techniques as well as using three different data collection instruments in obtaining data of almost same questions helped in ensuring data credibility (Devault, 2019). Citing the opinion of Guba and Lincoln (1989), Gunawan (2015) described member checks as the sole most crucial approach for the establishment of credibility.

4.2.2. TRANSFERABILITY

With respect to transferability in establishing the trustworthiness of data in this study, conventional research methodology such as data collection techniques and tools, sampling techniques, data analysis techniques, etc. have been employed in this study towards arriving at the findings of this study such that it will be very likely for researchers to apply similar procedures to other situations and contexts and obtain similar results. Purposeful or judgement sampling technique has been employed in the sampling of qualitative research participants for this study in order to consider the characteristics of the sample subjects that relate directly to the research questions (Devault, 2019). This study has ensured the provision of information on the duration or period of the research, the number of financial institutions and their locations, number of participants, methods of collecting data, and the number and duration of data collection sessions (Kennedy-Clark, 2012).

4.2.3. DEPENDABILITY

With dependability, trustworthiness can be measured through data audit. Data audit is achievable where data set appears rich-thick such that a research auditor can assess whether the conditions of the research is applicable to the circumstances they have been applied. This can only be possible with necessary details and circumstantial information. In establishing the dependability of the research data, generalisation of findings was not made beyond the sample (Devault, 2019). Dependability involves evaluating the findings, interpretation and recommendations of the outcome of the study by participants such that everything is supported by the data as obtained from participants of the research. According to Statistics Solutions (2021), dependability is crucial to data trustworthiness given that it establishes the consistence and repeatability of a research findings. A researcher generally aims to ascertain the consistency between his/her findings and the raw data he/she has collected. The researcher will further want to ensure that should another researcher work with the same data, that similar findings, results, analysis, and conclusions concerning the data will be arrived at. The importance of this is to guaranty

that nothing was left out in the evaluation process, and that the researcher wasn't injudicious or careless in his/her final report.

Whereas various techniques can be used in establishing dependability in data trustworthiness, one of the ways adopted by this study towards establishing dependability is the use of a separate researcher who conducted an external audit on the project. This involves the external researcher who is not involved in collecting and analysing data undertaking the reviewing of the procedures adopted for collection of data, data analysis, and the outcome of the research. This aims to affirm the correctness of the research findings as well as make sure that the outcome of the research is supported by collected data. Statistics Solutions (2021) further noted that every interpretation and conclusion is tested so as to ascertain if they are based on the very collected data. Inquiry audits are of benefits given that they enable an outside investigator to explore, examine, and question the way the analysis and interpretation of data happened. The technique can provide a researcher with valuable insight. It will also help the researcher in better articulating his/her findings as well as in building a stronger case for his/her findings.

4.2.4. CONFIRMABILITY

For confirmability, Kennedy-Clark (2012) affirmed in the experience of Shenton (2004) that confirmability is comparably concerned with objectivity for the qualitative researcher. In addition, Shenton (2004) submits that recognizing the limitations in the methods employed as well as the likely impacts such limitations will have on the research along with the inclusion of a detailed methodological depiction can enable the scrutiny of the integrity of research. In this study, efforts were made to ensure that the research findings reflect the outcome of the views, circumstances, and experiences of the research participants instead of the preferences and characteristics of the researcher. In ensuring confirmability, the shortcomings of this research's methods and techniques have been acknowledged together with the possible impacts of the various methodologies on the research study. Also, an in-depth description of the employed research methodologies have been included as suggested by Kennedy-Clark (2012).

4.2.5. PRELIMINARY DATA PRESENTATION AND FINDINGS

Below is a preliminary quantitative research data presentation and findings in frequency tables. The results below are based on the structured questionnaire data collection for the study. Also, the results and findings below have been generated through the SPSS statistical tool. The findings of the qualitative data collection which were made through

face-to-face interviews and focus discussions will be presented and analysed in subsequent sections. The face-to-face interview data results have been generated through Microsoft Excel application.

IBM SPSS FREQUENCY TABLE DATA RESULTS

Prior Knowledge of KM and OL Concepts

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	No	17	23.0%	23.0%	23.0%
	Yes	57	77.0%	77.0%	100.0%
	Total	74	100.0%	100.0%	

Your Bank's Perception of Knowledge for Competitive Advantage

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	9	12.2%	12.2%	12.2%
	No	12	16.2%	16.2%	28.4%
	Yes	53	71.6%	71.6%	100.0%
	Total	74	100.0%	100.0%	

How you View or See KM

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Something being done but with a different name	5	6.8%	6.8%	6.8%
	A strategic part of the business	46	62.2%	62.2%	68.9%
	Something which can be beneficial to the bank	20	27.0%	27.0%	95.9%
	I haven't heard about it	3	4.1%	4.1%	100.0%
	Total	74	100.0%	100.0%	

How you See your Bank with Regards to being Knowledge-Based

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	12	16.2%	16.2%	16.2%
	No	9	12.2%	12.2%	28.4%
	Yes	53	71.6%	71.6%	100.0%
	Total	74	100.0%	100.0%	

Existing Position of KM Practice in your bank

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Not existing	10	13.5%	13.5%	13.5%

Elementary	6	8.1%	8.1%	21.6%
Intermediate	38	51.4%	51.4%	73.0%
Advanced	20	27.0%	27.0%	100.0%
Total	74	100.0%	100.0%	

Your Assessment of KM Practice in your Bank

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Very poor	6	8.1%	8.1%	8.1%
	Poor	6	8.1%	8.1%	16.2%
	Fair	19	25.7%	25.7%	41.9%
	Good	34	45.9%	45.9%	87.8%
	Very good	9	12.2%	12.2%	100.0%
	Total	74	100.0%	100.0%	

The Best Description of KM Culture in your Bank

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	KM is the duty of a very few designated staff such that there is no need for knowledge sharing	11	14.9%	14.9%	14.9%
	KM exists in ever individual's job and so everyone has the needed knowledge.	13	17.6%	17.6%	32.4%
	Open, inspiring and supportive knowledge sharing culture.	42	56.8%	56.8%	89.2%
	Basic values and strong emphasis on knowledge sharing.	8	10.8%	10.8%	100.0%
	Total	74	100.0%	100.0%	

The Attitude of your Banking Institution's Top Management to KM and OL

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Sees it as being of no use and hardly effects it.	5	6.8%	6.8%	6.8%
	Saw it as very vital in the beginning but has now lost interest.	5	6.8%	6.8%	13.5%
	Sees it as very vital but hardly supports it	14	18.9%	18.9%	32.4%
	Sees it as very vital and gives full support	50	67.6%	67.6%	100.0%
	Total	74	100.0%	100.0%	

Whether you have Received Training or Coaching on KM

	Freq.	(%)	Valid (%)	Cumulative (%)
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Valid	No	31	41.9%	41.9%	41.9%
	Yes	43	58.1%	58.1%	100.0%
	Total	74	100.0%	100.0%	

Total Hours of Training Received in your Bank on KM

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	0	31	41.9%	41.9%	41.9%
	2	3	4.1%	4.1%	45.9%
	4	1	1.4%	1.4%	47.3%
	6	4	5.4%	5.4%	52.7%
	10	5	6.8%	6.8%	59.5%
	15	5	6.8%	6.8%	66.2%
	20	1	1.4%	1.4%	67.6%
	45	4	5.4%	5.4%	73.0%
	48	4	5.4%	5.4%	78.4%
	100	12	16.2%	16.2%	94.6%
	300	4	5.4%	5.4%	100.0%
	Total	74	100.0%	100.0%	

Helpfulness of KM Training or Coaching Received

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Not Applicable	31	41.9%	41.9%	41.9%
	Somehow helpful	1	1.4%	1.4%	43.2%
	Very helpful	42	56.8%	56.8%	100.0%
	Total	74	100.0%	100.0%	

Main Channel to be used to Obtain Knowledge Information

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Colleagues	14	18.9%	18.9%	18.9%
	Expert networks	12	16.2%	16.2%	35.1%
	Intranet / Groupware	14	18.9%	18.9%	54.1%
	Workshops / Seminars	22	29.7%	29.7%	83.8%
	Others	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

Main Reasons for your Choice of that Channel

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	The channel are easily accessible.	26	35.1%	35.1%	35.1%
	It contains very relevant information.	26	35.1%	35.1%	70.3%
	It contains high quality information.	14	18.9%	18.9%	89.2%
	Others	8	10.8%	10.8%	100.0%
	Total	74	100.0%	100.0%	

Existence of Documented KM or OL Policy Manual or Strategy

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	23	31.1%	31.1%	31.1%
	No	17	23.0%	23.0%	54.1%
	Yes	34	45.9%	45.9%	100.0%
	Total	74	100.0%	100.0%	

Existence of Policy Manual Intended for Staff Retention or Improvement

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	23	31.1%	31.1%	31.1%
	No	17	23.0%	23.0%	54.1%
	Yes	34	45.9%	45.9%	100.0%
	Total	74	100.0%	100.0%	

Existence of Culture of Community of Practices (CoP) among Colleagues in your Bank

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	23	31.1%	31.1%	31.1%
	No	11	14.9%	14.9%	45.9%
	Yes	40	54.1%	54.1%	100.0%
	Total	74	100.0%	100.0%	

Appropriate Level for the Implementation of KM and OL Strategies in your Bank

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Departmental level	8	10.8%	10.8%	10.8%
	All levels	66	89.2%	89.2%	100.0%
	Total	74	100.0%	100.0%	

Vital Knowledge can Easily be Shared and put into Practice.

		Freq.	(%)	Valid (%)	Cumulative (%)
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Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	15	20.3%	20.3%	24.3%
	Agree	23	31.1%	31.1%	55.4%
	Highly Agree	33	44.6%	44.6%	100.0%
	Total	74	100.0%	100.0%	

Bank Employees Willingly Share their Experience and Knowledge.

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	3	4.1%	4.1%	4.1%
	Neutral	18	24.3%	24.3%	28.4%
	Agree	41	55.4%	55.4%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

Existence of Mediums for Sharing Knowledge such as Meetings, Tours, Courses, etc.

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	6	8.1%	8.1%	12.2%
	Neutral	11	14.9%	14.9%	27.0%
	Agree	39	52.7%	52.7%	79.7%
	Highly Agree	15	20.3%	20.3%	100.0%
	Total	74	100.0%	100.0%	

Provision of Incentives to Encourage the Sharing of Knowledge.

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	9	12.2%	12.2%	12.2%
	Disagree	18	24.3%	24.3%	36.5%
	Neutral	24	32.4%	32.4%	68.9%
	Agree	20	27.0%	27.0%	95.9%
	Highly Agree	3	4.1%	4.1%	100.0%
	Total	74	100.0%	100.0%	

Existence of Properly Specified Procedures for Knowledge Invention, Capturing, and Acquisition

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%

Disagree	9	12.2%	12.2%	16.2%
Neutral	26	35.1%	35.1%	51.4%
Agree	27	36.5%	36.5%	87.8%
Highly Agree	9	12.2%	12.2%	100.0%
Total	74	100.0%	100.0%	

Employees Spend Much Time Accessing the Required Knowledge.

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	26	35.1%	35.1%	35.1%
	Neutral	17	23.0%	23.0%	58.1%
	Agree	19	25.7%	25.7%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

The Trusts, Openness, and Give and Take of Employees are Core Elements for Knowledge Transfer

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	12	16.2%	16.2%	16.2%
	Neutral	12	16.2%	16.2%	32.4%
	Agree	32	43.2%	43.2%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%
	Total	74	100.0%	100.0%	

I am Guaranteed of the Possibility of Gaining from Each Other's Knowledge

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	15	20.3%	20.3%	24.3%
	Agree	44	59.5%	59.5%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

Written Procedure are Stored Centrally for Easy Accessing within the Bank

		Freq.	(%)	Valid (%)	Cumulative (%)
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Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	17	23.0%	23.0%	27.0%
	Neutral	13	17.6%	17.6%	44.6%
	Agree	23	31.1%	31.1%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%
	Total	74	100.0%	100.0%	

Stored Knowledge and Information are very Vital, Relevant & Up-to-Date

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	8	10.8%	10.8%	14.9%
	Neutral	10	13.5%	13.5%	28.4%
	Agree	44	59.5%	59.5%	87.8%
	Highly Agree	9	12.2%	12.2%	100.0%
	Total	74	100.0%	100.0%	

Taking or Recording of Minutes of every Formal/Informal Meetings or Discussions

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	8	10.8%	10.8%	10.8%
	Neutral	8	10.8%	10.8%	21.6%
	Agree	47	63.5%	63.5%	85.1%
	Highly Agree	11	14.9%	14.9%	100.0%
	Total	74	100.0%	100.0%	

It is the Duty of Research and Development Departments Alone

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	18	24.3%	24.3%	24.3%
	Disagree	38	51.4%	51.4%	75.7%
	Neutral	12	16.2%	16.2%	91.9%
	Agree	6	8.1%	8.1%	100.0%
	Total	74	100.0%	100.0%	

Knowledge Creation is Seen as Everybody's Duty and Everyone Makes Contribution to it

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Neutral	9	12.2%	12.2%	12.2%
	Agree	38	51.4%	51.4%	63.5%
	Highly Agree	27	36.5%	36.5%	100.0%
	Total	74	100.0%	100.0%	

Senior Managers take Active Interests in Knowledge Creation and Always Support it

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	6	8.1%	8.1%	12.2%
	Neutral	17	23.0%	23.0%	35.1%
	Agree	33	44.6%	44.6%	79.7%
	Highly Agree	15	20.3%	20.3%	100.0%
	Total	74	100.0%	100.0%	

The Creation of Knowledge is a Component of my Bank's Culture and Philosophy

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	12	16.2%	16.2%	20.3%
	Agree	38	51.4%	51.4%	71.6%
	Highly Agree	21	28.4%	28.4%	100.0%
	Total	74	100.0%	100.0%	

The Values of Learning Organization are Supported by Official Policy Statement

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	9	12.2%	12.2%	12.2%
	Neutral	11	14.9%	14.9%	27.0%
	Agree	36	48.6%	48.6%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%
	Total	74	100.0%	100.0%	

Individuals are Encouraged to Comprehend and Coordinate their Ideological Task.

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	3	4.1%	4.1%	4.1%
	Neutral	14	18.9%	18.9%	23.0%
	Agree	42	56.8%	56.8%	79.7%
	Highly Agree	15	20.3%	20.3%	100.0%
	Total	74	100.0%	100.0%	

Workers are Encouraged to Take Part in Various Informal Learning Opportunities

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	6	8.1%	8.1%	12.2%
	Neutral	20	27.0%	27.0%	39.2%
	Agree	33	44.6%	44.6%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

Well-Defined Operating Guidelines are Established to Help Employees' Learning

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	8	10.8%	10.8%	14.9%
	Agree	39	52.7%	52.7%	67.6%
	Highly Agree	24	32.4%	32.4%	100.0%
	Total	74	100.0%	100.0%	

Culture to Boost Better Communication, Innovation, Teamwork, and Lifelong Learning Exists

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	8	10.8%	10.8%	14.9%
	Agree	36	48.6%	48.6%	63.5%
	Highly Agree	27	36.5%	36.5%	100.0%
	Total	74	100.0%	100.0%	

Technological Infrastructure which Support Learning are Available

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	15	20.3%	20.3%	20.3%
	Neutral	17	23.0%	23.0%	43.2%
	Agree	18	24.3%	24.3%	67.6%
	Highly Agree	24	32.4%	32.4%	100.0%
	Total	74	100.0%	100.0%	

Bank's Corporate Culture Affects Employee Retention

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	12	16.2%	16.2%	16.2%
	Neutral	8	10.8%	10.8%	27.0%
	Agree	36	48.6%	48.6%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%
	Total	74	100.0%	100.0%	

Knowledge Sharing and Organizational Learning are Valuable in my Bank's Culture

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	6	8.1%	8.1%	8.1%
	Neutral	17	23.0%	23.0%	31.1%
	Agree	32	43.2%	43.2%	74.3%
	Highly Agree	19	25.7%	25.7%	100.0%
	Total	74	100.0%	100.0%	

Availability of a Virtual Environment for People to Network with each Other is an Appropriate Option

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	9	12.2%	12.2%	16.2%
	Neutral	8	10.8%	10.8%	27.0%
	Agree	23	31.1%	31.1%	58.1%
	Highly Agree	31	41.9%	41.9%	100.0%
	Total	74	100.0%	100.0%	

4.3 DATA RELIABILITY AND VALIDITY

According to Ghazali (2016), and Taherdoost (2016), a data instrument is considered valid where what it measures is what it is meant to be measuring. Also, where a given instrument correctly measures a prescribed variable, such instrument is considered valid for that specific variable. Validity describes how well the actual area of investigation has been covered by collected data as posited by Taherdoost (2016) in the experience of Ghauri and Gronhaug (2005). Validity is principally concerned with measuring what is meant to be measured. Four existing kinds of validity include: face, construct, criterion, and content validity.

Face validity looks at the principle of whether the test appears valid or not valid on its face appearance. Construct validity tests the degree to which a given instrument correctly tests a hypothetical construct which it is meant to be measuring. Criterion validity represents a concept that will be proven in the real study in order to confirm that it requires a sound knowledge of theory which relates to the concept as well as an assessment of the association between our measures and such factors. Lastly, content validity looks at the content of items to ascertain if it is truly measuring the concept that is being evaluated in the research project.

On the other hand, reliability can be defined as the degree of freedom of tests scores from errors of measurement. It represents a test of the internal consistency or stability of a research instrument in course of measuring particular concepts (Ghazali, 2016). Reliability is all about the degree to which the measuring of a given phenomenon delivers a stable and consistent outcome as affirmed by Taherdoost (2016) in the experience of Carmines and Zeller (1979). Also, reliability involves repeatability - for instance, a measuring scale test will be described as reliable if it makes repeated measurements under constant conditions and produces the same result. Measuring for reliability is very necessary because it points to the consistency across various segments of a measuring or testing instruments as noted by the author while citing the experience of Huck (2007).

There are different types of reliability - though dependent on how many times such instruments are deployed and how many individuals are involved in providing the information. The types of reliability range from test-retest to alternate forms reliability, and from alternate-forms and test-retest to internal consistency and inter-rater reliability. Test-retest reliability is concerned with the kind of reliability that is obtained when the same data collection instrument is employed for the same set of participants on two separate

instances and then see the relationship between the two sets of results. The greater the relationship score, the more the instrument is reliable (Ghazali, 2016; Taherdoost, 2016).

Ghazali (2016) further posit that internal consistency reliability looks at the relationship between every item which constitutes the constructs in order to make sure that such items measure the same concept. Finally, the inter-rater reliability is a concept which looks at the consistency of scores obtained from one sample in a situation where more than one observer takes note of participants' behaviour at the same time while using the same data collection tool. An association exists between reliability and validity because a data collection instrument may be reliable, but however not valid. An instrument cannot be valid until it is reliable. Thus where an instrument becomes valid, it is reliable. Generally, it is more difficult to check for an instrument's validity than to check for its reliability given that validity measures relatedness of data to knowledge while reliability is only concerned with how consistent the scores are.

FACTOR ANALYSIS

Table 10^A: **FACTOR ANALYSIS – COMMUNALITIES**

	Raw		Rescaled	
	Initial	Extraction	Initial	Extraction
Written Procedures are Stored Centrally for Easy Accessing within the Bank	1.459	1.206	1.000	.827
Stored Knowledge and Information are very Vital, Relevant & Up-to-Date	.943	.512	1.000	.543
Vital Knowledge can Easily be Shared and put into Practice.	1.012	.795	1.000	.786
Bank Employees Willingly Share their Experience and Knowledge.	.549	.298	1.000	.544
Knowledge Sharing Mediums such as meetings, tours, courses, etc. Exist	1.001	.882	1.000	.881
Provision of Incentives to Encourage the Sharing of Knowledge.	1.160	.936	1.000	.807
Properly Specified Procedures for Knowledge Invention, Capturing, and Acquisition Exist	.984	.858	1.000	.872
Employees Spend Much Time Accessing the Required Knowledge.	1.220	1.138	1.000	.932
The Trusts, Openness, and Give & Take of Employees are Core Elements for Knowledge Transfer	1.009	.861	1.000	.853

I'm Assured of the Feasibility of Learning from one Another's Knowledge.	.713	.391	1.000	.548
Taking or Recording of Minutes of Every Formal/Informal Meetings or Discussions	.667	.513	1.000	.768
It is the Duty of Research and Development Departments Alone	.733	.456	1.000	.622
Knowledge Creation is Seen as Everybody's Duty and Everyone Makes Contribution to it	.433	.104	1.000	.239
Senior Managers take Active Interests in Knowledge Creation & Always Support it	1.039	.812	1.000	.781
Knowledge Creation is an Element of my Bank's Philosophy and Culture	.822	.495	1.000	.603
The Values of Learning Organization are Supported by Official Policy Statement	.868	.815	1.000	.939
Individuals are Encouraged to Comprehend and Coordinate their Ideological Task.	.557	.228	1.000	.409
Workers are Encouraged to Take Part in Various Informal Learning Opportunities	.981	.763	1.000	.778
Well-Defined Operating Guidelines are Established to Help Employees' Learning	.799	.586	1.000	.734
Culture to Boost Better Communication, Innovation, Teamwork, and Lifelong Learning Exists	.831	.536	1.000	.645
Technological Infrastructure Which Support Learning are Available	1.286	1.057	1.000	.823
Bank's Corporate Culture Affects Employee Retention	.977	.880	1.000	.901
Sharing of Knowledge and Organizational Learning are of Value in my Bank's Culture	.803	.669	1.000	.833
Existence of a Virtual Environment for Individuals to Connect with each Other is a Suitable Option	1.394	1.221	1.000	.875

Extraction Method: Principal Component Analysis.

Table 10^B: TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.005	20.852	20.852	4.559	18.996	18.996
2	4.309	17.953	38.805	4.092	17.051	36.047
3	2.150	8.958	47.764	2.262	9.426	45.473
4	1.537	6.406	54.170	1.555	6.479	51.952
5	1.430	5.959	60.129	1.527	6.363	58.315
6	1.202	5.009	65.138	1.375	5.727	64.042

7	1.137	4.739	69.877	1.256	5.235	69.278
8	1.058	4.409	74.286	1.202	5.009	74.286
9	.975	4.063	78.350			
10	.853	3.553	81.903			
11	.712	2.968	84.870			
12	.599	2.496	87.367			
13	.509	2.120	89.487			
14	.474	1.977	91.464			
15	.386	1.608	93.072			
16	.317	1.320	94.392			
17	.308	1.282	95.674			
18	.244	1.018	96.692			
19	.226	.940	97.632			
20	.211	.877	98.509			
21	.133	.555	99.064			
22	.096	.400	99.464			
23	.085	.354	99.818			
24	.044	.182	100.000			

Extraction Method: *Principal Component Analysis*.

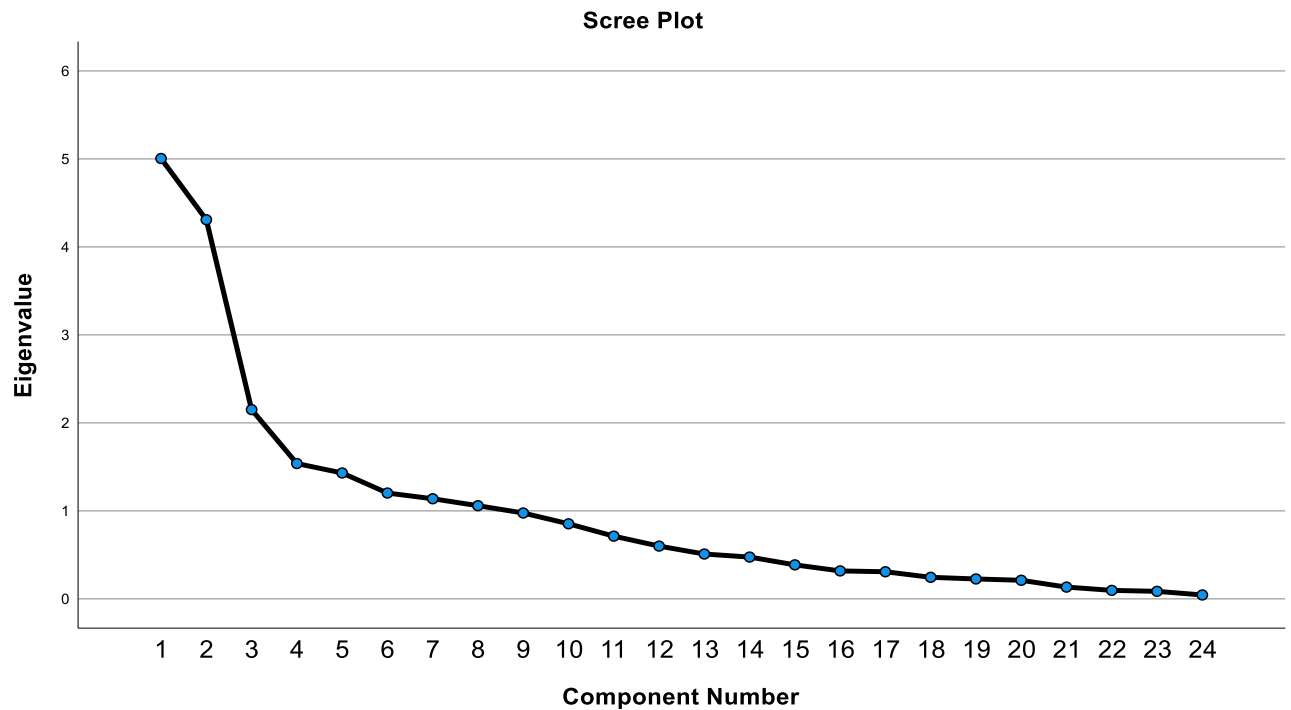
Table 10^B above shows that 8 variables have been automatically extracted based on the default criteria of greater than 1 eigenvalues. The cumulative variability of the 24 variables of the Likert scales data is 74.286%. Factor 1 has a total rotation sum of squared loading of 4.559 with 18.996% variability of the 24 variables of the Likert scales. Factor 2 has a total squared loading rotation sum of 4.092 with 17.051% variability of the 24 variables of the Likert scales. Also, Factor 3 has a total squared loading rotation sum of 2.262 with 9.426% variability of the 24 variables of the Likert scales. Factor 4 has a total squared loading rotation sum of 1.555 with 6.479% variability of the 24 variables of the Likert scales. Factor 5 on the other hand has a total squared loading rotation sum of 1.527 with 6.363% variability of the 24 variables of the Likert scales. Factor 6 has a total rotation sum of squared loading of 1.375 with 5.727% variability of the 24 variables of the Likert scales. Factor 7 has a total squared loading rotation sum of 1.256 with 5.235% variability of the 24 variables of the Likert scales while Factor 8 has a total squared loading rotation sum of 1.202 with 5.009% variability of the 24 variables of the Likert scales.

Table 11^A: FACTOR ANALYSIS – KMO AND BARTLETT'S TEST^a

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.649
Bartlett's Test of Sphericity	Approx. Chi-Square	972.528
	df	276
	Sig.	<.001

a. Based on correlations

FIGURE 4^A: SCREE PLOT



Note: 8 Factors were automatically extracted and consequently, the slope of this curve appears to level out after 8 slopes - immediately below line 1 on the horizontal axis.

Figure 4^B: COMPONENT PLOT IN ROTATED SPACE

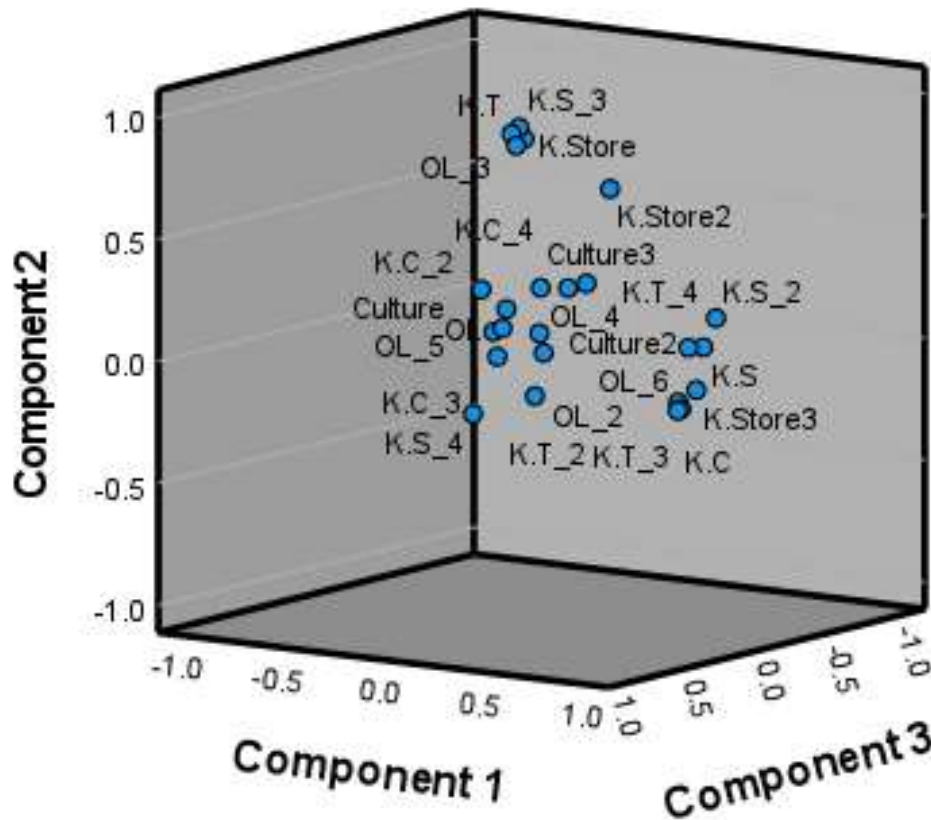


Table 11^B: ROTATED COMPONENT MATRIX^a

Component	1	2	3	4	5	6	7	8
Written Procedures are Stored Centrally for Easy Accessing within the Bank	-0.025	1.076	0.140	0.120	-0.108	-0.020	-0.043	0.026
Stored Knowledge and Information are very Vital, Relevant & Up-to-Date	0.126	0.569	-0.297	-0.083	0.147	-0.137	-0.163	0.099
Vital Knowledge can Easily be Shared and put into Practice.	0.547	-0.010	-0.302	-0.367	0.484	-0.023	-0.164	0.088
Bank Employees Willingly Share their Experience and Knowledge.	0.387	0.053	-0.340	0.057	-0.074	0.046	-0.088	0.107
Knowledge Sharing Mediums such as meetings, tours, courses, etc. Exist	-0.107	0.896	0.006	-0.011	0.241	0.080	-0.047	-0.029
Provision of Incentives to Encourage the Sharing of Knowledge.	0.244	-0.124	0.881	0.085	0.036	0.201	-0.151	0.116
Properly Specified Procedures for Knowledge Invention, Capturing, and Acquisition Exist	-0.064	0.894	0.069	0.044	-0.070	0.172	-0.063	-0.098
Employees Spend Much Time Accessing the Required Knowledge.	-0.204	-0.215	-0.129	0.081	-0.057	0.074	1.009	-0.028
The Trusts, Openness, and Give & Take of Employees are Core Elements for Knowledge Transfer	0.842	-0.140	0.253	-0.144	0.178	0.001	-0.121	-0.020

I'm Assured of the Feasibility of Learning from one Another's Knowledge.	0.378	0.312	0.300	-0.131	-0.023	0.063	0.197	0.003
Taking or Recording of Minutes of Every Formal/Informal Meetings or Discussions	0.665	-0.066	0.098	0.045	0.225	-0.045	-0.042	-0.008
It is the Duty of Research and Development Departments Alone	0.573	-0.122	-0.079	0.119	-0.253	0.084	0.104	0.101
Knowledge Creation is Seen as Everybody's Duty and Everyone Makes Contribution to it	-0.093	0.164	0.118	0.172	-0.043	-0.030	0.020	-0.147
Senior Managers take Active Interests in Knowledge Creation & Always Support it	0.329	0.121	0.811	0.089	0.116	-0.053	-0.090	-0.004
Knowledge Creation is an Element of my Bank's Philosophy and Culture	0.145	0.297	0.361	-0.224	0.271	-0.244	0.270	-0.009
The Values of Learning Organization are Supported by Official Policy Statement	-0.044	0.021	0.062	0.001	-0.009	-0.017	-0.018	0.899
Individuals are Encouraged to Comprehend and Coordinate their Ideological Task.	0.038	-0.019	0.038	0.189	0.164	-0.387	-0.108	-0.027
Workers are Encouraged to Take Part in Various Informal Learning Opportunities	-0.102	0.843	-0.028	-0.047	0.184	0.062	0.020	0.023
Well-Defined Operating Guidelines are Established to Help Employees' Learning	-0.067	0.064	0.039	-0.733	0.105	-0.010	-0.088	-0.144
Culture to Boost Better Communication, Innovation, Teamwork, & Lifelong Learning Exist	-0.135	0.071	0.086	0.615	0.272	-0.095	-0.071	-0.197
Technological Infrastructure Which Support Learning are Available	0.951	-0.149	0.229	-0.181	0.146	-0.055	-0.126	-0.070
Bank's Corporate Culture Affects Employee Retention	-0.036	0.165	0.138	0.098	0.193	0.884	-0.055	-0.041
Sharing of Knowledge and Organizational Learning are of Value in my Bank's Culture	0.773	0.113	0.180	0.000	0.013	-0.146	-0.035	-0.056
Existence of a Virtual Environment for Individuals to Connect with each Other is a Suitable Option	0.237	0.317	0.230	0.137	0.995	0.047	-0.015	-0.001

- Extraction Method: *Principal Component Analysis*.
- Rotation Method: *Varimax with Kaiser Normalization*.

From the rotated component matrix in table 11^B above which highlights the Factor for which each variable is most strongly loaded for, 8 subsets loaded strongly on Factor 1 and these cut across all the categories of variables consisting of 2 variables of the Knowledge Sharing category, 2 variables of the Knowledge Transfer category, and a variable each of the Knowledge Storage, Knowledge Creation, Organizational Learning, and the Learning Culture categories. 5 subsets loaded strongly on Factor 2. The 5 strongly loaded subsets on Factor 2 cut across a variable of the Knowledge Sharing category, a variable of the Knowledge Transfer category, 2 variables of the Knowledge Storage category, and a variable of the Organizational Learning category. Factor 3 was strongly loaded by 3

subsets consisting of a variable of the Knowledge Sharing, and 2 variables of the Knowledge Creation category.

Factor 4 was strongly loaded by 1 subset consisting of a variable of only the Organizational Learning category. 2 subsets loaded strongly on Factor 5 with 1 subset loading very strongly from the Learning Culture category and another variable loading strongly for the Knowledge Sharing category. Factor 6 was strongly loaded by a variable subset representing a variable of the Learning Culture category. Likewise, Factor 7 was also very strongly loaded by a variable subset representing a variable of the Knowledge Transfer category. Finally, Factor 8 was very strongly loaded by 1 subset variable consisting of the Organizational Learning category.

In summary, the results of the rotated component matrix loading output show a strong association between the dependent variables and the underlying variable constructs. Also, the results of the Correlations between Variables and Factors which show outputs of between 0.361 and 1.076 indicate that the Factor strongly influences the variables.

Table 12: COMPONENT TRANSFORMATION MATRIX

Component	1	2	3	4	5	6	7	8
1	.904	.174	.324	.116	.177	.038	.039	.009
2	-.248	.937	.107	.024	.171	-.074	-.112	.043
3	-.229	-.218	.813	-.335	.170	-.055	-.236	.200
4	.072	.033	-.225	-.572	.330	.596	-.230	-.316
5	.206	.153	-.060	-.656	-.567	-.415	.001	-.083
6	.058	.094	.011	.092	-.544	.551	-.300	.538
7	-.126	.107	.300	-.087	-.208	.388	.812	-.149
8	.052	-.013	-.282	-.317	.376	-.097	.357	.734

CRONBACH'S ALPHA

Table 13: RELIABILITY STATISTICS SUMMARY (Cronbach's Alpha)

Common Variance	.927
True Variance	.099

Error Variance	.828
Common Inter-Item Correlation	.107
Reliability of Scale	.742
Reliability of Scale Unbiased)	.749

Table 14: TEST FOR MODEL GOODNESS OF FIT

Chi-Square	Value	956.474
	df	298
	Sig	<.001
Log of Determinant of	Unconstrained Matrix	-17.945
	Constrained Matrix	-3.183

Under the parallel model assumption

Table 15: DESCRIPTIVE STATISTICS – MEAN & STANDARD DEVIATION

	Mean	Standard Deviation	No
Vital Knowledge can Easily be Shared and put into Practice.	4.12	1.006	74
Bank Employees Willingly Share their Experience and Knowledge.	3.84	.741	74
Knowledge Sharing Mediums such as meetings, tours, courses, etc. exist	3.77	1.001	74
Provision of Incentives to Encourage the Sharing of Knowledge.	2.86	1.077	74
Properly Specified Procedures for Knowledge Invention, Capturing, and Acquisition Exist	3.41	.992	74
Employees Spend Much Time Accessing the Required Knowledge.	3.23	1.105	74
The Trusts, Openness, and Give & Take of Employees are Core Elements for Knowledge Transfer	3.76	1.004	74
I'm Assured of the Feasibility of Learning from one Another's Knowledge.	3.84	.844	74
Written Procedures are Stored Centrally for Easy Accessing within the Bank	3.49	1.208	74
Stored Knowledge and Information are very Vital, Relevant & Up-to-Date	3.65	.971	74
Taking or Recording of Minutes of Every Formal/Informal Meetings or Discussions	3.82	.817	74
It is the Duty of Research and Development Departments Alone	2.08	.856	74
Knowledge Creation is Seen as Everybody's Duty and Everyone Makes Contribution to it	4.24	.658	74
Senior Managers take Active Interests in Knowledge Creation & Always Support it	3.69	1.019	74
Knowledge Creation is an Element of my Bank's Philosophy and Culture	4.00	.907	74
The Values of Learning Organization are Supported by Official Policy Statement	3.85	.932	74
Individuals are Encouraged to Comprehend and Coordinate their Ideological Task.	3.93	.746	74
Workers are Encouraged to Take Part in Various Informal Learning Opportunities	3.61	.991	74
Well-Defined Operating Guidelines are Established to Help Employees' Learning	4.09	.894	74
Culture to Boost Better Communication, Innovation, Teamwork, and Lifelong Learning Exists	4.14	.911	74
Technological Infrastructure Which Support Learning are Available	3.69	1.134	74
Bank's Corporate Culture Affects Employee Retention	3.81	.989	74
Sharing of Knowledge and Organizational Learning are of Value in my Bank's Culture	3.86	.896	74

Existence of a Virtual Environment for Individuals to Connect with each Other is a Suitable Option	3.95	1.181	74
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Table 16: SUMMARY ITEM STATISTICS – MEAN, RANGE, VARIANCE

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance
Item Means	3.697	2.081	4.243	2.162	2.039	.210
Item Variances	.927	.433	1.459	1.026	3.368	.067
Inter-Item Covariances	.099	-.352	.923	1.276	-2.621	.053
Inter-Item Correlations	.104	-.335	.889	1.224	-2.655	.055

Table 17^A: ITEM - TOTAL STATISTICS - CRONBACH'S ALPHA IF ITEM DELETED

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Vital Knowledge can Easily be Shared and put into Practice.	84.61	70.433	.320	.706	.730
Bank Employees Willingly Share their Experience and Knowledge.	84.89	74.646	.130	.484	.742
Knowledge Sharing Mediums such as meetings, tours, courses, etc. exist	84.96	67.985	.477	.910	.719
Provision of Incentives to Encourage the Sharing of Knowledge.	85.86	70.666	.278	.664	.734
Properly Specified Procedures for Knowledge Invention, Capturing, and Acquisition Exist	85.32	69.208	.404	.829	.724
Employees Spend Much Time Accessing the Required Knowledge.	85.50	82.747	-.354	.319	.780
The Trusts, Openness, and Give & Take of Employees are Core Elements for Knowledge Transfer	84.97	67.588	.500	.873	.717
I'm Assured of the Feasibility of Learning from one Another's Knowledge.	84.89	68.837	.521	.458	.718
Written Procedures are Stored Centrally for Easy Accessing within the Bank	85.24	67.830	.380	.759	.725
Stored Knowledge and Information are very Vital, Relevant & Up-to-Date	85.08	70.980	.302	.572	.732
Taking or Recording of Minutes of Every Formal/Informal Meetings or Discussions	84.91	68.854	.541	.808	.718
It is the Duty of Research and Development Departments Alone	86.65	74.067	.140	.642	.742
Knowledge Creation is Seen as Everybody's Duty and Everyone Makes Contribution to it	84.49	75.623	.070	.410	.744

Senior Managers take Active Interests in Knowledge Creation & Always Support it	85.04	67.848	.475	.738	.719
Knowledge Creation is an Element of my Bank's Philosophy and Culture	84.73	69.542	.429	.409	.723
The Values of Learning Organization are Supported by Official Policy Statement	84.88	76.273	-.017	.214	.752
Individuals are Encouraged to Comprehend and Coordinate their Ideological Task.	84.80	75.342	.074	.407	.745
Workers are Encouraged to Take Part in Various Informal Learning Opportunities	85.12	69.149	.408	.893	.724
Well-Defined Operating Guidelines are Established to Help Employees' Learning	84.64	75.660	.026	.385	.749
Culture to Boost Better Communication, Innovation, Teamwork, and Lifelong Learning Exists	84.59	75.669	.023	.469	.750
Technological Infrastructure Which Support Learning are Available	85.04	67.683	.423	.782	.722
Bank's Corporate Culture Affects Employee Retention	84.92	73.391	.147	.530	.743
Sharing of Knowledge and Organizational Learning are of Value in my Bank's Culture	84.86	67.406	.588	.840	.713
Existence of a Virtual Environment for Individuals to Connect with each Other is a Suitable Option	84.78	65.679	.511	.540	.714

Table 17^B: **SCALE STATISTICS – MEAN, VARIANCE, STANDARD DEVIATION**

Mean	Variance	Standard Deviation	N of Items
88.73	76.857	8.767	24

The Cronbach's Alpha statistical analysis result of **0.742** obtained from the Likert scales' data results is a strong indicator of the validity and reliability of the research data of this study. Given that Cronbach's Alpha is used for measuring the internal consistency of a research instrument, the above score shows the absence of measurement error in the validation of the research data for this study. It also shows the consistency and stability of the structured questionnaire instrument which represents about 75% of the sources of data collection for this study. Moreover, the results of the 24 questions in the variables scales appear very closely related, and the variables can be logically described as unidimensional

on the basis of the above high score and the high average inter-items correlation. Table 17 result shows that the Cronbach's Alpha scores (if any item is deleted) ranges from 0.713 to 0.780. The 0.713 minimum score (if any item is deleted) further shows the consistency of the 24 items in the Likert scale table. The results of 22 out of the 24 variable constructs of *Corrected Item-Total Correlation* in table 17^A show positive scores. Moreover, an overall Cronbach's Alpha score of 0.742 eliminates the possibility of data redundancy from the Likert scales tables.

Furthermore, care has been taken in this study to ensure that the various data collection instruments used for the research measure exactly what they are supposed to measure. For face validity, the design of structured questionnaire, the face-to-face interview and the focus group session were well structured such that the tests appear valid on their faces. What is not covered by the structured questionnaire is covered in interview and focus group discussion. The study also demonstrated the validity of constructs as each element of the independent variables in the hypotheses of the study such as sharing of vision, leaning orientation, sound relational ties, knowledge sharing, and state of the art IT infrastructure are correctly measured in the structured questionnaire with Likert scales questions against relevant dependent variables of the study.

Criterion validity has been demonstrated through the vast review of related literature which addresses and provides answers for all the research questions. Furthermore, content validity has been proven in this study as the content of the various data collection tools deployed for this study measure exactly the central topic of the study which is the degree to which the application of strategic KM techniques and OL principles will crystallize into such competitiveness that are innovative and sustainable within the banking institutions in Gambia. The contents of the applied data collection instruments also align with the purpose, aims and objectives of the study.

With regards to reliability of data, it is important to note that given the structure, design and content of the data collection instruments used in this study, reliability was achieved as the outcome of various instruments delivered stable and consistent results. Consequently, the principle of repeatability which is a concept of reliability has been established in this study because the repeated use of these instruments are expected to provide the same results under stable conditions. Moreover, there is consistency in the type of questions contained in the various instruments as well as consistency in the segments of the project population sampled for the research. This study has also ensured internal consistency reliability as

there is close relationship between every element of the independent variables. Every item of the independent variables also tend to measure the same concept of the dependent variable constructs.

Finally, the concurrent application of three respective data collection instruments across the same research respondents in the Gambia banking sector with similar outcomes is a proof of data consistency and a demonstration of test-retest reliability. Reliability is further reinforced in this study thru the application of mixed methods research which combines the techniques of quantitative and qualitative techniques. Adopting the concurrent triangulation research design for this study confirms the reliability of this research's data as well. Summarily, this research's data and the data collection instruments for this study can be said to be both valid and reliable.

Table 18^A: Cronbach's alpha Results by Research Constructs

Constructs	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Knowledge Sharing	0.787	0.744	4
Knowledge Transfer	0.843	0.855	4
Knowledge Storage	0.897	0.934	3
Knowledge Creation	0.970	0.980	3
Organizational Learning	0.958	0.958	6
Learning Culture	0.917	0.917	3

Table 18^B: Kaiser-Meyer-Olkin (KMO) Scores by Research Constructs

Constructs	Variable Components	KMO Score	No of Extracted Factors after Rotation	% of Individual Explained Variance	Total % of Explained Variance
Knowledge Sharing	Vital knowledge can easily be shared and put into practice	0.502	2	45.945	85.203
	Employees willingly share their experience and knowledge			39.258	
Knowledge Transfer	Well defined procedures for knowledge invention, capturing & acquisition exist	0.500	1	67.193	67.193
Knowledge Storage	Written procedures are stored centrally for easy accessing within the bank	0.500	1	71.488	71.488
Knowledge Creation	Senior managers take active interests in knowledge creation & always support it	0.500	1	67.907	67.907

Organizational Learning	Well-defined operating guidelines are established to help employees' learning	0.523	2	36.413	80.522
	Technological infrastructure which support learning are available			44.109	
Learning Culture	Existence of a virtual environment for individuals to connect with each other is a suitable Option	0.500	1	68.53	68.530

4.4 RESEARCH FINDINGS WITH GRAPHICAL ILLUSTRATIONS

4.4.1. DATA PRESENTATION - OVERVIEW

The presentation of results for this study is being paralleled according to the research questions. The presentation of results will be in tables and bar charts reflecting the frequencies and percentages of the results of each question. Given that this study adopted the mixed method research approach, the presentation of results will begin with the presentation of quantitative data - captured through the structured questionnaire instrument, and followed by the presentation of qualitative data – captured through the interviewing and focus group sessions. The quantitative data results for this study were created through IBM SPSS application while the qualitative data results for the study were created in Microsoft Excel application as well as captured through discuss analysis.

The quantitative data result consists of 45 questions from a structured questionnaire survey which was completed by 74 participants from 5 randomly selected banking institutions. About 21 questions are structured questions requiring the selection of options while 24 questions consist of Likert scales questions which are graded in the scales of 5 to 1. A total of 75 structured questionnaires divided into 15 questionnaires each were distributed to 5 respective banks, and 74 out of the 75 distributed questionnaires were fully completed and returned. For every 15 questionnaires distributed to each of the banks, 5 questionnaire were distributed to the senior management officers, 5 were distributed among the middle management employees, while 5 were sent to the junior staff of the respective banks. The questionnaire was structured to address fundamental research issues as contained in the research questions. This study's main research question is whether the application of strategic KM and the practices of OL can crystallize into attaining such competitiveness that is innovative and sustainable in the Gambian financial sector.

The qualitative data result on the other hand consists of 20 questions posed to 20 respondents in a face-to face-interview session, plus another set of 8 participants in a focus group discussion session. For the face-to-face interviews, 4 respondents consisting of 2 senior management staff and 2 middle management staff were chosen through purposeful sampling technique from each of the 5 randomly selected banks. Also, for focus group discussion, 2 respondents consisting of a senior management and a middle management staff respectively were chosen through purposeful sampling technique from each of the 5 banks. All the 20 sampled participants for the face-to-face interviews participated, while 8 out of the 10 selected participants for focus group session participated. The interview and

focus group questions also address the fundamental research issues as contained in the research questions as well as provided leading questions to the questions in the structured questionnaires. The results of the qualitative data reflect the pattern of the quantitative data results as well as mirror the contents of the study's literature review.

As reflected in the study's sub research questions, the nature and pattern of questions in the structured questionnaire seek to establish whether a greater level of shared visions at the strategic level will produce a greater level of knowledge sharing; whether a higher level of good relational ties and shared trust among teammates and groups will generate a higher level of knowledge transfer; whether the existence of ultra-modern IT infrastructure will lead to an increased level of knowledge assets and organizational learning practices and culture; the ways in which the roles of tactical managers toward the creation and administration of corporate memory and innovative banking practices can be reinforced; if the existence of documented operating guidelines and policy manuals will give rise to an increased organizational learning orientation and sustainable competitive advantage; whether banks in Gambia are aligning the behaviours of their workers toward exhibiting the new knowledge and skills they acquire from time to time in their day-to-day tasks; and whether a greater organizational learning inclination will produce a greater level of sustainable competitiveness.

4.4.2. QUANTITATIVE DATA PRESENTATION

TABLE 19: EMPLOYEES' QUANTITATIVE DEMOGRAPHIC DATA RESULTS SUMMARY

		Freq.	(%)	Cumulative (%)
Grade Level	Junior Staff	25	33.80%	33.8%
	Middle Management	25	33.80%	67.6%
	Senior Management	24	32.40%	100.0%
Gender	Male	38	51.40%	51.4%
	Female	36	48.60%	100.0%
Education Level	National Diploma	9	12.20%	12.2%
	Professional Qualification	12	16.20%	28.4%
	Bachelor Degree	42	56.80%	85.1%
	Master Degree	11	14.90%	100.0%
Length of Service	1 year	1	1.40%	1.4%
	2 years	4	5.40%	6.8%
	4 years	3	4.10%	10.8%
	5 years	2	2.70%	13.5%
	6 years	6	8.10%	21.6%
	7 years	1	1.40%	23.0%
	8 years	6	8.10%	31.1%
	9 years	7	9.50%	40.5%
	10 years	5	6.80%	47.3%
	11 years	5	6.80%	54.1%
	13 years	5	6.80%	60.8%
	14 years	1	1.40%	62.2%
	15 years	8	10.80%	73.0%
	16 years	5	6.80%	79.7%
	17 years	1	1.40%	81.1%
	18 years	5	6.80%	87.8%
	19 years	2	2.70%	90.5%
	20 years	4	5.40%	95.9%
	21 Years	3	4.10%	100.0%

Source: Table Created by the Author Based on Tables 19^A to 19^D in IBM SPSS Data Results

TABLE 20: PRIOR KNOWLEDGE OF KM AND OL CONCEPTS

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	No	17	23.0%	23.0%	23.0%
	Yes	57	77.0%	77.0%	100.0%
	Total	74	100.0%	100.0%	

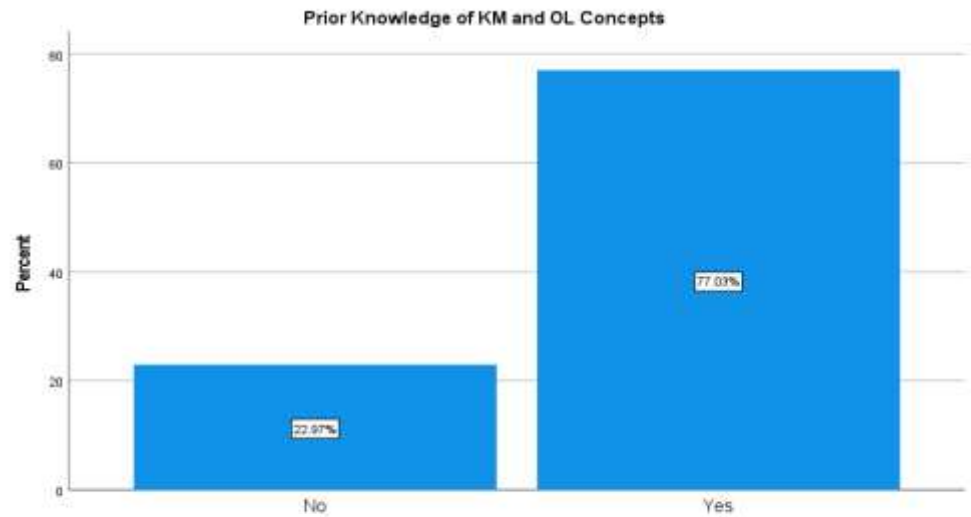


Figure 05: Prior Knowledge of KM and OL Concepts

TABLE 21: YOUR BANK'S PERCEPTION OF KNOWLEDGE FOR COMPETITIVE ADVANTAGE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	9	12.2%	12.2%	12.2%
	No	12	16.2%	16.2%	28.4%
	Yes	53	71.6%	71.6%	100.0%
	Total	74	100.0%	100.0%	

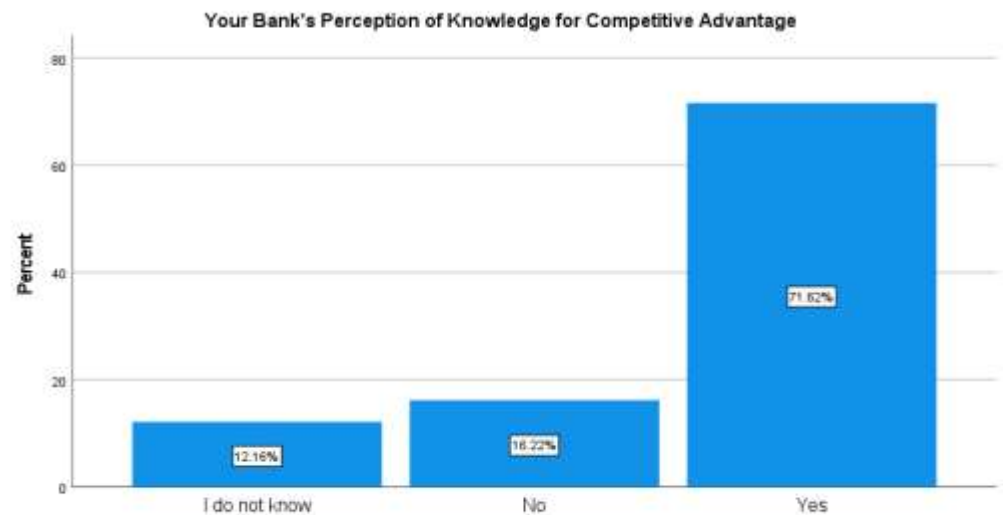


Figure 06: Your Bank's Perception of Knowledge for Competitive Advantage

TABLE 22: HOW YOU VIEW OR SEE KM

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Something being done but with a different name	5	6.8%	6.8%	6.8%
	A strategic element of the organisation	46	62.2%	62.2%	68.9%
	Something that the firm can benefit from	20	27.0%	27.0%	95.9%
	I haven't heard about it	3	4.1%	4.1%	100.0%
	Total	74	100.0%	100.0%	

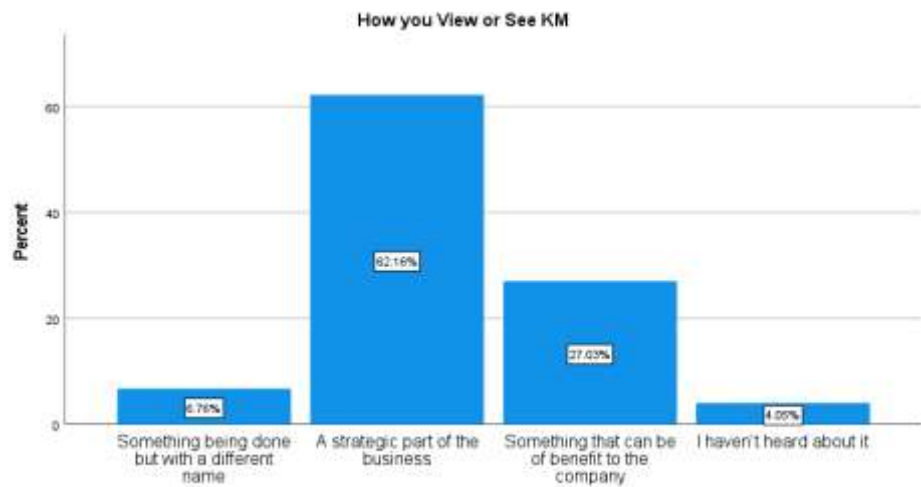


Figure 07: How you View or See KM

TABLE 23: HOW YOU SEE YOUR BANK WITH REGARDS TO BEING KNOWLEDGE-BASED

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	12	16.2%	16.2%	16.2%
	No	9	12.2%	12.2%	28.4%
	Yes	53	71.6%	71.6%	100.0%
	Total	74	100.0%	100.0%	

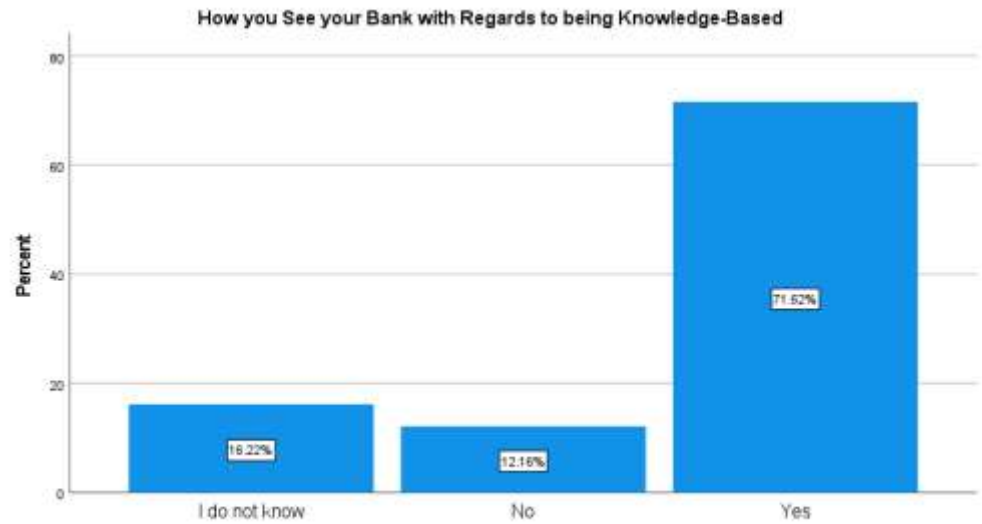


Figure 08: How you See your Bank with Regards to being Knowledge-Based

TABLE 24: EXISTING POSITION OF KM PRACTICE IN YOUR BANK

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Not existing	10	13.5%	13.5%	13.5%
	Elementary	6	8.1%	8.1%	21.6%
	Intermediate	38	51.4%	51.4%	73.0%
	Advanced	20	27.0%	27.0%	100.0%
	Total	74	100.0%	100.0%	

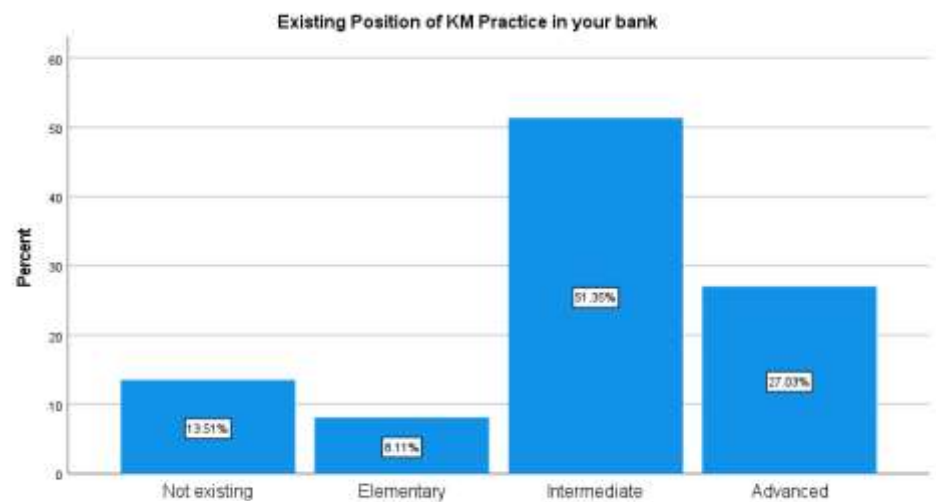


Figure 09: Existing Position of KM Practice in your bank

TABLE 25: YOUR ASSESSMENT OF KM PRACTICE IN YOUR BANK

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Very poor	6	8.1%	8.1%	8.1%
	Poor	6	8.1%	8.1%	16.2%
	Fair	19	25.7%	25.7%	41.9%
	Good	34	45.9%	45.9%	87.8%

Very good	9	12.2%	12.2%	100.0%
Total	74	100.0%	100.0%	

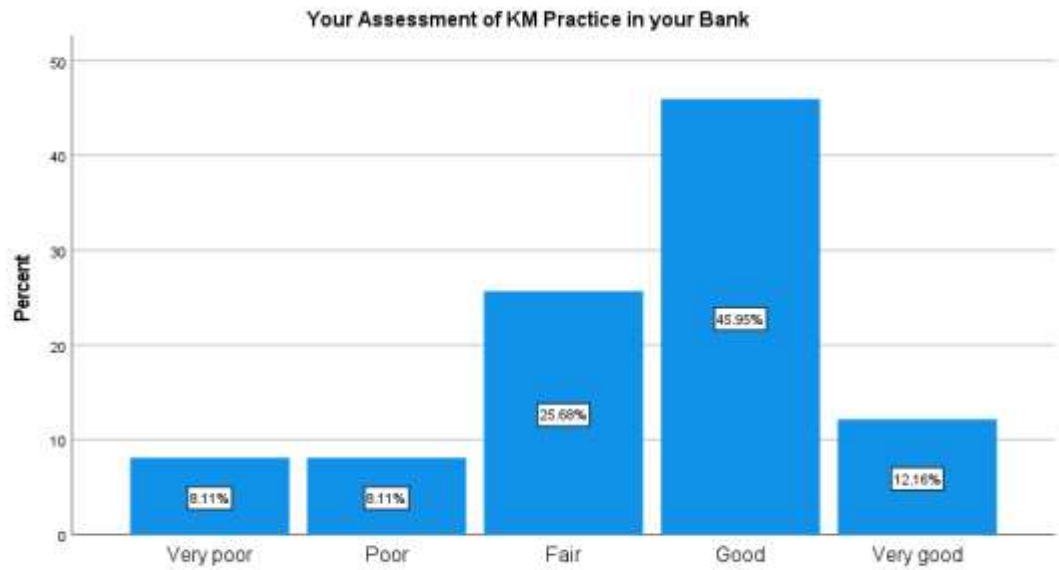


Figure 10: Your Assessment of KM Practice in your Bank

TABLE 26: THE ATTITUDE OF YOUR BANKING INSTITUTION'S TOP MANAGEMENT TO KM AND OL

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Sees it as being of no use and hardly effects it.	5	6.8%	6.8%	6.8%
	Saw it as very vital in the beginning but has now lost interest.	5	6.8%	6.8%	13.5%
	Sees it as very vital but hardly supports it	14	18.9%	18.9%	32.4%
	Sees it as very vital and gives full support	50	67.6%	67.6%	100.0%
Total		74	100.0%	100.0%	

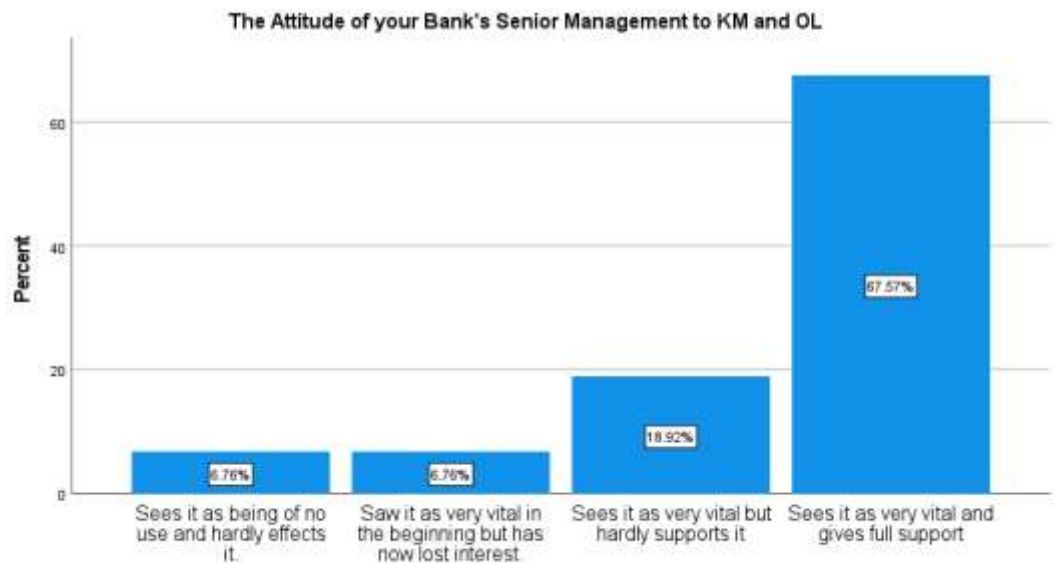


Figure 11: The Attitude of your Bank's Senior Management to KM and OL

TABLE 27: THE BEST DESCRIPTION OF KM CULTURE IN YOUR BANK

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	KM is the duty of a very few designated staff such that there is no need for knowledge sharing	11	14.9%	14.9%	14.9%
	KM exists in ever individual's job and so everyone has the needed knowledge.	13	17.6%	17.6%	32.4%
	Open, inspiring and supportive knowledge sharing culture.	42	56.8%	56.8%	89.2%
	Basic values and strong emphasis on knowledge sharing.	8	10.8%	10.8%	100.0%
Total		74	100.0%	100.0%	

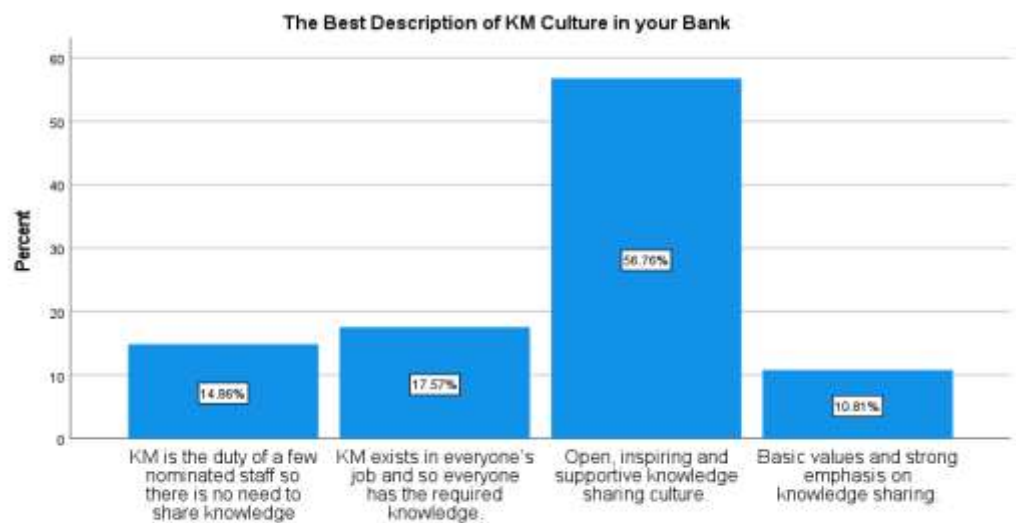


Figure 12: The Best Description of KM Culture in your Bank

TABLE 28: WHETHER YOU HAVE RECEIVED TRAINING OR COACHING ON KM

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	No	31	41.9%	41.9%	41.9%
	Yes	43	58.1%	58.1%	100.0%
	Total	74	100.0%	100.0%	

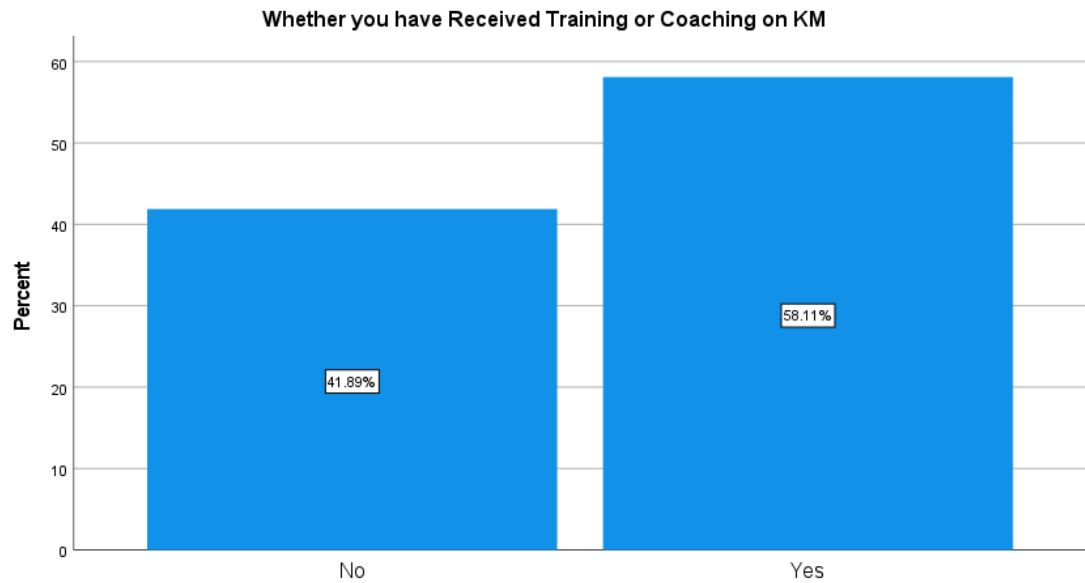


Figure 13: Whether you have Received Training or Coaching on KM

TABLE 29: HELPFULNESS OF KM TRAINING OR COACHING RECEIVED

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Not Applicable	31	41.9%	41.9%	41.9%
	Somehow helpful	1	1.4%	1.4%	43.2%
	Very helpful	42	56.8%	56.8%	100.0%
	Total	74	100.0%	100.0%	

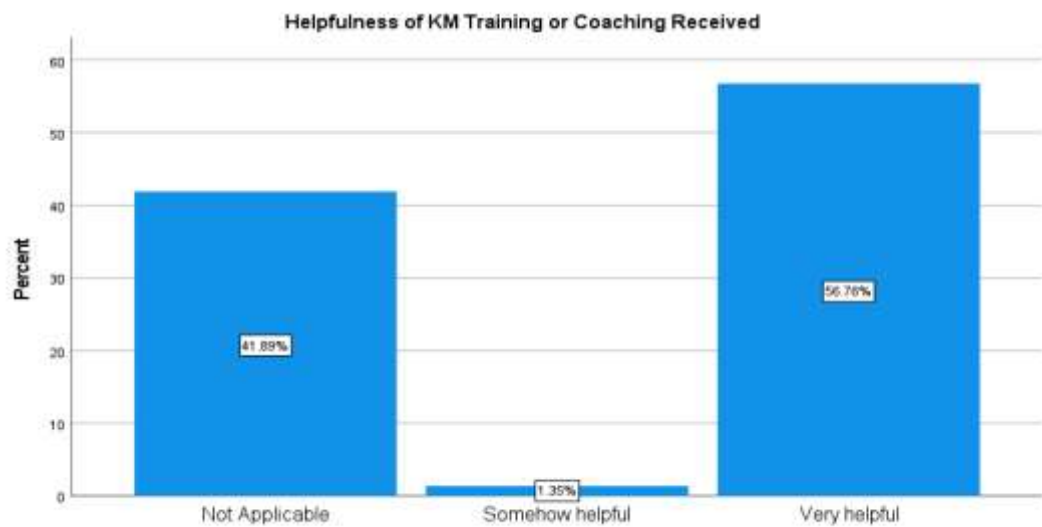


Figure 14: Helpfulness of KM Training or Coaching Received

TABLE 30: TOTAL HOURS OF TRAINING RECEIVED IN YOUR BANK ON KM

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	0	31	41.9%	41.9%	41.9%
	2	3	4.1%	4.1%	45.9%
	4	1	1.4%	1.4%	47.3%

6	4	5.4%	5.4%	52.7%
10	5	6.8%	6.8%	59.5%
15	5	6.8%	6.8%	66.2%
20	1	1.4%	1.4%	67.6%
45	4	5.4%	5.4%	73.0%
48	4	5.4%	5.4%	78.4%
100	12	16.2%	16.2%	94.6%
300	4	5.4%	5.4%	100.0%
Total	74	100.0%	100.0%	

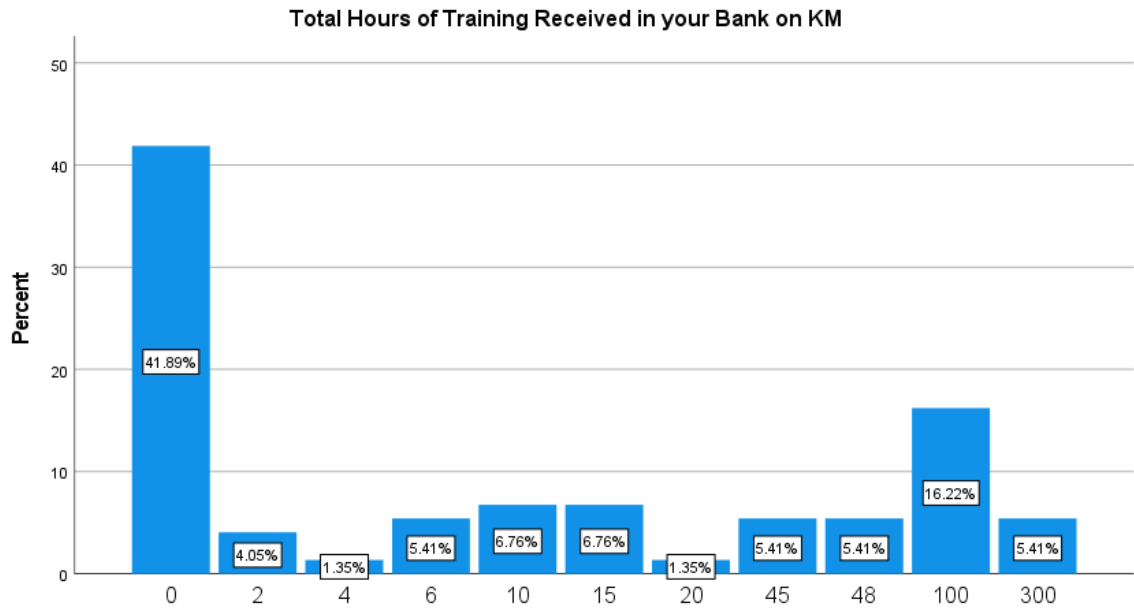


Figure 15: Total Hours of Training Received in your Bank on KM

TABLE 31: MAIN CHANNEL TO BE USED TO OBTAIN KNOWLEDGE INFORMATION

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Colleagues	14	18.9%	18.9%	18.9%
	Expert networks	12	16.2%	16.2%	35.1%
	Intranet / Groupware	14	18.9%	18.9%	54.1%
	Workshops / Seminars	22	29.7%	29.7%	83.8%
	Others	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

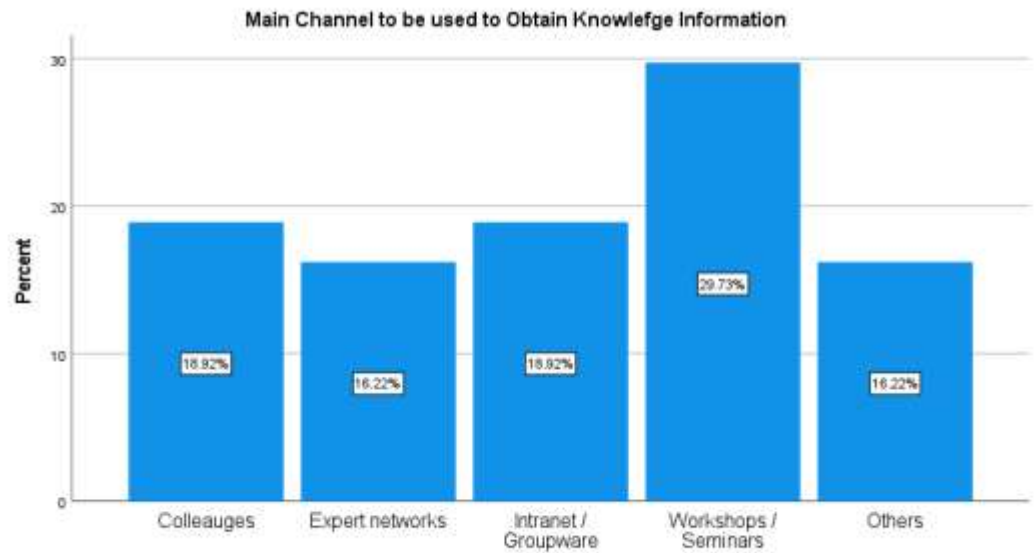


Figure 16: Main Channel to be used to Obtain Knowledge Information

TABLE 32: MAIN REASONS FOR YOUR CHOICE OF THAT CHANNEL

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	The channel are easily accessible.	26	35.1%	35.1%	35.1%
	It contains very relevant information.	26	35.1%	35.1%	70.3%
	It contains high quality information.	14	18.9%	18.9%	89.2%
	Others	8	10.8%	10.8%	100.0%
Total		74	100.0%	100.0%	

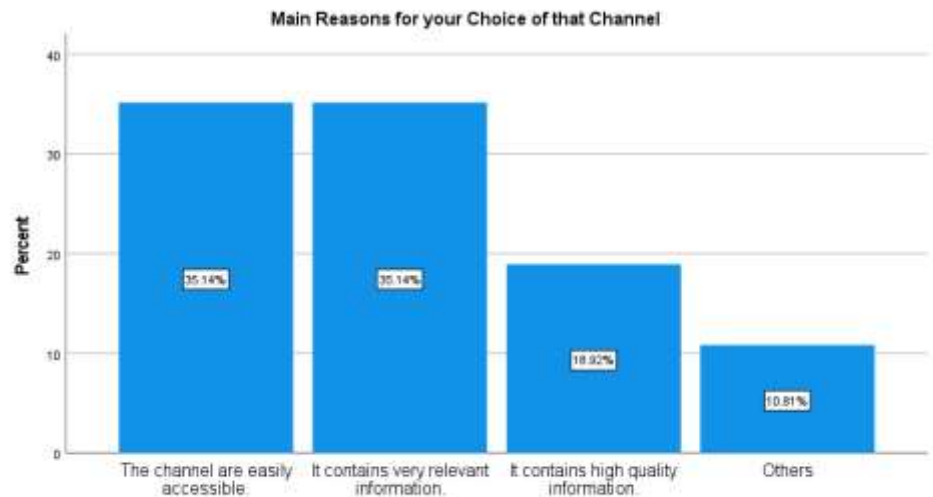


Figure 17: Main Reasons for your Choice of that Channel

TABLE 33: EXISTENCE OF DOCUMENTED KM OR OL POLICY MANUAL OR STRATEGY

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	23	31.1%	31.1%	31.1%
	No	17	23.0%	23.0%	54.1%
	Yes	34	45.9%	45.9%	100.0%
	Total	74	100.0%	100.0%	

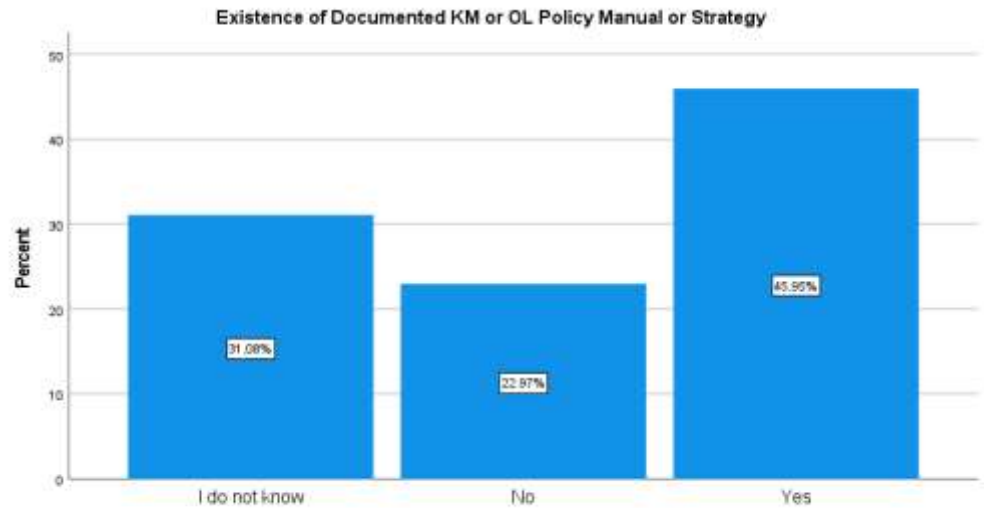


Figure 18: Existence of Documented KM or OL Policy Manual or Strategy

TABLE 34: EXISTENCE OF POLICY MANUAL INTENDED FOR STAFF RETENTION OR IMPROVEMENT

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	23	31.1%	31.1%	31.1%
	No	17	23.0%	23.0%	54.1%
	Yes	34	45.9%	45.9%	100.0%
	Total	74	100.0%	100.0%	

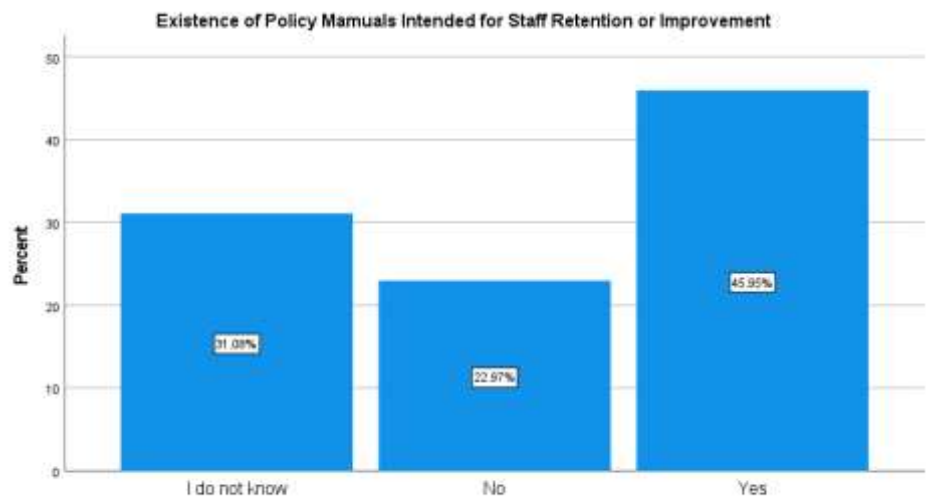


Figure 19: Existence of Policy Manuals Intended for Staff Retention or Improvement

TABLE 35: EXISTENCE OF CULTURE OF COMMUNITY OF PRACTICES (CoP) AMONG COLLEAGUES IN YOUR BANK

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	I do not know	23	31.1%	31.1%	31.1%
	No	11	14.9%	14.9%	45.9%
	Yes	40	54.1%	54.1%	100.0%
	Total	74	100.0%	100.0%	

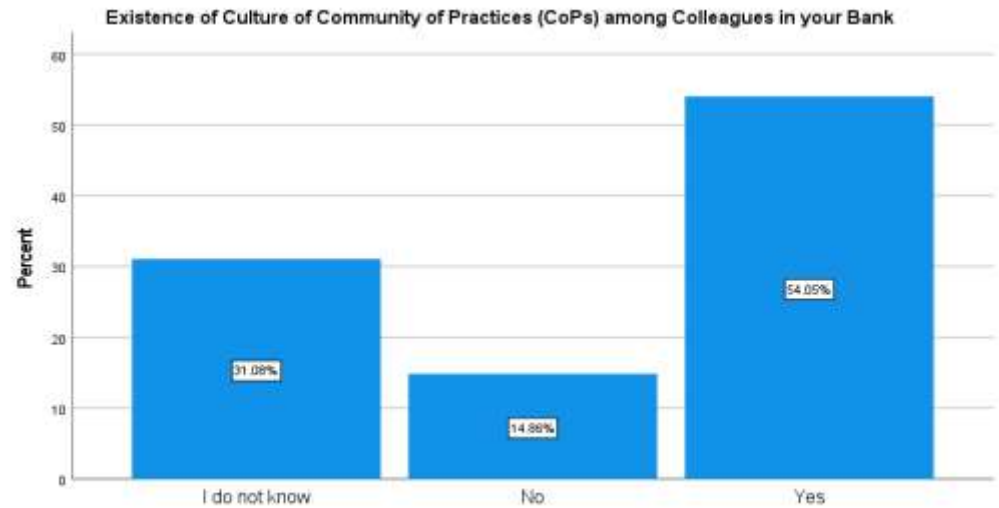


Figure 20: Existence of Culture of Community of Practices (CoPs) among Colleagues in your Bank

TABLE 36: APPROPRIATE LEVEL FOR THE IMPLEMENTATION OF KM AND OL STRATEGIES IN YOUR BANK

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Departmental level	8	10.8%	10.8%	10.8%
	All levels	66	89.2%	89.2%	100.0%
	Total	74	100.0%	100.0%	

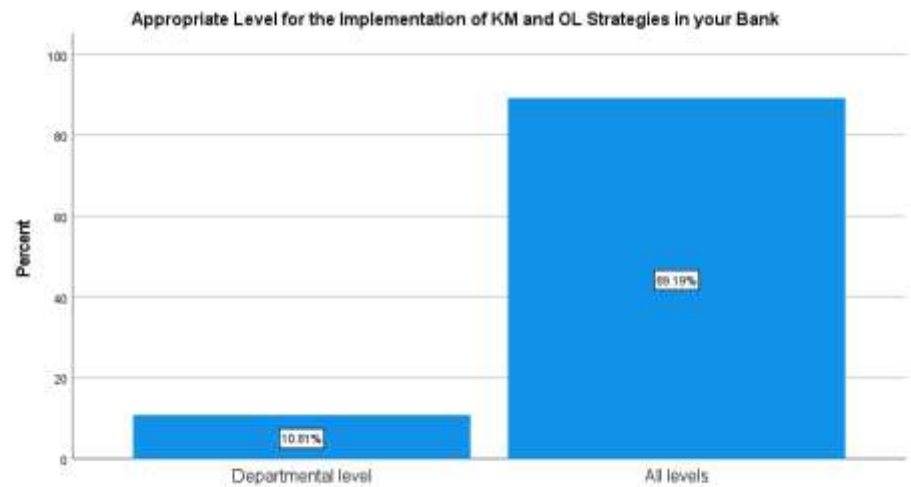


Figure 21: Appropriate Level for the Implementation of KM and OL Strategies in your Bank

TABLE 37: VITAL KNOWLEDGE CAN EASILY BE SHARED AND PUT INTO PRACTICE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	15	20.3%	20.3%	24.3%
	Agree	23	31.1%	31.1%	55.4%

Highly Agree	33	44.6%	44.6%	100.0%
Total	74	100.0%	100.0%	

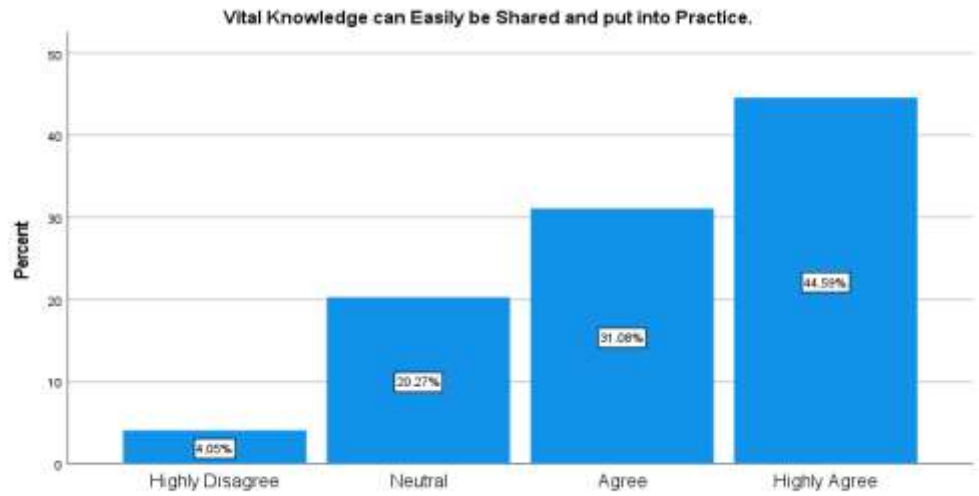


Figure 22: Vital Knowledge can Easily be Shared and put into Practice.

TABLE 38: BANK EMPLOYEES WILLINGLY SHARE THEIR EXPERIENCE AND KNOWLEDGE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	3	4.1%	4.1%	4.1%
	Neutral	18	24.3%	24.3%	28.4%
	Agree	41	55.4%	55.4%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

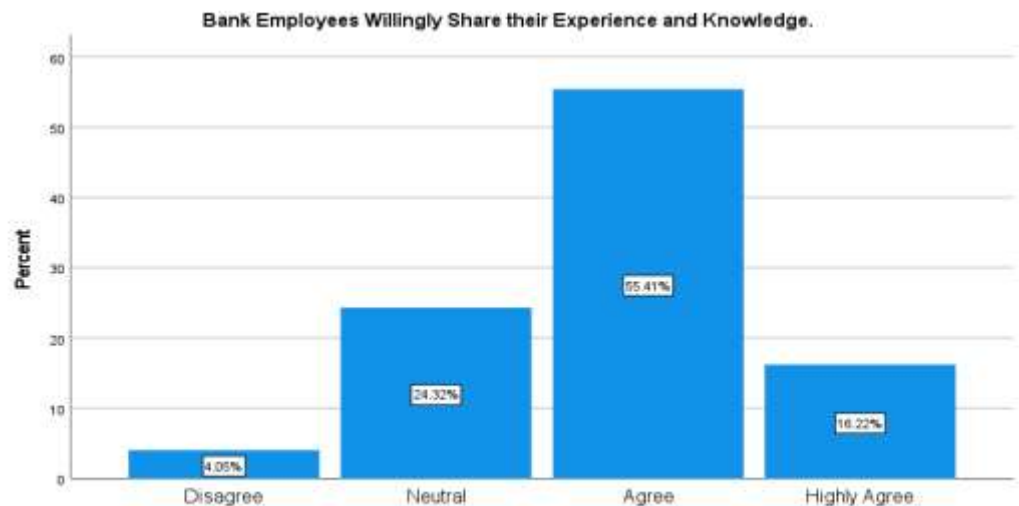


Figure 23: Bank Employees Willingly Share their Experience and Knowledge.

TABLE 39: EXISTENCE OF KNOWLEDGE SHARING MEDIUMS SUCH AS MEETINGS, TOURS, COURSES, ETC.

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	6	8.1%	8.1%	12.2%

Neutral	11	14.9%	14.9%	27.0%
Agree	39	52.7%	52.7%	79.7%
Highly Agree	15	20.3%	20.3%	100.0%
Total	74	100.0%	100.0%	

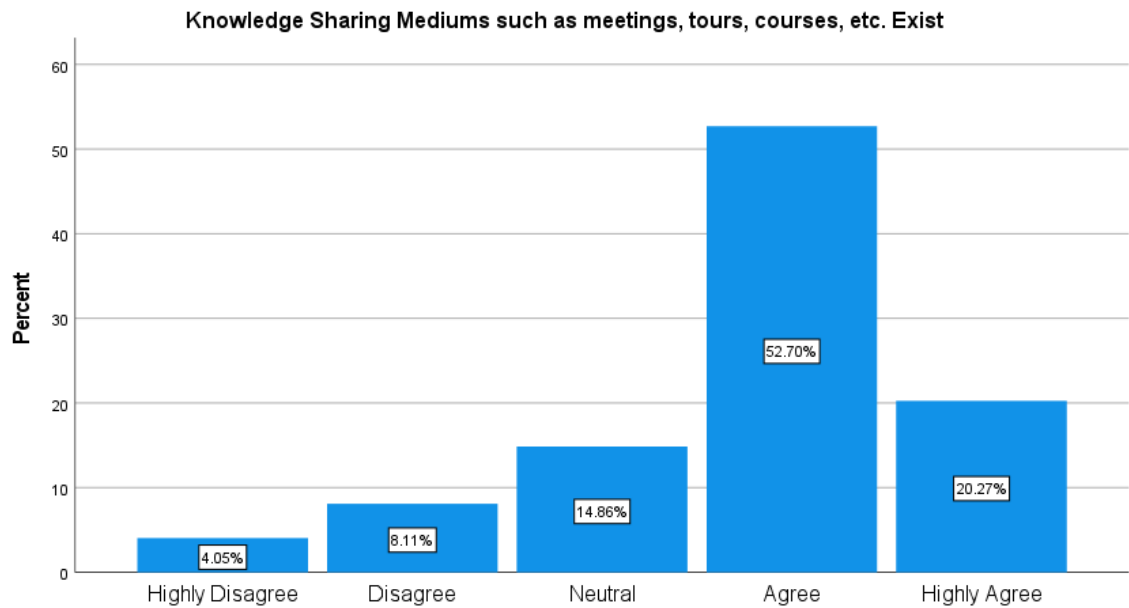


Figure 24: Knowledge Sharing Mediums such as meetings, tours, courses, etc. Exist

TABLE 40: PROVISION OF INCENTIVES TO ENCOURAGE THE SHARING OF KNOWLEDGE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	9	12.2%	12.2%	12.2%
	Disagree	18	24.3%	24.3%	36.5%
	Neutral	24	32.4%	32.4%	68.9%
	Agree	20	27.0%	27.0%	95.9%
	Highly Agree	3	4.1%	4.1%	100.0%
Total		74	100.0%	100.0%	

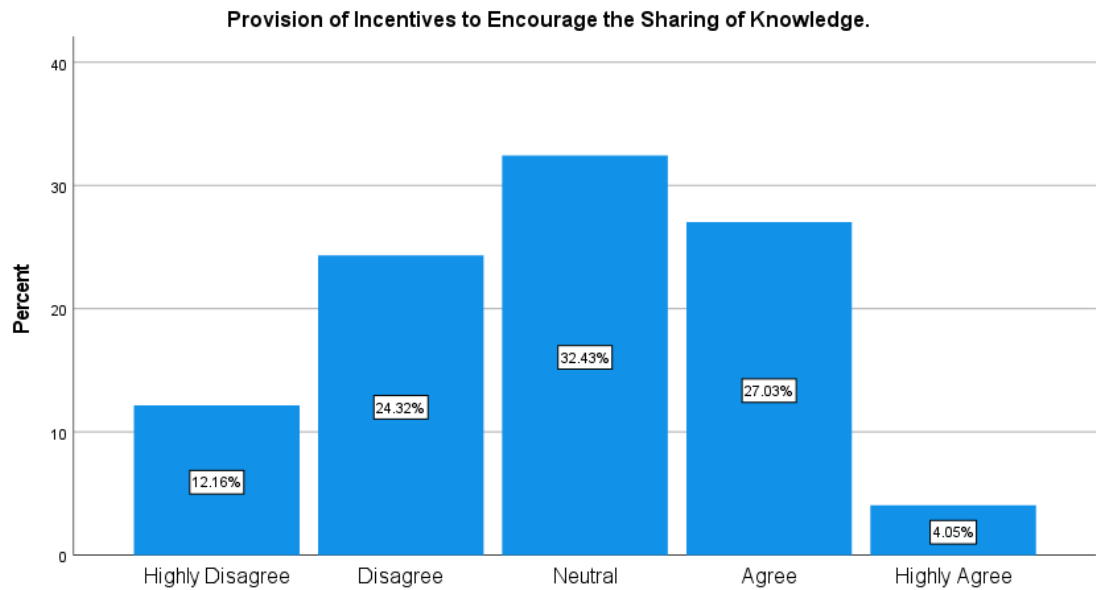


Figure 25: Provision of Incentives to Encourage the Sharing of Knowledge.

TABLE 41: EXISTENCE OF **PROPERLY SPECIFIED PROCEDURES FOR KNOWLEDGE INVENTION, CAPTURING, AND ACQUISITION**

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	9	12.2%	12.2%	16.2%
	Neutral	26	35.1%	35.1%	51.4%
	Agree	27	36.5%	36.5%	87.8%
	Highly Agree	9	12.2%	12.2%	100.0%
Total		74	100.0%	100.0%	

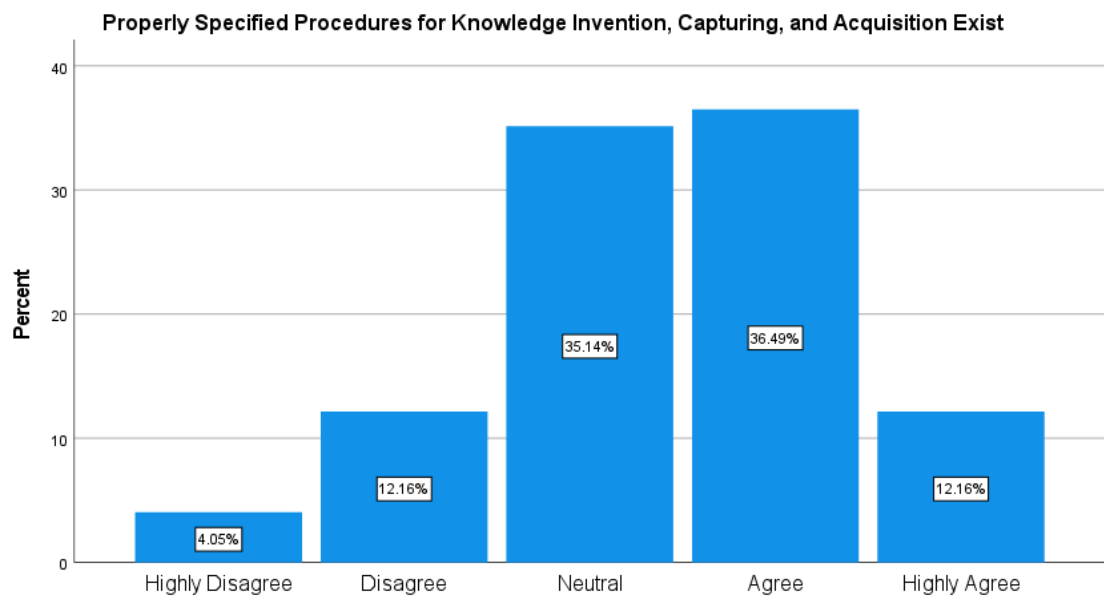


Figure 26: Properly Specified Procedures for Knowledge Invention, Capturing, and Acquisition Exist

TABLE 42: EMPLOYEES SPEND MUCH TIME ACCESSING THE REQUIRED KNOWLEDGE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	26	35.1%	35.1%	35.1%
	Neutral	17	23.0%	23.0%	58.1%
	Agree	19	25.7%	25.7%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

Employees Spend Much Time Accessing the Required Knowledge.

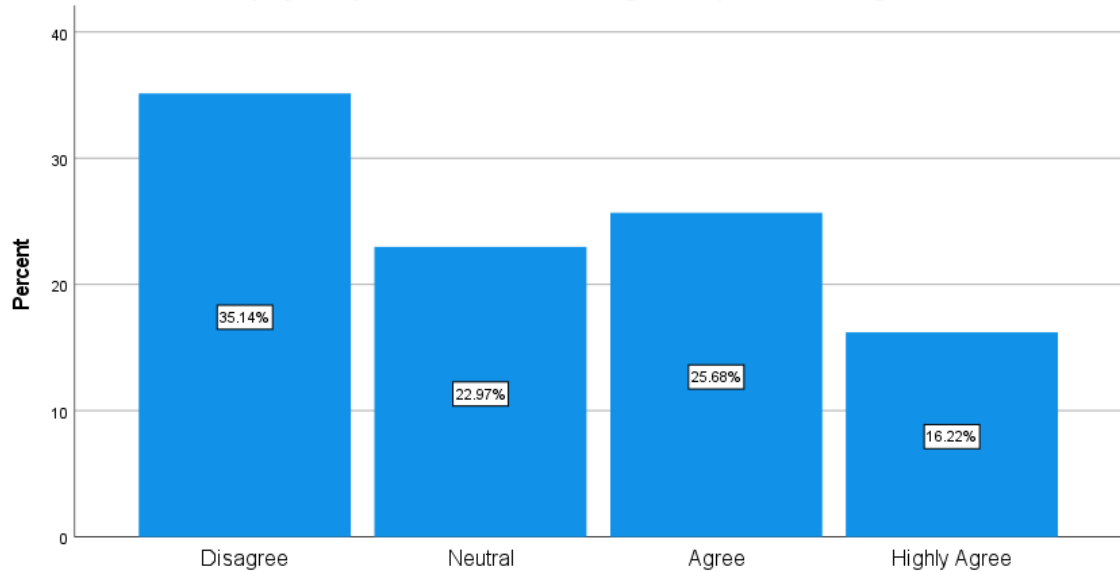


Figure 27: Employees Spend Much Time Accessing the Required Knowledge.

TABLE 43: THE TRUSTS, OPENNESS, AND GIVE AND TAKE OF EMPLOYEES ARE CORE ELEMENTS FOR KNOWLEDGE TRANSFER

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	12	16.2%	16.2%	16.2%
	Neutral	12	16.2%	16.2%	32.4%
	Agree	32	43.2%	43.2%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%
	Total	74	100.0%	100.0%	

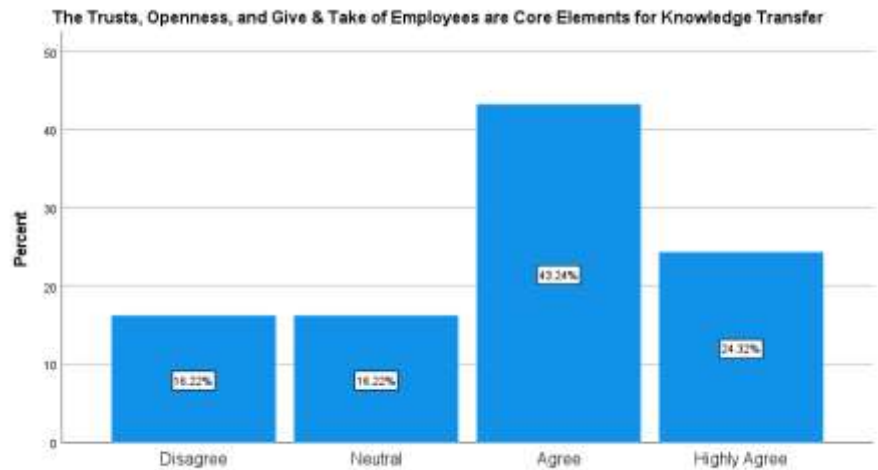


Figure 28: The Trusts, Openness, and Give & Take of Employees are Core Elements for Knowledge Transfer

TABLE 44: I AM GUARANTEED OF THE POSSIBILITY OF GAINING FROM EACH OTHER'S KNOWLEDGE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	15	20.3%	20.3%	24.3%
	Agree	44	59.5%	59.5%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

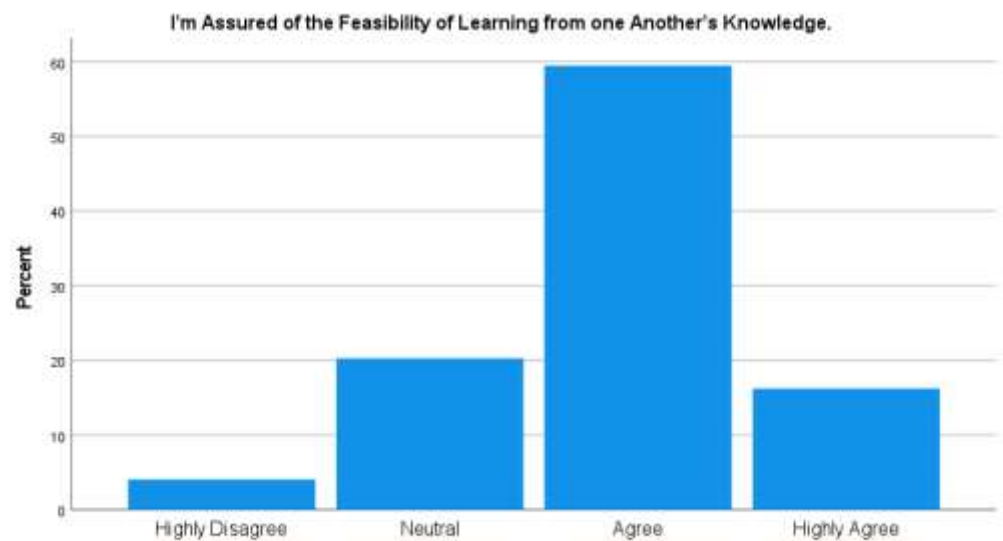


Figure 29: I'm Assured of the Feasibility of Learning from one Another's Knowledge.

TABLE 45: WRITTEN PROCEDURE ARE STORED CENTRALLY FOR EASY ACCESSING WITHIN THE BANK

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	17	23.0%	23.0%	27.0%
	Neutral	13	17.6%	17.6%	44.6%
	Agree	23	31.1%	31.1%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%

Total	74	100.0%	100.0%	
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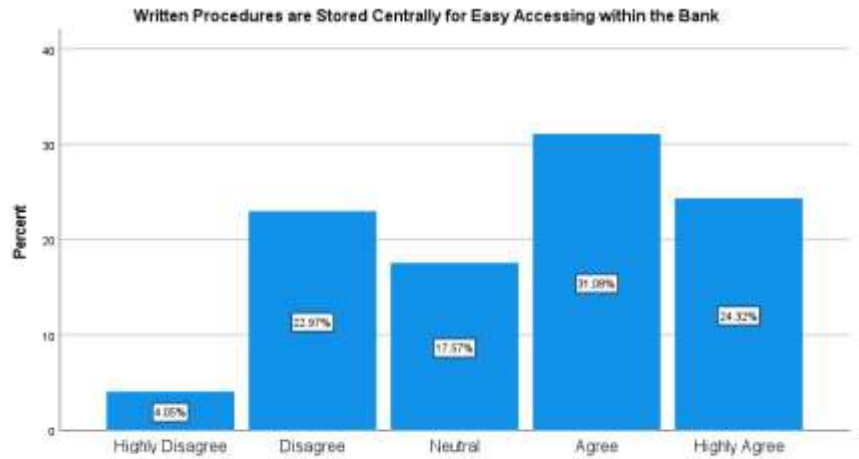


Figure 30: Written Procedures are Stored Centrally for Easy Accessing within the Bank

TABLE 46: STORED KNOWLEDGE AND INFORMATION ARE VERY VITAL, RELEVANT & UP-TO-DATE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	8	10.8%	10.8%	14.9%
	Neutral	10	13.5%	13.5%	28.4%
	Agree	44	59.5%	59.5%	87.8%
	Highly Agree	9	12.2%	12.2%	100.0%
Total		74	100.0%	100.0%	

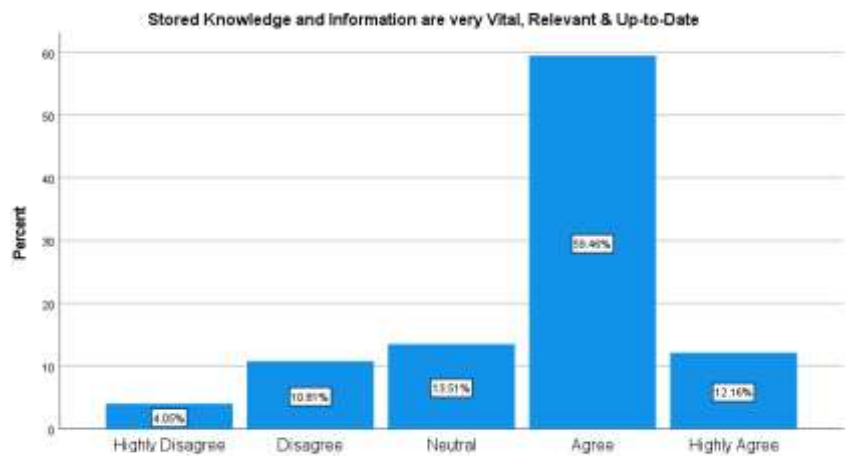


Figure 31: Stored Knowledge and Information are very Vital, Relevant & Up-to-Date

TABLE 47: TAKING OR RECORDING OF MINUTES OF EVERY FORMAL/INFORMAL MEETINGS OR DISCUSSIONS

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	8	10.8%	10.8%	10.8%
	Neutral	8	10.8%	10.8%	21.6%
	Agree	47	63.5%	63.5%	85.1%
	Highly Agree	11	14.9%	14.9%	100.0%
Total		74	100.0%	100.0%	

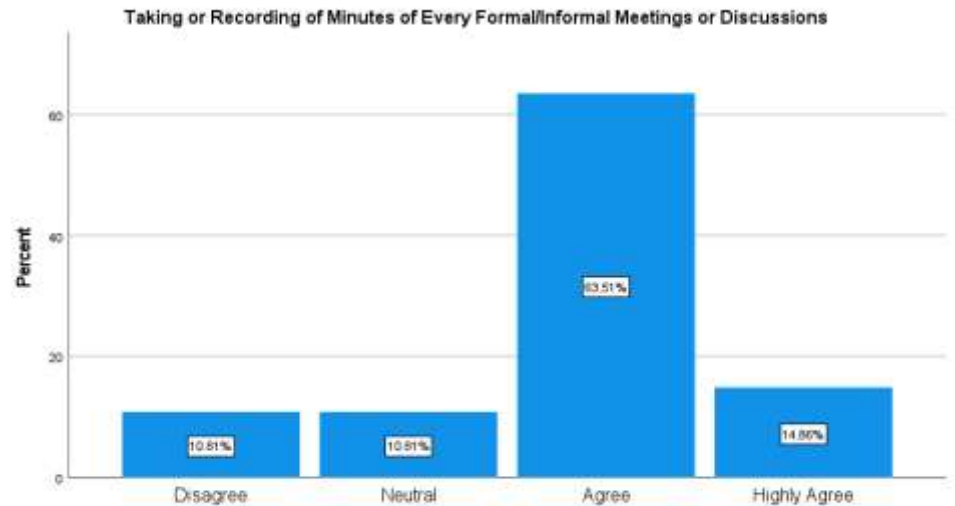


Figure 32: Taking or Recording of Minutes of Every Formal/Informal Meetings or Discussions

TABLE 48: IT IS THE DUTY OF RESEARCH AND DEVELOPMENT DEPARTMENTS ALONE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	18	24.3%	24.3%	24.3%
	Disagree	38	51.4%	51.4%	75.7%
	Neutral	12	16.2%	16.2%	91.9%
	Agree	6	8.1%	8.1%	100.0%
	Total	74	100.0%	100.0%	

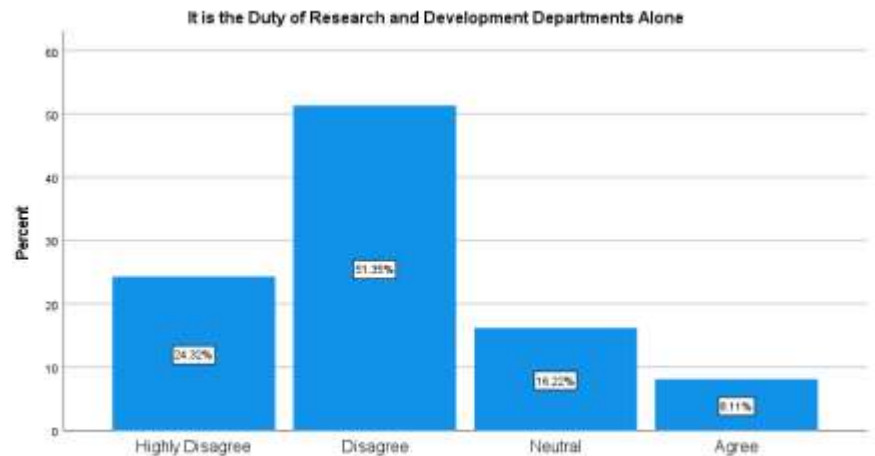


Figure 33: It is the Duty of Research and Development Departments Alone

TABLE 49: KNOWLEDGE CREATION IS SEEN AS EVERYBODY'S DUTY AND EVERYONE MAKES CONTRIBUTION TO IT

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Neutral	9	12.2%	12.2%	12.2%
	Agree	38	51.4%	51.4%	63.5%
	Highly Agree	27	36.5%	36.5%	100.0%
	Total	74	100.0%	100.0%	

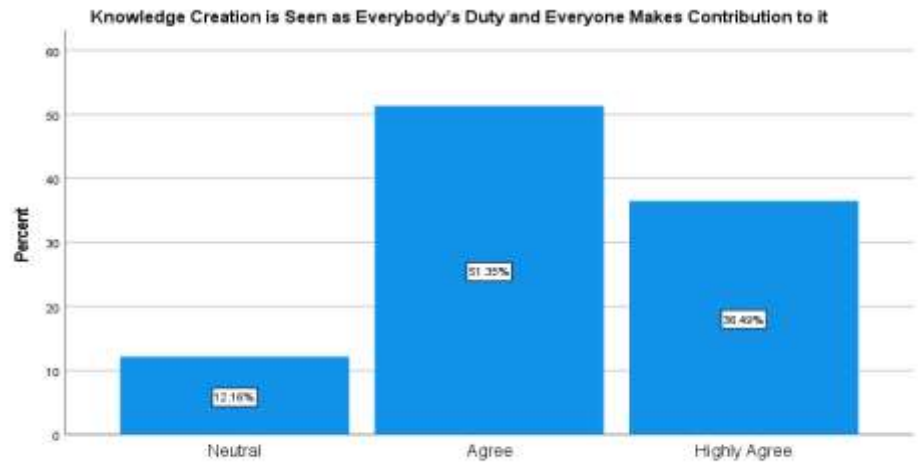


Figure 34: Knowledge Creation is Seen as Everybody's Duty and Everyone Makes Contribution to it

TABLE 50: SENIOR MANAGERS TAKE ACTIVE INTERESTS IN KNOWLEDGE CREATION & ALWAYS SUPPORT IT

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	6	8.1%	8.1%	12.2%
	Neutral	17	23.0%	23.0%	35.1%
	Agree	33	44.6%	44.6%	79.7%
	Highly Agree	15	20.3%	20.3%	100.0%
	Total	74	100.0%	100.0%	

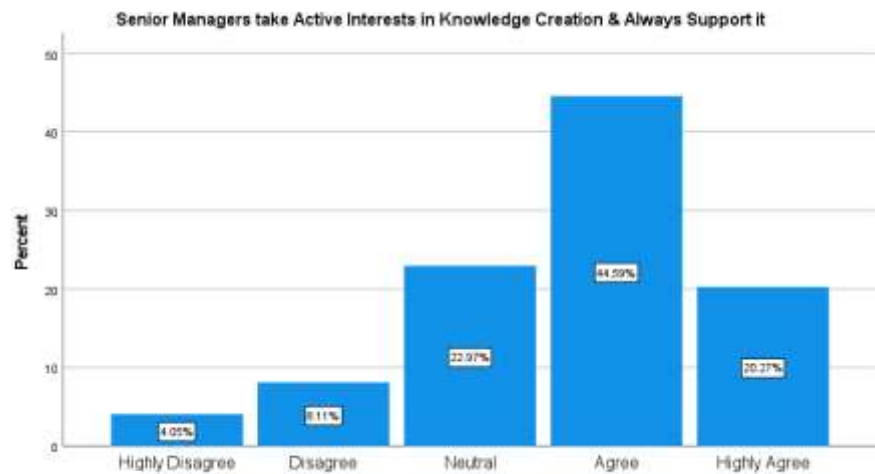


Figure 35: Senior Managers take Active Interests in Knowledge Creation & Always Support it

TABLE 51: THE CREATION OF KNOWLEDGE IS A COMPONENT OF MY BANK'S CULTURE AND PHILOSOPHY

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	12	16.2%	16.2%	20.3%
	Agree	38	51.4%	51.4%	71.6%
	Highly Agree	21	28.4%	28.4%	100.0%
	Total	74	100.0%	100.0%	

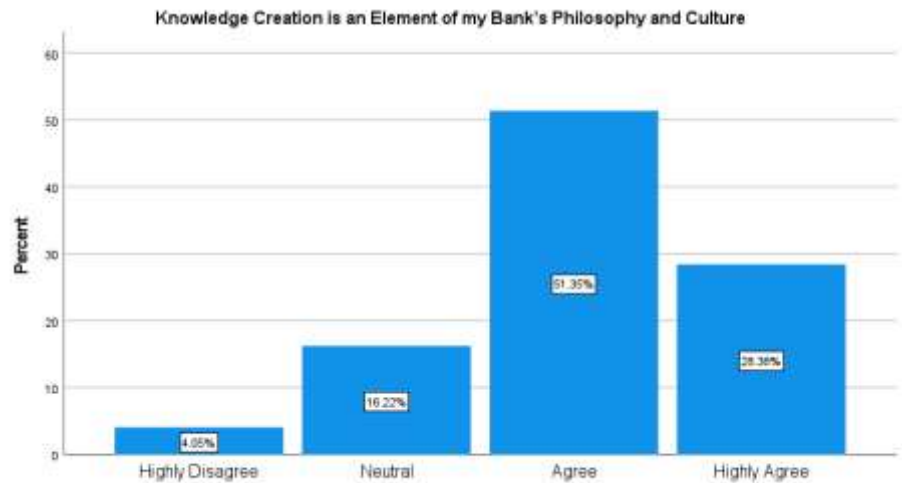


Figure 36: Knowledge Creation is an Element of my Bank's Philosophy and Culture

TABLE 52: THE VALUES OF LEARNING ORGANIZATION ARE SUPPORTED BY OFFICIAL POLICY STATEMENT

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	9	12.2%	12.2%	12.2%
	Neutral	11	14.9%	14.9%	27.0%
	Agree	36	48.6%	48.6%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%
	Total	74	100.0%	100.0%	

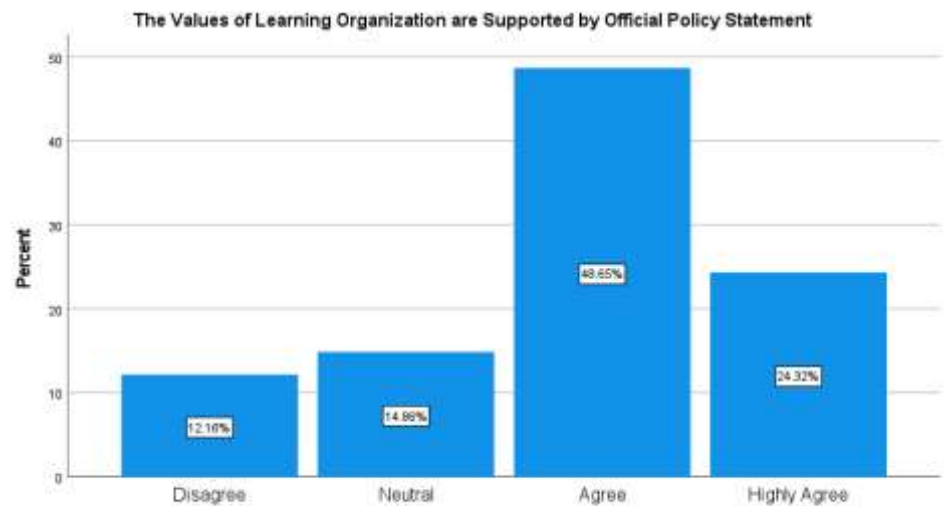


Figure 37: The Values of Learning Organization are Supported by Official Policy Statement

TABLE 53: INDIVIDUALS ARE ENCOURAGED TO COMPREHEND & COORDINATE THEIR IDEOLOGICAL TASK

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	3	4.1%	4.1%	4.1%
	Neutral	14	18.9%	18.9%	23.0%
	Agree	42	56.8%	56.8%	79.7%
	Highly Agree	15	20.3%	20.3%	100.0%
	Total	74	100.0%	100.0%	

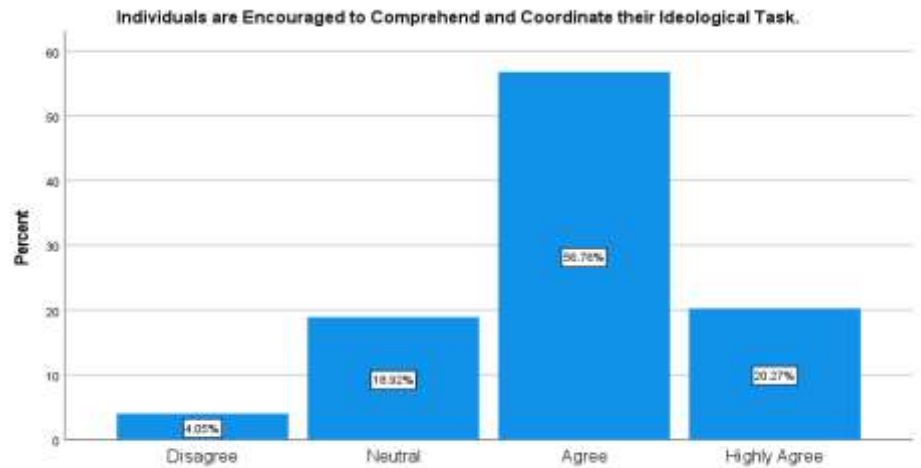


Figure 38: Individuals are Encouraged to Comprehend and Coordinate their Ideological Task.

TABLE 54: WORKERS ARE ENCOURAGED TO TAKE PART IN VARIOUS INFORMAL LEARNING OPPORTUNITIES

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	6	8.1%	8.1%	12.2%
	Neutral	20	27.0%	27.0%	39.2%
	Agree	33	44.6%	44.6%	83.8%
	Highly Agree	12	16.2%	16.2%	100.0%
	Total	74	100.0%	100.0%	

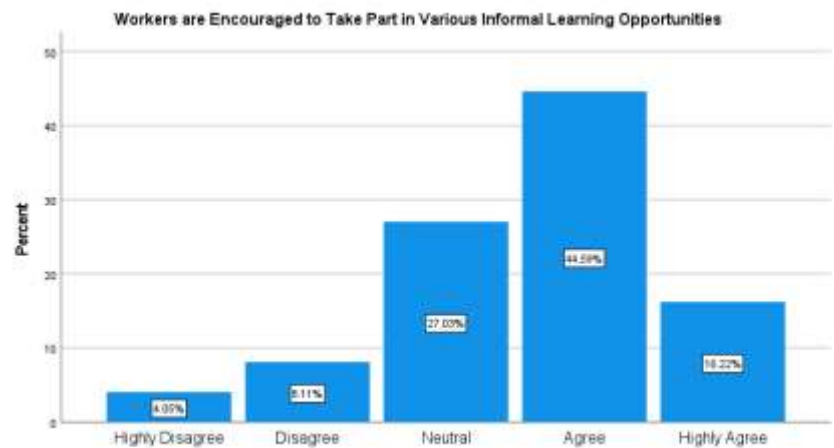


Figure 39: Workers are Encouraged to Take Part in Various Informal Learning Opportunities

TABLE 55: WELL-DEFINED OPERATING GUIDELINES ARE ESTABLISHED TO HELP EMPLOYEES' LEARNING

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	8	10.8%	10.8%	14.9%
	Agree	39	52.7%	52.7%	67.6%
	Highly Agree	24	32.4%	32.4%	100.0%
	Total	74	100.0%	100.0%	

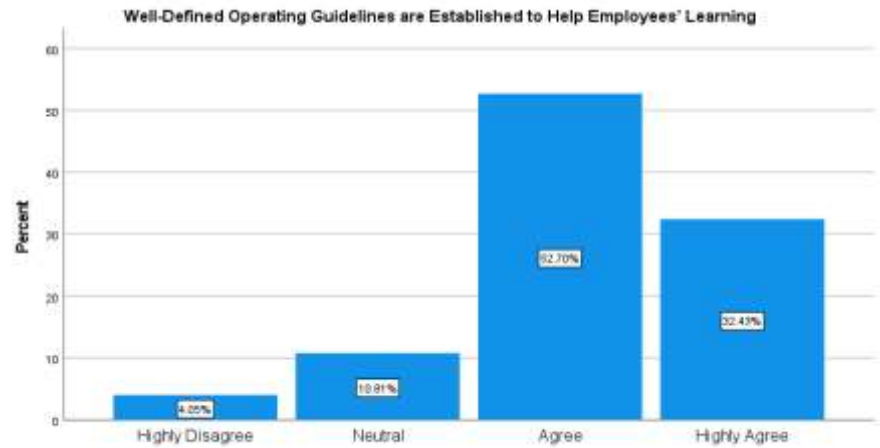


Figure 40: Well-Defined Operating Guidelines are Established to Help Employees' Learning

TABLE 56: CULTURE TO BOOST BETTER COMMUNICATION, INNOVATION, TEAMWORK, AND LIFELONG LEARNING

		EXISTS			
		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Neutral	8	10.8%	10.8%	14.9%
	Agree	36	48.6%	48.6%	63.5%
	Highly Agree	27	36.5%	36.5%	100.0%
	Total	74	100.0%	100.0%	

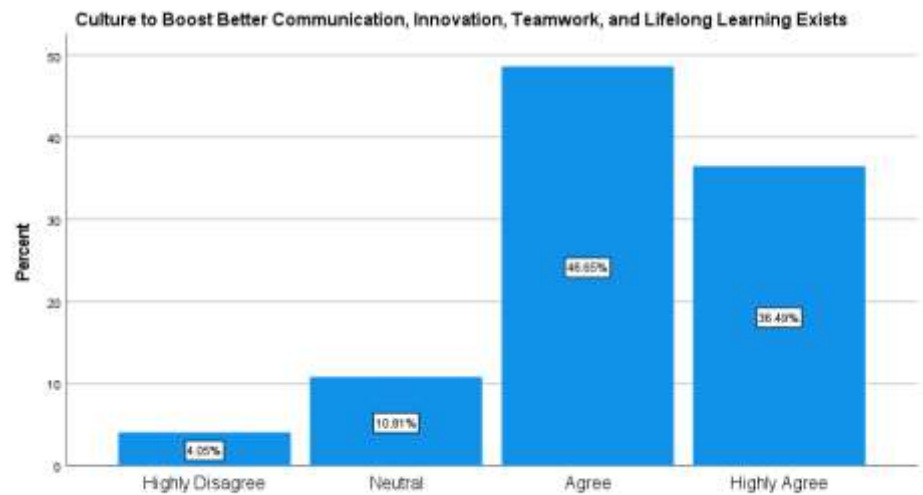


Figure 41: Culture to Boost Better Communication, Innovation, Teamwork, and Lifelong Learning Exists

TABLE 57: TECHNOLOGICAL INFRASTRUCTURE WHICH SUPPORT LEARNING ARE AVAILABLE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	15	20.3%	20.3%	20.3%
	Neutral	17	23.0%	23.0%	43.2%
	Agree	18	24.3%	24.3%	67.6%
	Highly Agree	24	32.4%	32.4%	100.0%
	Total	74	100.0%	100.0%	

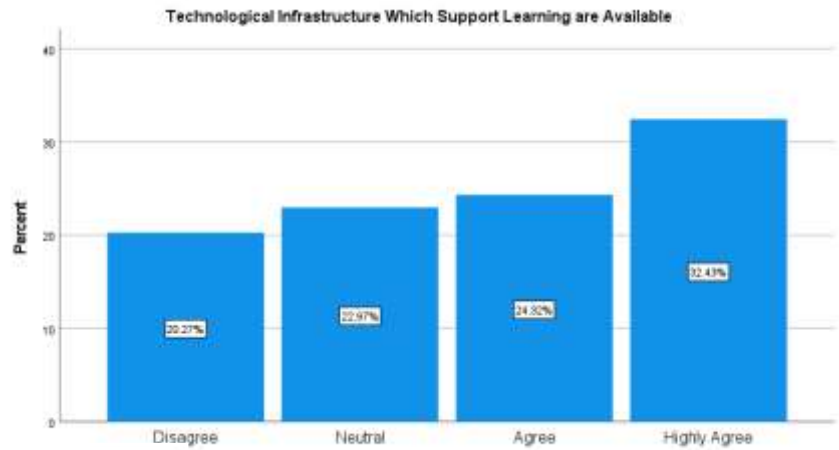


Figure 42: Technological Infrastructure Which Support Learning are Available

TABLE 58: BANK'S CORPORATE CULTURE AFFECTS EMPLOYEE RETENTION

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	12	16.2%	16.2%	16.2%
	Neutral	8	10.8%	10.8%	27.0%
	Agree	36	48.6%	48.6%	75.7%
	Highly Agree	18	24.3%	24.3%	100.0%
	Total	74	100.0%	100.0%	

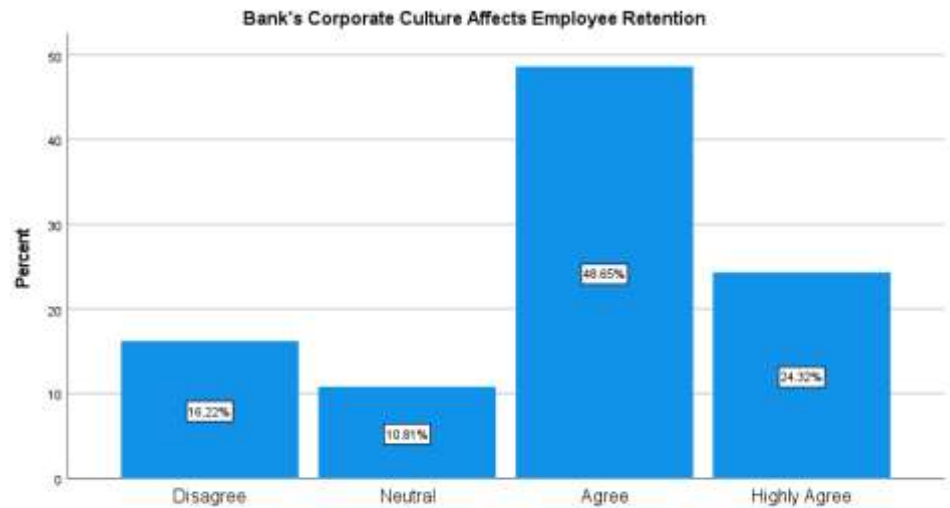


Figure 43: Bank's Corporate Culture Affects Employee Retention

TABLE 59: KNOWLEDGE SHARING AND ORGANIZATIONAL LEARNING ARE VALUABLE IN MY BANK'S CULTURE

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Disagree	6	8.1%	8.1%	8.1%
	Neutral	17	23.0%	23.0%	31.1%
	Agree	32	43.2%	43.2%	74.3%
	Highly Agree	19	25.7%	25.7%	100.0%
	Total	74	100.0%	100.0%	

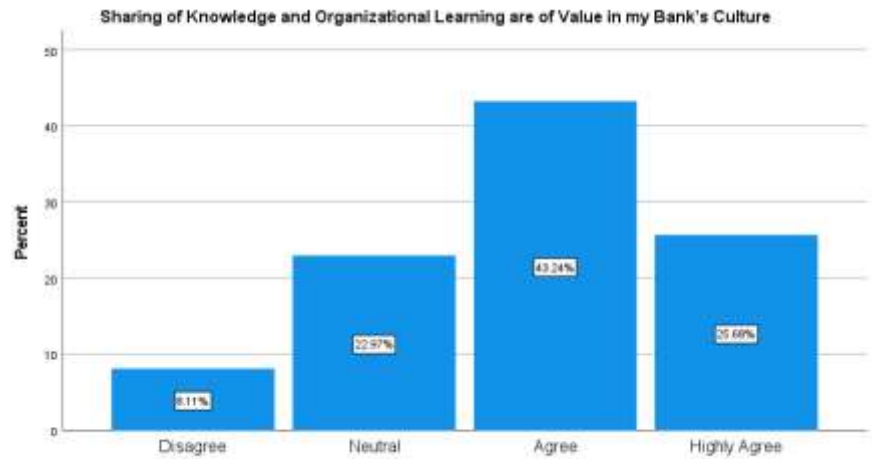


Figure 44: Sharing of Knowledge and Organizational Learning are of Value in my Bank's Culture

TABLE 60: AVAILABILITY OF A VIRTUAL ENVIRONMENT FOR PEOPLE TO NETWORK WITH EACH OTHER IS AN APPROPRIATE OPTION

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Highly Disagree	3	4.1%	4.1%	4.1%
	Disagree	9	12.2%	12.2%	16.2%
	Neutral	8	10.8%	10.8%	27.0%
	Agree	23	31.1%	31.1%	58.1%
	Highly Agree	31	41.9%	41.9%	100.0%
Total		74	100.0%	100.0%	

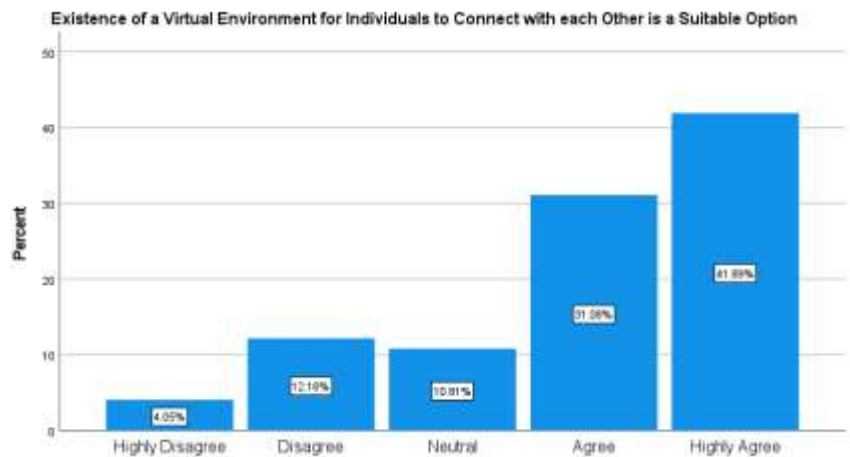


Figure 45: Existence of a Virtual Environment for Individuals to Connect with each Other is a Suitable Option

4.4.3. QUALITATIVE DATA PRESENTATION

TABLE 61: EMPLOYEES' QUALITATIVE DEMOGRAPHIC DATA RESULTS SUMMARY

		Freq.
Grade Level	Senior Mgt.	8
	Middle Mgt.	12
	Total	20
Gender	Male	13
	Female	7
	Total	20
Education Level	Doctorate	1
	Masters	4
	Bachelor	8
	Professional	3
	Diploma	4
	Total	20
Length of Service	8 years	2
	17 years	5
	5 years	4
	11 years	3
	7 years	6
	Total	20

Source: Table Created by the Author Based on Tables 61^A to 61^D in MS Excel Data Results

FACE-TO-FACE INTERVIEWS DATA RESULTS PRESENTATION

TABLE 62: DO YOU HAVE' IDEA OF KM & OL?

Views	Freq.
Yes	17
No	3
Total	20

TABLE 63: DOES YOUR BANK'S VIEW KNOWLEDGE AS PIVOTAL FOR COMPETITIVENESS?

Views	Freq.
Yes	16
No	3
I do not know	1
Total	20

TABLE 64: YOUR BANK'S VIEW CONCERNING KNOWLEDGE MANAGEMENT

Responses	Freq.
A strategic aspect of the business	9
Something being done under a different name	5
Something that can be beneficial to the bank	3

A mere management vogue	3
Total	20

TABLE 65: DO YOU CONSIDER YOUR BANK A KNOWLEDGE-BASED ORGANIZATION?

Views	Freq.
Yes	17
No	2
I do not know	1
Total	20

TABLE 66: EXISTING POSITION OF KNOWLEDGE MANAGEMENT PRACTICE IN YOUR BANK

Views	Freq.
Advanced	6
Intermediate	9
Elementary	3
Non Existent	2
Total	20

TABLE 67: YOUR' ASSESSMENT OF KM PRACTICE IN YOUR BANKING INSTITUTION

Views	Freq.
Very Good	5
Good	7
Fair	4
Poor	2
Very Poor	2
Total	20

TABLE 68: SENIOR MANAGEMENT'S ATTITUDE REGARDING KM AND OL

Responses	Freq.
Viewed as very vital and fully supported	12
Viewed as very vital but rarely supported	5
Viewed as being useless and hardly effected	2
Initially seen as very vital but has now lost interest	1
Total	20

TABLE 69: YOUR DESCRIPTION OF BANK'S CULTURE REGARDING KM & OL

Responses	Freq.
Core values and high emphasis on the sharing of knowledge	5
Open, supportive, & inspiring culture of knowledge sharing	10
KM exists in everybody's tasks such that every staff has the knowledge needed	2
KM is the role of a handful of individuals such that knowledge sharing is not needed	3
Total	20

TABLE 70: RECEIPT OF COACHING OR TRAINING FOR NEW TECHNOLOGIES

Views	Freq.
-------	-------

Yes	16
No	4
Total	20

TABLE 71: NO. OF HOURS OF TRAINING RECEIVED

Respondents	Freq.
3	100
6	32
4	60
5	44
2	24
20	260

TABLE 72: PREFERRED CHANNEL FOR THE RECEIPT OF KNOWLEDGE INFO

Responses	Freq.
Expert Networks	4
The intranet & Groupware	5
Workshops & Seminars	7
Colleagues	2
Other Sources	2
Total	20

TABLE 73: WHY YOU PREFER THAT CHANNEL

Responses	Freq.
Easy accessibility	7
It contains relevant information	5
It contains high quality information	6
Other reasons	2
Total	20

TABLE 74: EXISTENCE OF DOCUMENTED POLICY OR STRATEGY FOR KM OR OL

Views	Freq.
Yes	17
No	2
I do not know	1
Total	20

TABLE 75: EXISTENCE OF POLICIES OR PROGRAMMES INTENDED FOR STAFF IMPROVEMENT OR RETENTION

Views	Freq.
Yes	16
No	3
I do not know	1
Total	20

TABLE 76: MOST APPROPRIATE LEVEL FOR THE IMPLEMENTATION OF KM OR OL STRATEGIES

Responses	Freq.
Departmental level	3
All Levels	17
Total	20

TABLE 77: EXISTENCE OF CULTURE OF COMMUNITY OF PRACTICE (CoP) AMONG BANKING COLLEAGUES

Views	Freq.
Yes	18
No	1
I do not know	1
Total	20

TABLE 78: FOCUS GROUP DISCUSSIONS DATA RESULTS PRESENTATION

Constructs	Number of Respondents	Reasons for Responses
Do you have idea of KM & OL?	8	As knowledge workers, they all had basic knowledge of knowledge management and organisational learning, and their importance in the modern business regime.
Does your bank view knowledge as Pivotal for competitiveness?	7	As mostly senior and middle management staff, they are part of the management and they demonstrated their knowledge of the effects of KM on competitiveness in the banking sector.
Your bank's view concerning knowledge management	6	They asserted from experience that their banks view KM as either a corporate strategy or something that is of benefit to the organization.
Do you consider your bank a Knowledge-based organization?	7	Based on their respective HR policies, corporate culture and available IT infrastructure, they believe that their banks are knowledge-based organizations.
Existing position of knowledge Management practice in your bank	6	While 3 of them described this as advanced, another 3 assessed it as being at intermediate level. Responses were based on individually perceived KM policies and OL culture in their respective banks.
Your assessment of KM Practice in your banking institution	7	Opinions ranged from being fair to good, and from being good to very good. Responses were also based on individually perceived KM policies and practices in their respective banks.
	6	About 4 respondents opined that senior management considers KM as very vital and supports it; 2 of them said that though senior management considers KM as very vital,

Senior management's attitude regarding KM and OL		it hardly supports it. Responses were based on existing corporate policies and prevailing leadership styles.
Your description of your Bank's culture regarding KM & OL	6	Opinions were spilt between core values and high emphasis on knowledge sharing; and open, supportive, and inspiring culture of knowledge sharing. Responses were based on existing corporate cultures in their respective banks.
Receipt of Coaching or Training for new technologies	8	All focus group respondents have received relevant trainings or coaching on modern technologies. Responses were based on employees' individual experiences in their respective banks.
No. of hours of training received	7	7 out of the 8 focus group participants have received between 50 to 120 hours of corporate trainings in their banks. Responses were based on individual experiences.
Preferred channel for the receipt of knowledge info	7	While 4 participants preferred expert networks or the intranet and groupware, 3 respondents preferred receiving trainings through conferences, workshops and seminars.
Why you prefer that channel?	7	According to the respondents, the respective channels above were preferred due to easy accessibility, their contents, relevance, or high quality information.
Existence of documented Policy or strategy for KM or OL	7	7 of the 8 focus group participants agreed to the existence of documented policy or strategy for KM or OL in their banks on the basis of being privy to such documents as middle or senior managers as well as on the basis of available information from their HR departments.
Existence of policies or programmes Intended for staff improvement or retention	6	6 participants agreed to the existence of policies or programmes intended for staff improvement or retention in their banks on the basis of being privy to such documents as middle or senior management staff as well as on the basis of available information from their HR departments
Most appropriate level for the Implementation of KM or OL strategies	8	All the focus group participants agreed that KM or OL strategies should be implemented at all levels of their respective banks. According to them, this represents a best practice as it will strengthen KM in their banks as a knowledge-based sector, as well as strengthen the banks' competitive positions
Existence of culture of community of	8	All the participants agreed to the existence of a culture of community of practices among teammates and colleagues

Practice (CoP) among banking colleagues		in their banks. Their responses were based on corporate culture and existing OL practices in their banking institutions
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Source: Table Created by the Author Based on Extracts from Focus Group Discussion Results

TABLE 79: QUALITATIVE DATA RESULTS OF EMPLOYEES SUMMARY

CATEGORIES	TYPE	N	%	SAMPLE COMMENTS/RESPONSES
KNOWLEDGE AND KM THEORY	Overall Positive:	20	71%	'Without knowledge, there'll be no success or competitive edge', 'Knowledge is both beneficial to this bank and a critical success factor'
	Overall Negative:	8	29%	Some respondents could not correlate the import of knowledge to their banks' competitive advantage.
KM PRACTICE	Overall Positive	23	82%	'Banking industry principally thrives on knowledge – being service-based', 'KM practice in this bank is slightly above intermediate level'.
	Overall Negative:	5	18%	'This bank lacks the required knowledge to drive competition', 'Our KM practice is still elementary'.
OL CULTURE	Overall Positive:	21	75%	'Our top management values and supports KM', 'We have a core culture of knowledge sharing and OL', 'Here, we all learn from each other'.
	Overall Negative:	7	25%	'Though top management may value KM, they hardly support it in this bank'. Some respondents don't know what CoP is all about'.
STAFF IT AND KNOWLEDGE DEVELOPMENT	Overall Positive:	22	79%	'I have benefited from helpful trainings on modern technologies', 'Attending seminars is my most preferred channel for receiving knowledge'.
	Overall Negative:	6	21%	'I haven't received any training on a modern technology in this bank'.
KM AND OL POLICY AND STRATEGY	Overall Positive:	24	85%	'We have documented policies for staff improvement and retention', 'I believe that KM & OL strategies should be implemented at all levels'.
	Overall Negative:	4	15%	Few employees are unaware of the existence of any policy intended for staff improvement and retention.

Source: *Table Created by the Author Based on Extracts from Interview and Focus Group Discussion Data Results*

4.5 EVALUATION OF RESEARCH FINDINGS

Demographically, the employees' quantitative demographic data result summary section in table 19 on grade levels show a balanced representation of all cadres of Gambian banks' employees in the survey with 25 respondents from junior staff level, 25 from the middle management cadre, and 24 respondents from the senior management cadre. The summary table section on gender on the other hand indicates a gender equity with 38 respondents being male, and 36 being female. Furthermore, the quantitative demographic data results summary table section on education levels shows that about 71% of respondents are university graduates - holding either bachelors' or masters' degrees, with 29% of them holding non-university or college graduate qualifications. The summary table section results on length of service indicates that about 78% of the 74 participants in the survey have put in between 7 years to 19 years of active services in their respective banking institutions.

On the other hand, the employees' qualitative demographic data results summary section in table 61 on grade levels also show that 12 middle managers participated in the face-to-face interview while the remaining 8 respondents consist of senior management staff. Junior staff were not selected for interviews as they were believed not to have enough experience and capacity to provide most of the required information. The summary table section on gender for interviewees shows that 13 respondents are male while 7 are female. Moreover, the qualitative demographic data summary results table section on educational levels show that 13 out of the 20 interviewees hold either bachelors, or masters or doctorate degrees.

The summary results further indicate that 16 of the 20 interview respondents have put in 7 years to 17 years active services in their respective banks. From the focus group discussion session, 5 of the participants are male while 3 are female. Also, more than half of the respondents in the focus group session have put in more than 7 years of active services in their banking institutions and considering that participants in the focus group discussion also consisted of only middle and senior management staff, a greater majority of them hold undergraduate or graduate qualifications. There is generally a balance between the demographic results of the survey and those of interviews and focus group session as demonstrated in the table and graph below.

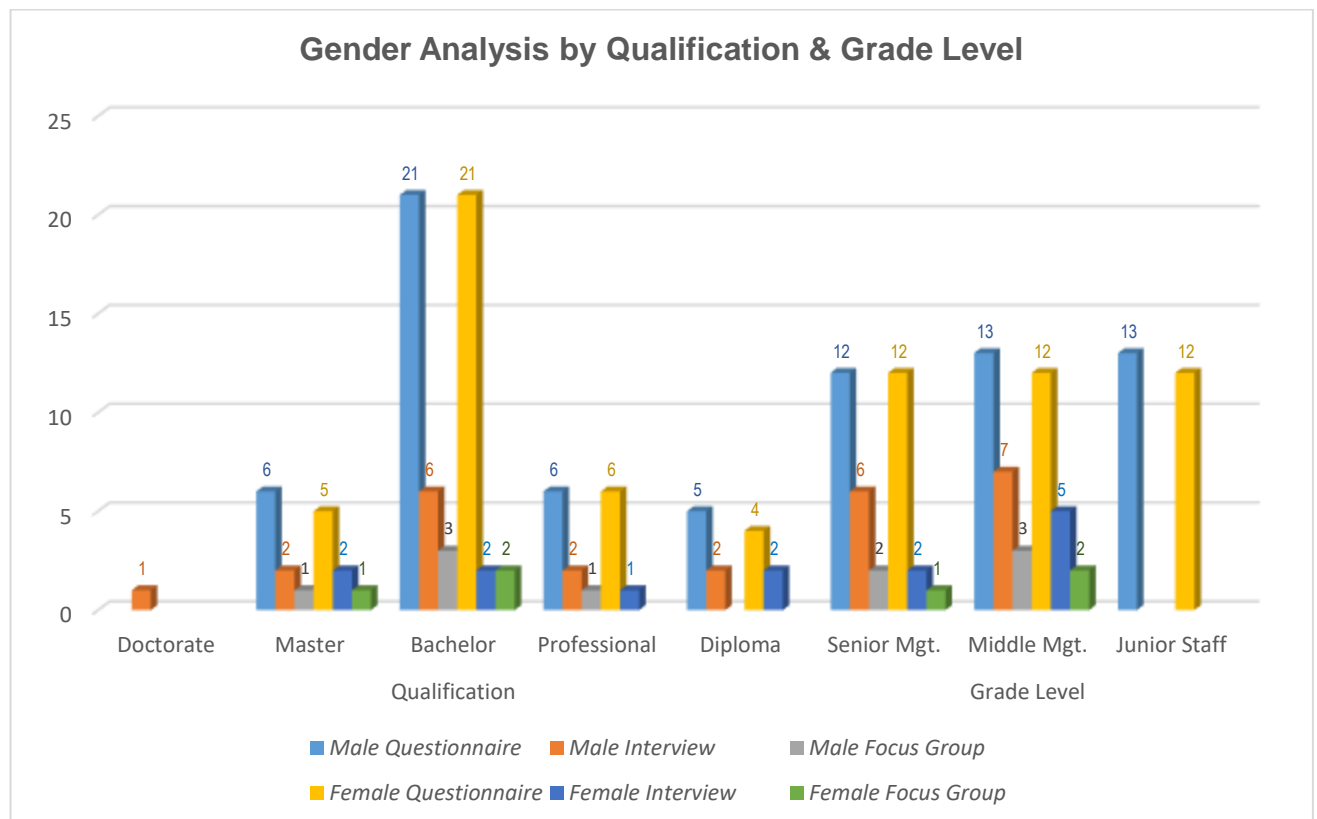
TABLE 80: GENDER ANALYSIS BY QUALIFICATION & GRADE LEVEL

		Male				Female			
		Questionnaire	Interview	Focus Group	Total	Questionnaire	Interview	Focus Group	Total
Qualification	Doctorate		1		1				
	Master	6	2	1	9	5	2	1	8
	Bachelor	21	6	3	30	21	2	2	25
	Professional	6	2	1	9	6	1		7
	Diploma	5	2		7	4	2		6
Total		38	13	5	56	36	7	3	46

Grade Level	Senior Mgt.	12	6	2	20	12	2	1	15
	Middle Mgt.	13	7	3	23	12	5	2	19
	Junior Staff	13			13	12			12
	Total	38	13	5	56	36	7	3	46

Source: Table Created by the Author Based on Extracts from SPSS Data and Interview and Focus Group Data Tables

Figure: 46



The quantitative demographic data on participants' gender shows that 38 or 51% of the survey participants are male while 36 or 49% are female. A total of 27 or 36% of the male survey participants hold university or college degrees while 26 or 35% of the female survey

participants hold university or college degrees. This shows that Gambian banks are committed to employing and retaining qualified workers. 12 or 16% each of the male and female survey participants respectively are from the senior management cadre. Furthermore, 26 or 36% of the male survey participants are from the middle and junior cadres while 24 or 32% of the female survey participants are from the middle and junior cadres on the other hand. The demographic data from the survey is a strong indication of gender equity in the Gambia banking sector. The result is not surprising as the Gambian government with its women social-economic empowerment policies is committed to empowering women as well as ensuring gender equity in every sphere of political, economic and social endeavours.

The qualitative demographic data indicates that 13 out of the 20 face-to-face interview participants are male while the remaining 7 participants are female employees. A total of 9 of the male interview respondents hold doctorate, master or bachelor degrees while a total of 4 female interview respondents hold master or bachelor degrees. Likewise, a total of 4 male focus group respondents against 3 female focus group respondents hold master or bachelor degrees. 6 of the male interview respondents are of the senior management cadre while the remaining 7 are of the middle cadre. On the other hand, 2 of the female interview respondents are of senior management cadre while the remaining 5 are of middle cadre. 2 of the male focus group respondents are of senior management cadre while the remaining 3 are of middle cadre. Conversely, 1 of the female focus group respondents are of senior management cadre while the remaining 2 are of middle cadre.

Moreover, 5 out of the 8 focus group respondents are male while 3 are female. The slight disproportion in the qualitative gender balance is due to the purposeful sampling technique adopted towards qualitative data sampling or/and the fact of interview and focus group participants consisting of middle and senior management employees, or/and the fact of senior management cadre consisting of more male than female workers. Moreover, 2 of the recruited employees for focus group discussion absented from the session and it is logical to conclude that their attendance would have slightly changed the male versus female participation ratio. Overall, a total of 56 or 55% of research participants are male while a total of 46 or 45% of them are female. Above all, the overall male to female ratio of 55% versus 45% is a strong show of gender equity.

QUANTITATIVE Data Analysis:

Table 20 results show that 77% of survey participants have prior idea of the concepts of knowledge management. Table 21 results indicate that 71% of respondents agree that their banks see knowledge management as a panacea for competitive advantage. From table 22 results, a total of 89% of participants view knowledge management as a strategic component of the business as well as a concept that is beneficial to the bank.

The findings of tables 20 to 21 confirm the existence and recognition of KM as a beneficial tool for competitive advantages in the respective banks. The results align with the knowledge workers theory of the study and address RQ7 which seeks to establish whether a greater organizational learning inclination will produce a greater level of sustainable competitiveness is also addressed by the above data results. Torabia and El-Denb (2017) contend that in their quest to excel in the achievement of their goal, the management of firms is increasing their attention on the know-how, past experiences and expertise of employees. They further noted that knowledge stands out as an integral resource for most functionalities in organizations.

71% of survey participants see their banks as a knowledge based institutions in table 23. Also, a total of 78% of participants in table 24 see the existing status of knowledge management and organizational learning in their respective banking institutions as either intermediate or advanced. In table 25, a total of 58% of survey participants described the knowledge management practices in their banking institutions as either good or very good. 25% of them viewed it as being fair or at average.

The findings of tables 23 to 25 show that Gambian banks reflect the features of knowledge-based institutions at between intermediate and advanced stages, and that the status of KM and OL practices in the respective banks fall between good to very good. SYED et al. (2020) suggest that in knowledge-based organizations, improved specialization in KM serves as a promoter for boosting employees' collaborations and adventures.

Regarding the attitude of the respective banking institutions' top management towards KM and OL, the data results of table 26 indicate that 68% of participants agree that top management sees knowledge management and organizational learning as being very vital and fully supports it.

Table 26 results show the existence of top management commitment towards KM and OL in the Gambia banking sector. According to ZackJuly (2003), the World Bank (WB) Group

presently describes itself as the knowledge bank. The WB has taken a great step towards understanding and managing the knowledge and learning roles in the reduction of global poverty. Furthermore, Rivera and Rivera (2016) contend that continuous development programs, top management supports and executive commitment are core elements for success with KM initiatives as postulated in the experience of Davenport et al. (1998).

57% of survey participants in table 27 replied that the best description of knowledge management culture in their banks is open, inspiring and supportive. 43 out of 74 of the survey participants in table 28 stated that they have received trainings or coaching on knowledge management, and 42 out of the 43 participants above agreed in table 29 that the trainings or coaching they received were helpful. Table 30 results further show that these 43 employees above have received between 2 to 300 hours training or coaching on knowledge management within their working career in their respective banking institutions.

The findings of tables 27 to 30 attest to the existence of mutual relationships amongst banks' employees, and that the Gambia banking sector is committed to staff training and development. Generally, the results align with the explicit and tacit knowledge theory of the study given the open, inspiring and supportive knowledge management culture as well as the employees' training and coaching practices adopted by the respective banks.

Victor and Kathaluwage (2019) submit that extensively-formal, multi-skills, need-based, team-building or cross-based trainings, official orientation, and socialization programs are very vital for increasing workers' abilities as well as increasing collaborations among employees which give rise to a common language and stronger interpersonal ties that impacts positively on the flows of knowledge within firms as noted in the respective experiences of Cabrera and Cabrera (2005), and Al- Hawary (2015).

On his part, Tocan (2012) asserts that with regards to knowledge-based economy, there are multiple varieties of techniques concerning the knowledge-based organization. The author noted that building a knowledge-based organization that is effective, dynamic and competitive begins with such employees' satisfaction that requires continuous and rapid processes of personal and organizational learning; visionary and intellectual leadership; creation of an environment that is innovative and participative for every employee; development of new ways for the attraction, retention, advancement and motivation of the knowledge-based employees; as well as aligning their personal objectives with corporate objectives.

On the most preferred channel for the receipt of knowledge information, a combined total of 84% of participants opted for either expert networks or intranet/groupware which are IT-based, or through colleagues or workshops/seminars in table 31, while the remaining 16% preferred other channels. With respect to their reasons for preferring the respective channels above, a total of 89% of them said that the channels are either easily accessible, or contains very relevant or high quality information in table 32, while the remaining 11% gave other reasons. The results of tables 31 and 32 show that effective knowledge sharing, knowledge transfer and information flow take place through various IT networks and interpersonal relationships in the Gambia banking sector.

The above results address RQ3 which evaluates whether the existence of modern IT infrastructure will generate a greater degree of knowledge assets and OL practices. Given the knowledge sharing and transfer opportunities from the preferred collaborative learning channels above, the results also supports community of practices theory of the study. Lamont (2000), and Subashini et al. (2011) posit that expert systems is the best way of converting tacit and explicit knowledge to an available form to many users, as well as a core process in KM. Implementing expert systems will involve methodical and highly institutionalized procedures of knowledge engineering for the representation of experts' knowledge.

From table 34, only 46% of survey participants agreed to the existence of policy manual meant for the retention or improvement of staff. Similarly, 54% of respondents agreed to the existence of community of practices among banking colleagues in table 35. In table 36, as much as 89% of survey participants are of the opinion that the most appropriate level for implementing KM and OL strategies in their banks should be at all levels of the banking institution.

The findings of tables 34 to 36 suggest that there is need for documented policy manuals in the banking sector for staff improvements. Also, the practice of CoP should be encouraged while the implementation of KM and OL strategies across all levels of the banking institutions should be sustained. RQ5 bordering on how much the existence of documented operating guidelines and policy manuals will give rise to an increased OL orientation and sustainable competitiveness is fairly addressed by table 34 results above.

The Likert scale data results on knowledge sharing show that a total of about 76% of participants either agreed or highly agreed that vital knowledge can be shared easily and put into practice in table 37. Around 20% of them were neutral while only 4% highly disagreed. In table 38, a total of 71% of the participants agreed or highly agreed that banks' employees share their experience and knowledge willingly. 24% of them were neutral while only 4% disagreed. From table 39 data results, a total of around 73% of respondents indicated that they either agreed or highly agreed that mediums of knowledge sharing such as meetings, tours, courses, etc. exist in their banking institutions. 15% of them remained neutral while 12% of them either disagreed or highly disagreed. However, table 40 results show that only 31% of respondents either agreed or highly agreed that incentives are provided to encourage the sharing of knowledge. As much as 32% of them were neutral to the view while a total of about 37% either disagreed or highly disagreed.

The findings of tables 37 to 40 prove that the sharing of knowledge and experience through the mediums of meetings, tours, and courses take place among Gambian banks' workers to a reasonable extent. However, the results further show that knowledge sharing can be boosted or encouraged through the provision of incentives to staff for sharing their knowledge. These results address RQ1 and RQ2 which border on the effect of shared visions on knowledge sharing, and whether an increased OL orientation will lead to an increased level of SCA.

According to Li (2013), and Andleeb et al. (2020), modern day firms adopt various techniques towards boosting knowledge sharing (KS) through incentive schemes. Knowledge sharing is a behaviour that allows individuals to collectively increase the understanding of others by articulating and demonstrating personal knowledge – thus helping individuals in learning and assimilating knowledge for practical applications. Citing the experience of Li and Zhang (2010), the author affirmed that employees' mutual understandings can be established thru knowledge sharing within a firm as KS between workers improves their capabilities as well as generates new knowledge.

With respect to knowledge transfer elements, table 41 results indicates that a total of 49% of participants either agreed or highly agreed with the view that there exists a properly defined procedures for the invention, capturing, and acquisition of knowledge. While 35% remained neutral on this fact, 16% of them disagreed or highly disagreed. In table 42, the data results show that only as low as about a total of 42% of participants either agreed or

highly agreed that employees spend a lot of time in accessing the knowledge they require. 35% of them disagreed with this notion while 23% showed neutrality.

From the results of table 41, the existence of procedures and processes for KM activities is still below average. Table 42 results give split opinions on whether employees spend plenty time accessing required knowledge. This makes the need for a state-of-the-art IT infrastructure in the Gambia banking sector to become compelling.

In table 43, as much as a combined total of 68% either agreed or highly agreed with the view that employees' trusts, openness, and give and take are principal components for the transfer of knowledge. 16% of them showed neutrality to this view while another 16% disagreed with the view. Table 44 results show that as much as a combined total of 76% of participants indicated they either agreed or highly agreed with the notion of being guaranteed of the likelihood of benefiting from one another's knowledge. 20% of them are neutral to the view while only 4% highly disagreed with the view.

The findings of tables 43 and 44 imply that the right atmosphere for knowledge transfer exists in the Gambia banking sector, and employees cooperatively gain from each other's knowledge. Moreover, results of tables 41 to 44 address RQ2 which asks whether a greater degree of strong relational ties and shared trusts among teammates and groups will produce a higher degree of knowledge transfer.

Hassan et al. (2017) submit that knowledge transfer is seen as an ever-increasing vital process of KM as a result of its ability to aid management in benefiting from individuals' knowledge. Knowledge transfer can be described as a process that allows knowledge to move from a root and recipient to where the knowledge is both given and put into practice. Knowledge transfer can take place between individuals, between levels in the organizational hierarchy, and between business units or departments as postulated in the experience of Nguyen and Burgess (2014). Citing the experience of Blumenberg et al. (2009), the authors maintained that knowledge transfer is concentrated on the transferring of explicit knowledge. The concept can also be described as a procedure for capturing, acquiring and processing the knowledge recite in individuals between outsourcers and providers. It is the process of content transfer for the provision of clear definition between sender and receiver within the IT resourcing context.

Regarding knowledge storage, table 45 data results indicate that a combined total of 55% of participants either agreed or highly agreed that written procedures are centrally stored for easy accessing within their banking institutions. A total of 27% of them either disagreed or highly disagreed to this point while 18% maintained neutral views. The data results of table 46 show that a total of 72% of participants either agreed or highly agreed that knowledge and information stored in their respective banking institutions are very vital, relevant and up-to-date. Only 14% of them disagreed or highly disagreed with this while another 14% maintained neutral positions to this. In table 47, a combined total of 78% of participants agreed or highly agreed that every formal or informal meeting or discussion in their respective banks is recorded or minuted. While 11% of them disagreed with this assertion, another 11% maintained neutrality.

The findings of tables 45 to 47 attest to the existence of centralised systems for the storage and accessing of written procedures as well as very vital, relevant and up-to-date information. The results further confirm that the banking institutions hold regular meetings which are minuted and documented. RQ3 which seeks to certify that the existence of modern day IT infrastructure will generate a greater degree of knowledge assets and OL practices is addressed by these findings.

According to Caroline et al. (2015), knowledge storage consists of the soft and hard recording styles and retention of personal and corporate knowledge in a manner that makes it easy for retrieval. Knowledge storage makes use of technical infrastructure in the form of technological information hardware and software as well as human procedures for identifying existing organizational knowledge, then coding and indexing the knowledge for future retrieval as asserted in the earlier works of Nonaka and Takeuchi (1995), and Armstrong (2006) – thus encouraging people to document procedures and approaches. Citing the experience of Armstrong (2006), the authors further contended that a repository allows many individuals in searching for, and retrieving codified information without contacting the person that originally configured it – thus saving time and resources of the firm, and ultimately improving performance.

On knowledge creation, only 8% of participants in table 48 agreed that knowledge creation is the duty of only the Research and Development (R&D) departments. A combined total of 76% of the respondents either disagreed or highly disagreed with this view while the remaining 16% were neutral on this notion. In table 49, an overwhelming combined ratio of 88% of participants agreed or highly agreed that the creation of knowledge is seen as

everyone's duty, and that everyone contributes to it. The remaining 12% of them maintained neutrality to the view while none of them disagreed with the view.

The findings of tables 48 and 49 shows that the creation of knowledge is the duty of everyone in the organisation rather than the sole responsibility of R&D department. Tables 48 and 49 results address RQ4 bordering on how the roles of middle managers toward corporate knowledge and innovative banking practices creation and management can be strengthened.

Table 50 results show that senior managers take active interests in the creation of knowledge in the respective banking institutions as well as support it always given that a total of 65% of participants agree or highly agree to the view, and only about a total of 12% of them either disagree or highly disagree with the statement. The remaining 23% of the participants maintained neutral views. Furthermore, a combined total of 80% of participants in table 51 either agreed or highly agreed that knowledge creation is an element of their banks' philosophy and culture. 4% of them highly disagreed to this view while the remaining 16% of them returned neutral responses.

The findings of tables 50 and 51 confirms the commitment and support of the respective banking institutions' senior management in knowledge creation. It further confirms that knowledge creation permeates the banks' philosophy and culture. Easa (2011) argues that the process of knowledge creation is a very crucial element for innovation thru supporting new ideas, products or organizational developments selection and implementation, as well as the application of unanticipated problems as noted in the earlier works of Swan and Newell (2000), and Soo et al. (2004). Citing the experience of Teixeira (2000), the author emphasized the role organizational knowledge plays in the creation of innovative business opportunities. He further noted that the creation of organizational knowledge can help in managing ambiguities and uncertainties within a firm as well as help in appreciating customers' values and behaviours that can support various types of innovation.

On the aspect of organization learning, a combined ratio of 73% of participants in table 52 agreed or highly agreed that there are official policy statements which support the values of learning organization in their respective banks. Only 12% of them disagreed to the statement while 15% remained neutral. Furthermore, a total ratio of 77% of participants in table 53 either agreed or highly agreed that individuals in their respective banks are encouraged to comprehend and coordinate their ideological tasks. Just 4% of them

disagreed to this notion while 19% of them were neutral. From the results of table 54, a combined total of 61% of participants agreed or highly agreed that employees are given encouragements to participate in various informal learning opportunities. 27% of them maintained neutrality to this while 12% either disagreed or highly disagreed to this view.

The outcome of tables 52 to 54 results show that Gambian banks have official policies which support both corporate and individual learnings, and that all forms of learning are encouraged. The results address RQ5 to affirm that the existence of documented operating guidelines and policy manuals will give rise to an increased OL orientation and SCA.

An overwhelming combined total ratio of 85% of participants in table 55 either agreed or highly agreed to the view that there are well-defined operating guidelines which are established to aid employees' learning. 11% of the participants showed neutrality to this view while the remaining fraction of 4% highly disagreed. Again in table 56, a ratio of 85% of participants either agreed or highly agreed to the statement that there exists a culture for boosting enhanced communication, innovation, team-working, and lifelong learning in the respective banking institutions. 11% of them maintained neutrality while the remaining fraction of 4% highly disagreed to this view. With regards to technological infrastructure, a total of around 57% of participants in table 57 either agreed or highly agreed with the view that there are available technological infrastructure that support organizational learning. 20% of them disagreed to this view while the remaining 23% maintained neutrality.

The findings of tables 55 to 57 show the existence of well-defined operating guidelines and culture meant for aiding and boosting employees' lifelong learning; and the enhancement of communication, innovation, and team-working in the banking sector. The results further show that technological infrastructure to support organizational learning exists. The above results validate and answer RQ5 which asks whether the existence of documented operating guidelines and policy manuals will give rise to an increased organisational learning orientation and sustainable competitive advantage. They further address RQ3 bordering on whether the availability of modern IT infrastructure will aid the generation of greater levels of knowledge assets and OL practices.

Jain and Moreno (2015) assert that OL fosters such sense of empowerment among employees which inspires them towards learning continuously as asserted in the experience of Bryson et al. (2006). Citing the work of Marsick and Watkins (2003), the authors further posited that a LO retains a capacity of integrating both people and structure

in order move the firm towards the direction of continual learning and change. A LO intentionally fashions and configures its culture, structure and corporate strategy in order to promote and optimize the potentials that support OL. It creates ambidextrous structures for the purpose of increasing organizational competitiveness, innovation and effectiveness as affirmed in the experience of O'Reilly and Tushman (2011).

Finally, regarding learning culture, a combined total of 73% of respondents in table 58 either agreed or highly agreed that a bank's corporate culture affects its employee retention. 16% of them disagreed with this view while the remaining 11% remained neutral. The results of table 59 show that a combined total of 69% of participants either agreed or highly agreed that organizational learning and the sharing of knowledge are valuable in their bank's culture. 23% of them remained neutral while only 8% disagreed with the view. Table 60 results indicate that a combined total of 73% of participants agreed or highly agreed that the availability of a virtual environment which enables employees to network or connect with each other is an appropriate option. A total of 16% of them either disagreed or strongly disagreed with this notion while 11% remained neutral to the view.

The findings of tables 58 to 60 are that the retention of employees is influenced by corporate culture and that both organizational learning and knowledge sharing are valuable tools in the culture of banking institutions. The findings further indicate the appropriateness of the existence of a virtual environment that helps employees in networking or connecting with each other. These results address RQ1 which asks whether a higher level of shared visions at the strategic level will generate a greater degree of knowledge sharing. It also validates and answers RQ3 which seeks to establish whether the existence of ultra-modern IT infrastructure will produce a higher degree of knowledge assets and organizational learning practices. RQ6 which seeks to find out if Gambia banks are aligning the behaviours of their workers toward mirroring the new insights and knowledge they gain from time to time in their daily routines is further addressed.

To buttress the findings of tables 58 to 60, Andleeb et al. (2020) posit that organizational culture is capable of contributing to the enrichment of employee creativity given that it represents a process which can alter the status quo of conventional banking and bring about newer measures that are instrumental for banking institutions. Also, organizational culture can be beneficial in ways which will help people in understanding and changing new factors in respect of banking industry.

HYPOTHESES Validation:

All the 7 hypothetical constructs of the study have been validated by the Likert scales data results. The findings of tables 37 to 40 validate research hypothesis H₃ which bothers on knowledge sharing and hypothesizes that a greater degree of knowledge sharing will result in a greater level of productivity has been validated. Also, hypothesis H₀ which bothers on shared vision and hypothesizes that a greater level of shared vision will generate a greater level of employee productivity has also been validated. From the conceptual model, the sub independent variables of knowledge sharing and shared vision have been validated as they will lead to employees' productivity and innovative and competitive advantages.

Furthermore, Likert scales data results of tables 41 to 44 validate research hypothesis H₂ which bothers on strong relational ties among teammates and hypothesizes that a higher level of relational ties among groups will result to a greater level of tacit knowledge transfer has been validated by the results of the knowledge transfer constructs. Moreover, from the conceptual model of the study, the sub independent variables of sound relational ties are validated as they will both lead to effective transfer of tacit knowledge.

From the findings of tables 45 to 46 which confirm that written procedures are centrally stored for easy accessing; and that knowledge and information stored in their respective banking institutions are very vital, relevant and up-to-date, research hypothesis (H₆) which bothers on ultra-modern IT infrastructure and hypothesizes that the availability of ultra-modern IT infrastructure will result to a greater level of innovation and competitive advantage has been validated by the results of the knowledge storage constructs. Moreover, from the conceptual model of the study, the sub independent variables of state-of-the-art IT infrastructure – under Information Technology sub-heading is validated as it will give rise to innovative competitive advantage.

The Likert scales data results of tables 48 and 49 validate research hypothesis (H₅) which bothers on knowledge asset and hypothesizes that improvement in the management of knowledge assets will lead to continuous innovation has been validated by the results of the knowledge storage constructs given that knowledge creation is not the duty of R&D departments alone, and that the creation of knowledge is seen as everyone's duty. Moreover, from the conceptual model of the study at Appendix 1, the sub independent variables of management of knowledge asset – under (People) sub-heading is validated as it will give rise to continuous innovation.

Furthermore, the finding of table 50 validates research hypothesis (H₄) which bothers on strategic KM and hypothesizes that applying strategic KM practices will lead to a greater level of sustainable corporate growth has been validated by the results of the knowledge creation constructs given that senior managers both take active interests and support the creation of knowledge. Also, from the conceptual model of the study at Appendix 1, the sub independent variables of strategic KM – under the (Culture) sub-heading is validated as it will give rise to sustainable organisational growth.

The Likert scales data results of tables 51 to 60 validate research hypothesis (H₁) which bothers on orientation for learning and hypothesizes that a higher level of OL orientation will result in a greater level of OL culture has been validated by the results of the OL constructs above. Also, from the conceptual model of the study in Appendix 1, the sub independent variables of OL orientation – under the (Culture) sub-heading is validated as it will give rise to OL culture.

Table 81: Likert Scales Data Summary

	Knowledge Sharing	Knowledge Transfer	Knowledge Storage	Knowledge Creation	Organisational Learning	Learning Culture
Highly Agree	63	51	38	63	120	68
Agree	123	122	114	115	204	91
Neutral	68	70	31	50	78	33
Disagree	27	47	33	44	33	27
Highly Disagree	15	6	6	24	9	3

Table created by author based on SPSS Likert Scales Data

PEARSON CORRELATION COEFFICIENT RESULTS

Table 82: Correlation Matrix (Pearson):

Variables	Knowledge Sharing	Knowledge Transfer	Knowledge Storage	Knowledge Creation	Organisational Learning	Learning Culture
Knowledge Sharing	1	0.956	0.921	0.957	0.972	0.906
Knowledge Transfer	0.956	1	0.938	0.942	0.906	0.854
Knowledge Storage	0.921	0.938	1	0.986	0.925	0.883
Knowledge Creation	0.957	0.942	0.986	1	0.975	0.945
Organisational Learning	0.972	0.906	0.925	0.975	1	0.974
Learning Culture	0.906	0.854	0.883	0.945	0.974	1

Values in bold are different from 0 with a significance level $\alpha=0.05$

Table 83: p-values (Pearson):

Variables	Knowledge Sharing	Knowledge Transfer	Knowledge Storage	Knowledge Creation	Organisational Learning	Learning Culture
Knowledge Sharing	-	0.01	0.03	0.01	0.01	0.03
Knowledge Transfer	0.01	-	0.02	0.02	0.03	0.07
Knowledge Storage	0.03	0.02	-	0.00	0.02	0.05
Knowledge Creation	0.01	0.02	0.00	-	0.00	0.02
Organisational Learning	0.01	0.03	0.02	0.00	-	0.00
Learning Culture	0.03	0.07	0.05	0.02	0.00	-

Table 84: Coefficients of Determination (Pearson):

Variables	Knowledge Sharing	Knowledge Transfer	Knowledge Storage	Knowledge Creation	Organisational Learning	Learning Culture
Knowledge Sharing	1	0.914	0.849	0.916	0.945	0.822
Knowledge Transfer	0.914	1	0.881	0.887	0.820	0.729
Knowledge Storage	0.849	0.881	1	0.971	0.855	0.779
Knowledge Creation	0.916	0.887	0.971	1	0.951	0.894
Organisational Learning	0.945	0.820	0.855	0.951	1	0.949
Learning Culture	0.822	0.729	0.779	0.894	0.949	1

Finally, table 82 shows the results of the Pearson correlation coefficient for the independent variable constructs. The correlation coefficient results in table 82 above show strong positive correlations ranging from 0.883 to 0.986 between various respondents' ordinal ratings of the respective independent variable' constructs consisting of knowledge sharing, knowledge transfer, knowledge storage, knowledge creation, organisational learning, and learning culture categories and the respective dependent variable constructs comprising of innovative and sustainable competitive advantage concepts in the respective banking institutions.

The p-value results in table 83 show statistical significance from 0.01 to 0.05, and positive associations between the variables. Consequently, all the hypothetical constructs are acceptable on the basis of the above correlation coefficient results. Also, all the Coefficients of determination (Pearson) results in table 84 range between 0.729 and 0.971 and indicate strong correlations between the independent and dependent variables.

Table 85: Confidence Intervals (95%)/Lower Bound:

Variables	Knowledge Sharing	Knowledge Transfer	Knowledge Storage	Knowledge Creation	Organisational Learning	Learning Culture
Knowledge Sharing	1	0.469	0.208	0.480	0.633	0.121
Knowledge Transfer	0.469	1	0.326	0.350	0.116	-0.116
Knowledge Storage	0.208	0.326	1	0.791	0.232	0.002

Knowledge Creation	0.480	0.350	0.791	1	0.664	0.380
Organisational Learning	0.633	0.116	0.232	0.664	1	0.653
Learning Culture	0.121	-0.116	0.002	0.380	0.653	1

Table 86: Confidence Intervals (95%)/Upper Bound:

Variables	Knowledge Sharing	Knowledge Transfer	Knowledge Storage	Knowledge Creation	Organisational Learning	Learning Culture
Knowledge Sharing	1	0.997	0.995	0.997	0.998	0.994
Knowledge Transfer	0.997	1	0.996	0.996	0.994	0.990
Knowledge Storage	0.995	0.996	1	0.999	0.995	0.992
Knowledge Creation	0.997	0.996	0.999	1	0.998	0.996
Organisational Learning	0.998	0.994	0.995	0.998	1	0.998
Learning Culture	0.994	0.990	0.992	0.996	0.998	1

QUALITATIVE Data Analysis:

From the qualitative data results perspective, 17 out of 20 respondents in table 62 have prior knowledge of KM and OL; 16 out of 20 of them believe that KM is pivotal for competitiveness in their banking institutions in table 63 while 12 out of 20 respondents see KM as both a strategic part of the banking business and something that is beneficial to the bank in table 64. Also, all the 8 participants in the focus group discussion already know about the KM and OL concepts. 7 of the 8 see KM as a necessary tool for competitiveness while a greater majority also opined that KM and OL not only form strategic parts of the business but are of great benefit to their banking institutions.

The findings of tables 62 and 64, as well as the focus group discussion results imply that there is an awareness of the concepts of KM and OL as pivotal to, and veritable tools for competitive advantages among Gambia banking institution employees. The results further affirm KM as a beneficial and strategic element of the banking industry. The findings address RQ7 which seeks to establish whether a greater OL inclination will produce a greater level of sustainable competitiveness. According to SYED et al. (2020), the role played by KM has become critical for firms involved with strategic and tactical planning, as well as with problem-solving, decision-making, vigorous learning, and achievement of the full potentials of a firm's assets.

In table 65, 17 out of 20 of interviewees see their banks as being knowledge-based. All focus group respondents also expressed similar sentiments that their banks are knowledge-based. Another 17 of the 20 respondents to the interviews in table 66 described the current position of KM and OL in their banking institutions as either intermediate or advanced. About 6 of the respondents to the focus group session viewed the KM and OL status of their banking institutions as advanced or intermediate.

In table 67, 12 interview respondents opined that KM practices in their banks are either good or very good with another 4 participants describing it as being at average. 7 of the 8 respondents to the focus group discussion also opined that KM practices in their banking institutions are between fair to very good. Table 68 data results of face-to-face interview show that 12 of the respondents confirm that senior management views KM and OL as very vital and consequently supports it all the way. The data result of the focus group session align with the interview data result as nearly 6 out of 8 of the discussants generally affirm that senior management sees KM and OL as being very vital as well as supports it.

The findings of tables 65 to 68 are that Gambian banks exhibit characteristics of knowledge-based institutions. The results further show that the level of KM and OL practices in the Gambia banking sector is between the stages of intermediate and advanced, and that KM practices in the respective banking institutions are above average. Lastly, the results affirm senior managements' commitment and support for KM. These results generally reflect the concept of the knowledge worker theory given that the importance of knowledge is embraced and supported from top management to operational staff.

10 of the interview respondents regard the best description of knowledge management culture in their respective banking institutions as open, inspiring and supportive. About 6 of the focus group discussants also indicated that KM culture in their banks is open, inspiring and supportive. The qualitative data result shows that 16 out of 20 of the interview respondents in table 70 have received between 24 to 100 hours of training on KM as indicated in table 71 at various periods within their working careers in their respective banks. The result of the focus group session follows similar pattern as all the respondents confirmed having been trained or coached on KM related subjects in their banking institutions.

The findings of tables 70 and 71 provide evidence of an open, inspiring and supportive KM culture in the Gambia banking sector. The results also affirm the commitment of the various banking institutions to employee training and skills development. These results generally align with the explicit and tacit knowledge theory. To buttress these findings, Victor and Kathaluwage (2019) assert that while training represents a process of learning through which workers gain knowledge, technical skills, expertise and attitudes towards better performances in their jobs, as well as a process that helps in the achievement of organizational goals; development represents a continuing process which helps people in progressing from a current level of capability and understanding to a future state that requires higher degree of skills, knowledge and competencies as postulated in the experience of Boadu et al. (2014).

From table 72 results, a total of 9 interviewees chose either expert networks or intranet / groupware; a total of another respondents 9 preferred colleagues or workshops / seminars, while 2 of them preferred other means such as conferences or formal trainings. Moreover in table 73, while a total of 12 respondents preferred the respective channels for being either easily accessible or containing very relevant information, 6 respondents viewed that

the channels contain high quality information and the remaining 2 respondents gave other reasons. Also, 7 of the 8 respondents to focus group session favoured either intranet or seminars and mainly based their reasons on easy accessibility and relevance of information provided.

The findings of tables 72 and 73 are that expert networks and intranets which are technology-based, as well as collaborations with colleagues or workshops and seminars dominate the preferred channels for the receipt of knowledge information in the Gambia banking sector. These channels were preferred for their easily accessibility and content of very relevant or high quality information. Victor and Kathaluwage (2019) submit that comprehensively formal, multi-skills, need-based, team-building or cross-based trainings, and official orientation and socialization programs are very vital for increasing workers' abilities, as well as increased collaborations among employees which give rise to a common voice and tighter interpersonal ties that impact positively on the flows of knowledge within organizations as noted in the experiences of Cabrera and Cabrera (2005), and Al- Hawary (2015).

From table 74 results, 17 of the 20 respondents affirmed the existence of official policy or strategy for KM or OL in the Gambia banks while 2 respondents objected. Table 75 results show that 16 interviewees agreed to the existence of policies or programmes which are intended for employees' improvement or retention. In table 76, 17 participants opine that the implementation of KM and OL strategies is most appropriate at all levels of the bank. Based on table 77 results, 18 of the interviewees agreed to the existence of a culture of community of practices among teammates in their respective banking institutions. From the focus group discussion, 7 participants also agreed to the existence of various policy manuals meant for improving staff in their banks. All the discussants confirmed the existence of the culture of community of practices among teammates and colleagues in their banks. Overwhelmingly, they suggested that KM and OL strategies should most appropriately be implementation at all levels of their banking institutions.

The findings of tables 74 to 77 are that policies or programmes for employees' improvement or retention exist in the respective banks, and that KM and OL strategies should most appropriately be implemented at all levels of the banks. Also, the results show that the practice of CoP among teammates is prevalent in the respective banks. These findings address RQ5 which borders of how the existence of official operating guidelines and policy

manuals will produce an increased OL orientation and lead to SCA. The results further align strongly with the community of practices theory of the study.

TABLE 87: QUALITATIVE DATA RESULTS OF BANJUL BANKING INSTITUTIONS' CUSTOMERS

Interview Questions	TYPE	N	%	SAMPLE COMMENTS/RESPONSES
How long have you been banking with this institution?	Overall Positive:	21	70%	'I have been banking with this institution for more than 11 years'
	Overall Negative:	9	30%	'I have banked with this institution for just about 6 years'
Which of this bank's technology based product or service interests you most?	Overall Positive:	19	63%	'I enjoy the bank's internet banking and mobile banking services'.
	Overall Negative:	11	37%	'There is nothing special about this bank's products. I just need somewhere to keep my money'.
Through which channels do you get knowledge information about this bank?	Overall Positive:	20	67%	'The bank's website and email alerts'
	Overall Negative:	10	33%	'I hardly receive any information unless I personally go to the bank'
Do you consider this bank a knowledge-based financial institution?	Overall Positive:	22	73%	'Yes I do'
	Overall Negative:	8	27%	'I don't think so'
How will you describe your level of customer satisfaction?	Overall Positive:	17	57%	'I am satisfied with the bank's product and service offerings'; 'This bank is customer-centric'
	Overall Negative:	13	43%	'This bank's customer service is below average. I am not satisfied with its services'
Why do you prefer this bank to other banking institutions?	Overall Positive:	18	60%	'This bank is an innovative bank – always improving in the way it does things'
	Overall Negative:	12	40%	'This bank is merely my salary account. My employer opened accounts for all our staff in this bank'
What are the biggest challenges you face with banking with this institution?	Overall Positive:	16	53%	'Though I sometimes face challenges with cash transfers, they are sometimes mitigated by internet banking'.
	Overall Negative:	14	47%	'I usually encounter long queues during peak periods and most times, the ATMs are out of service'
Will you recommend this bank to other people?	Overall Positive:	21	70%	'Yes I will.'
	Overall Negative:	9	30%	'I don't think I will'.

Source: Table Created by the Author Based on Extracts from Interviewed Banks' Customers

FINDINGS FROM CUSTOMERS' INTERVIEWS:

The findings from the results of the 30 interviewed banks' customers as summarized in table 87 above indicate that most Gambia banks enjoy loyalty from their customers, and that internet and mobile banking services are part of the technology-based product or service offerings customers mostly enjoy with their respective bankers. Also, customers obtain banking information through their banker institutions' Websites and Email/SMS alerts. Furthermore, most customers consider banks in Gambia as knowledge-based financial institutions as well as feel satisfied with the product or service offerings of their banker institutions. The findings show that Gambian banks are customer-centric. Again customers prefer the financial institutions they bank with to other banks due to some innovative banking activities of their bankers which culminate in continuous improvements. Finally, the results show that internet banking technologies help Gambia banks' customers in mitigating some challenges they face with cash deposits and withdrawals. Above all, the results show that many customers are willing to recommend other customers to their banker institutions.

4.6 CHAPTER SUMMARY

This chapter has generated detailed reports on the outcome of the research study. Beginning with the introductory section which gave an outlay of the aims of the study as well as a specification of the relevant sections of the chapter, the chapter has reviewed relevant academic and online sources to describe the concept of trustworthiness of research data. The various components of research data trustworthiness which consist of data credibility, transferability of data, dependability of data, and confirmability of research data were defined and described. Credibility of data was achieved through peer-review of data by colleagues. Also, the adoption of both quantitative and qualitative research techniques as well as the use of three respective data collection instruments namely – the questionnaire, interviews, and focus group for obtaining research data of almost the same questions helped in ensuring data credibility. For transferability, conventional research methodology such as data collection techniques and tools, sampling techniques, and data analysis techniques were employed in this study towards arriving at the findings such that when other researchers apply the same methodologies and techniques, they will most likely arrive at the same result.

For dependability, data trustworthiness was achieved through data audit. Dependability involves the evaluation of the research findings, interpretations and recommendations of the research by participants such that everything is based on the data as obtained from the participants of the research. With confirmability, efforts were made to ensure that the research's findings reflect the outcome of the views, circumstances, and experiences of the research participants instead of the preferences and characteristics of the researcher. In ensuring confirmability, the shortcomings of this research's methods and techniques have been acknowledged together with the possible impacts of the various methodologies of the study. Moreover, the chapter went on to provide a data presentation of the preliminary data results and findings of the study in tables.

The chapter also reviewed academic and online sources to describe the concepts of reliability and validity of data as well as their applications in the study. The chapter high-pointed that a data instrument is adjudged valid when it tests what it is meant to be measuring. Also, that where a given instrument correctly measures a prescribed variable, such instrument is seen as valid for that specific variable. Four kinds of data validity namely - face validity, construct validity, criterion validity, and content validity were also identified and described. The chapter defined reliability as the degree of freedom of tests' scores from measurement error. Reliability represents a measure of the internal consistency or

stability of a research instrument in course of measuring particular concepts. Various kinds of reliability ranging from test-retest to alternate forms reliability, from alternate-forms and test-retest to internal consistency and inter-rater reliability were fully conceptualized in this chapter. In demonstrating the reliability and validity of the research data, various statistical computations such as the Factor Analysis, Cronbach's Alpha, and Correlation Coefficient were performed.

Furthermore, the chapter outlaid the presentation of research findings with graphical illustrations. Beginning with an overview of the research data presentation, the chapter provided the quantitative research data results in tables and charts, as well as the qualitative research data results in tables. Both the quantitative and the qualitative data results show a high degree of consistency between the data results of the three data collection instruments, and there were no invalid data. Also, the results reflected the three key theories of the research which are the explicit and tacit knowledge theory, the knowledge worker theory, and the community of practices theory. The data results of the Likert scale questions in the structured interview helped more in reinforcing patterns and alignment between the research findings and the literature review. Most importantly, there is an alignment of the results with the research questions of the study as well as the various research hypotheses.

Finally, with the aid of relevant academic and online sources, a detailed evaluation of this research's findings and data results has been carried out in this chapter. The evaluation was chronicled in accordance with the key research theories and the various research questions. A detailed analysis of the demographic data results of the study such as gender, grade level, education level, etc. was provided in the evaluation based on relevant frequencies and ratios. The evaluation provided an analysis of all the data result tables for both the questionnaire and the interviews data results. The content analysis results of the focus group discussions were also evaluated. The ratios of respective results of the data tables were analysed with the aim of finding a rhythm or alignment between the results and the main research theories, as well as establish if the relevant data results address the central and the respective sub research questions of the project. The outcome of the evaluation of the research findings show that the results of the study strongly aligned with the key research theories, and addressed the respective research questions and hypotheses to very large extents.

CHAPTER FIVE

5.1. INTRODUCTION TO CHAPTER FIVE

This chapter will continue from the evaluation of findings in chapter 4 and will briefly highlight the problems and purpose of the study, the research approaches and techniques, the key constraints and limitations of the study, and the ethical dimensions of the study. The chapter will further explore relevant online and academic sources to describe and specify the implications of the study on the basis of the evaluation of research findings, the research questions, the research theories, the research problems and purpose, and the literature review. It will make appropriate recommendations for application as well as for future research.

It is of interest to begin by reiterating that the research problems that necessitated carrying out this study include the failure of various studies to fully address the concepts of KM and OL as veritable tools for competitiveness together with existing research gaps on the subject given that existing researches have not succeeded in clarifying the imports of the sustainable and innovative concepts in respect of competitive advantages. Moreover, very little studies have been conducted on the ways or means of connecting KM within the financial institutions to other related aspects as innovation, management of risk, and customer loyalty or retention.

Secondly, the need to guaranty an established culture of retaining corporate knowledge thru the sharing and transfer of employees' tacit knowledge and technical knowhow that can neither be obtained from textbooks nor in databases by promoting a culture of friendship and mutual relatedness among teammates have become compelling for this study. Thirdly, attaining innovative and sustainable competitiveness in the twenty first century can only be realized on the premise of a robust and state-of-the-art IT infrastructure – hence the need for financial institutions to integrate modern technologies targeted toward the effective managing of such knowledges required for their long term competitive advantages have also become evidently compelling.

Fourthly, the need for banks in Gambia to truly exhibit the attributes of learning organisations through the development of skills and stratagems for knowledge invention, acquisition and transfer, along with the demonstration of skills for aligning their behaviours

toward reflecting the new knowledge acquired have as well propelled this study. Finally, this study has been propelled by a key problem of fully comprehending the strategic knowledge management theory as it affects the bank in Gambia given that the concept still appears to be ambiguous. Consequently, the need for authenticating the instruments of KM which will enable the Gambia banking sector to initiate and appropriate a KM and OL portfolio that will not see KM as a new phenomenon, but will see it as both a holistic stratagem and a complete discipline which offers means of relevant information creation and deployment, as well as offers information processing approaches which will support workers in completing their tasks.

Besides, this study has the purpose of evaluating the extent to which strategic KM and OL practices can help Gambian banks in attaining innovative competitive advantages. This study is further poised to highpoint the nature of OL and the strategic management of knowledge within the Gambian financial sector which is seen as one of the most crucial sectors that will be explored to drive economic development in the country. Most importantly, this research is poised to address two broad questions which are - if innovative and sustainable competitive advantage are attainable thru the application of modern-day IT infrastructure together with a culture of institutionalized knowledge management; and to discover the degrees of learning orientations, shared vision, trust and relational ties existing within the banking institutions in the Gambia.

This study adopted the mixed methods research approach which incorporates the characteristics of both quantitative and qualitative research techniques. The triangulation research design was adopted mainly for the purpose of ensuring reliability and validity of the research data. The data collection instruments deployed for the study include structured questionnaire for quantitative data collection, and interviews along with focus group session for qualitative data collection. The random sampling technique together with the stratified random sampling technique were used for the selection of banks and participants for questionnaire while the purposive sampling technique which aims at saturation was used to select participants for face-to-face interviews along with the focus group discussion. The total sample size is 135 participants consisting of 105 banks' employees and 30 customers of Gambian banks. The data analysis techniques included the statistical data analysis techniques with the IBM SPSS and XLSTAT tools for the quantitative data, and the content and discourse analysis techniques for the qualitative data.

Ethically, the study has ensured the protection of the identities of participants through the application of anonymization technique, as well as ensured the protection of the data and sensitive information provided by participants. The study specified how long participants' information will be held, and guaranteed that the personal data of participants will not be disclosed to third parties without the permission or consent of the participants. The study further ensured that the consents of participants were obtained through the circulation of informed consent forms to research participants – which they read, filled, signed and returned. The theory of data proportionality which ensures that only the relevant and required level of data for a research is obtained from participants was adhered to in this study.

Generally, the findings of the research indicate the existence of gender equity in the Gambia banking sector based on the demographic data results. OL culture and KM practices exist and are valuable in the respective banks. Learning from colleagues, intranets and seminars are the most preferred channels for receiving knowledge information by employees. Also, knowledge sharing mediums such as meetings and tours build strong relational ties and mutual trusts among employees. The study's results show that innovative and SCA can be realized on the premise of modern IT infrastructure which also enhances employees' information processing and accessing. Furthermore, operating procedures exists to aid employees' learning and improvement; and employees are continuously equipped with new skills to boost creativity and innovation. KM & OL are seen as a strategic and beneficial business elements which must be nurtured. Top management places high premium on the value of knowledge and supports it.

Based on the results of the interview of 30 respective customers of the sampled banks, the study found that most Gambia banks enjoy customer loyalty and that customers enjoy the internet and mobile banking facilities afforded by the banks. It further found that many customers see their Gambia banker institutions as knowledge-based, and are satisfied with their banker institutions' product and service offerings. Also, the results show that majority of the Gambian banks are customer-centric. Moreover, the study's results show that innovative banking is a strong determinant of customers' choice of banker institutions.

5.2. IMPLICATIONS OF THE STUDY

The findings of this study hold strong implications for their contribution to research theory, to research methodology, and to corporate management and business society.

5.2.1. IMPLICATIONS FOR THEORY AND METHODOLOGY:

The results of the research have added to the body of knowledge with specific regards to the significance of KM and OL on technological innovation and sustainable competitive advantages. The outcome of the study has also become a ground for identifying research gaps thereby creating rooms for further research. Furthermore, the results have implications for research theories as they are consistent with the concepts of tacit and explicit knowledge theory, as well as the community of practices theory of the study. They strongly address a core research problem which is the need to ensure an institutionalized culture of retaining corporate memory through the sharing and transferring of employees' tacit knowledge and skills which can't be gotten from textbooks or databases by promoting a culture of friendship among teammates. In respect of the research purpose, the results agree with the purpose of the study. The results obtained were expected as they were fully described in the vast review of related literature on the concepts of KM and OL, KM and innovation, as well as OL and innovation.

The results also partially address the second part of the problems of the research which border on the need to guaranty an established culture of retaining corporate knowledge thru the sharing and transferring of employees' tacit skills and knowledge. It fulfils one of the purposes of the study which is to showcase the nature of OL and strategic knowledge management within the Gambia financial institutions that is considered as one of the important sectors to be explored towards driving economic development in the country. The results were expected and agree with the review of related literature on the strategic aspects of knowledge management following the value placed on knowledge by senior management. They also agree in theory with literature review on the concepts of knowledge management and organisational learning.

Research findings from the quantitative data results in tables 16 and 17 together with qualitative data results in tables 60 and 61 hold implications for theory and the body of knowledge on KM and OL. The implications are that the channels of IT-based expert networks or intranets, and groupware as well as colleagues or workshops and seminars are the most preferred channels by employees of the respective banking institutions for the

receipt of knowledge information. These results answer both RQ2 and RQ3 which seek to establish whether an increased level of strong relational ties and mutual trusts among teammates will produce a greater level of knowledge transfer; and whether a state-of-the-art IT infrastructure availability will crystallize into a higher level of knowledge assets management and practice of organisational learning.

Furthermore, the findings of tables 16 and 17 as well as tables 60 and 61 have implications for research theory and the body of knowledge on KM and OL. The implications of the results for the research problem include the need for sharing and transferring of workers' tacit knowledge and skills which can't be obtained from textbooks or databases thru promoting a culture of friendship and mutual relatedness among colleagues and teammates. On the aspect of IT, the results address the problem of affirming that the attainment of an innovative and sustainable competitiveness in the 21st century can only be realized on the premise of a robust and ultra-modern IT infrastructure.

The results align with the purpose of determining that innovative and sustainable competitive advantages are attainable thru the application of modern day IT infrastructure along with an institutionalized culture of managing knowledge as well as discovering the degrees of learning orientations, shared visions, trusts and relational ties existing in the Gambian financial services sector. The results are consistent with the community of practices and the tacit and explicit knowledge theories of the study. Also, the obtained results were expected as they are consistent with the impacts of innovation in the banking sector as provided in the literature review.

Thus the results were expected in view of the review of related literature already provided on the benefits of knowledge management and the importance of organisational learning. The results were further expected because one of the problems that necessitated this study is the failure of various studies to fully address the subjects of KM and OL as veritable tools for business competitiveness together with existing research gaps on the subject. This problem has been satisfactorily addressed by the literature review of this study and is affirmed by the empirical results obtained from the data results. The philosophy of the knowledge worker theory of the study also permeates through the findings of the research as knowledge management is embraced both individually and corporately. The basic feature of a knowledge worker is that he/she works with and relies on his brain and skills rather than on his/her muscles and physical ability.

The implications of the findings in tables 19 to 21 covering the survey data results and the results of tables 62 to 65 which provide the qualitative research finding along with the focus group session results on theory and the body of literature on KM and OL are that policy manuals are necessary for the retention or improvement of staff in Gambian banks; that a culture of community of practices should continue to exist in the respective banking institutions; and that knowledge management and organizational learning strategies should be implemented at all levels in the respective banks. These results have specific implications for RQ5 that the existence of documented operating guidelines and policy manuals will give rise to increased organisational learning orientation and crystallize into sustainable competitive advantages because the existence of these policy manuals are intended for employees' improvement or retention.

The above results have further implications as they align with the community of practices theory of the study and address the concerns of the last research problem which borders on the need to substantiate the knowledge management instruments which will help Gambian banks towards instituting and adopting a KM and OL portfolio that will not see KM as a new concept or a single approach, but will see it as both an all-inclusive strategy and a universal discipline which offers means of relevant information creation and deployment, as well as offer information processing approaches which will support employees in completing their tasks.

Implementing knowledge management and organizational learning strategies at all levels addresses the problem or challenge of not seeing knowledge management and organizational learning as a new theory, but as both a holistic and systemic strategy that offers means of relevant information creation and deployment. Furthermore, the results align with the last subject on the purpose of the study which is concerned with discovering the degrees of learning orientations, shared vision, trust and relational ties existing within the Gambia banking sector. The obtained results were expected on the basis of the views expressed in the review of related literature especially with respect to the community of practices concepts as well as the strategic aspects of knowledge management.

The findings from the results of the Likert scales tables 23 and 24 which border on the practice of knowledge sharing and the mediums of sharing knowledge in the banks have direct implications on theory and the body of literature on KM and OL as the results address and answer RQ1 and RQ2 given that knowledge sharing mediums such as meetings, tours, courses, etc. will build strong relational ties and mutual trusts among employees and

consequently promote knowledge transfer. The results also have further implications for research theory and the body of literature on KM and OL as it addresses a major problem of the study and affirms that an established culture of corporate memory retention thru the sharing and transfer of employees' tacit knowledge and skills that cannot be found in textbooks or databases can only be achieved through the promotion of a culture of friendship among teammates.

The above results align with the research purpose as they highpoint the degrees of learning orientations, shared vision, trust and relational ties existing within the Gambia banking sector. They have further implications for both the community of practices and the tacit and explicit knowledge theories through proving the existence of strong relational ties and mutual trusts among employees as well as the corporate knowledge sharing culture within the respective banks. The research findings agree with related literature review on the concepts of knowledge and knowledge management. Consequently, the results obtained were expected as they are consistent with reviewed literature.

Furthermore, these research findings address the key problems of the research as they relate to developing suitable KM and OL portfolios which will not see KM as a new concept or an independent technique, but will see it as both a holistic approach and a complete discipline that offers means of relevant information creation and deployment as well as offers information processing approaches which will support employees in completing their tasks. The results further demonstrate the concepts of the tacit and explicit knowledge theory; and align with the purpose of the research. The results were highly expected on the basis of vast review of related literature.

The results strongly align with the concepts of the knowledge worker and the communities of practice theories of the study as well as hold strong fit with the purpose of the research. Furthermore, they address a key problem of the research by providing a solid bridge which fills the research gaps on the failure of various studies to fully address the KM and OL concepts as veritable tools for trade competitiveness. These research findings are fully in the line with the review of related literature on knowledge management and organisational learning as discussed in this research. In view of the above stated, the results obtained were highly expected.

In respect of research theory and the body of literature on KM and OL, tables 26 to 27 results address part of the problems of the research on the need for banks in Gambia to

manifest the behaviour of learning organisations through the development of skills and tactics for knowledge creation, as well as the acquisition and transfer of knowledge along with the demonstration of skills for aligning the behaviour of workers toward reflecting the new knowledge.

Tables 30 to 32 results which border on knowledge storage have implications for research theory and the body of literature as they address RQ3 and RQ5 which postulate that the existence of a modern IT infrastructure will generate an increased degree of KM assets and OL practices and that the existence of documented operating guidelines and policy manuals will give rise to an increased organisational learning orientation and sustainable competitive advantage. Also, there are far-reaching research implications for the results of tables 33 to 36 regarding knowledge creation which establish that knowledge creation is not the duty of R&D departments alone, that knowledge creation is to be seen as everyone's duty, that top management shows active interests in the creation of knowledge in the respective banking institutions as well as supports it always, and that knowledge creation is an element of their banks' philosophy and culture.

The above results hold implications for research theory and the body of knowledge. The results address some fundamental problems of the study given that it clarifies the major problem of fully understanding the strategic knowledge management concept as it affects the Gambia banking sector given that the concept still appears to be ambiguous. The results have implications for the tacit and explicit knowledge theory of the study which is strongly reflected in the findings. The results were expected as they are further supported by the relevant literature reviews of the study on the concepts of knowledge management and organisational learning in the banking sector.

Finally, the implications of tables 43 to 45 which are concerned with organizational culture are that employees' retention in the respective banks is affected by the institutions' corporate culture; that organizational learning and knowledge sharing are valuable in the respective banking institutions' culture; and that the availability of a virtual environment for employees to network or connect with each other remains an appropriate option have implications for research theory. With regards to research theory and the body of knowledge, these results address RQ1 and RQ3. The results answer the two research questions above which border on shared vision as a panacea for knowledge transfer, as well as modern IT infrastructure as a basis for increased KM asset and OL.

Generally, the results strongly align with the tacit and explicit knowledge, the knowledge worker, and the communities of practice theories of the study as well as hold strong fit with the purpose of the research. Furthermore, they address a key problem of the research by providing a solid bridge which fills the research gaps on the failure of various studies to fully address the KM and OL concepts as veritable tools for trade competitiveness. These research findings fully align with the review of related literature on knowledge management and organisational learning as discussed in this research. In view of the above stated, the results obtained were highly expected.

5.2.2. IMPLICATIONS FOR MANAGERIAL AND BUSINESS SOCIETY:

The results have implications for corporate management because it will make strategic KM to become more effective as a result of the application of best strategies and best practices. The findings will also help in enhancing workplace productivity and efficiency due to greater workplace collaborations and the application of the most appropriate business processes. To the business society, it holds the implication of helping to increase the competitiveness of the banking sector thru the strategic deployment of knowledge in manners that will give rise to medium term strategies and the unfolding of operative actions.

The quantitative data results of tables 5 to 7 as well as the qualitative research findings in tables 50 to 52 hold compelling implications for banking sector management and business society at large. The implications are that knowledge management exists in the respective banks and that the management of the banks understand that to achieve competitive edge in their respective banks, their employees must be continuously equipped with the required skills and information. Knowledge management is seen as a strategic and beneficial element of the business which must thus be nurtured. The findings of tables 5 to 7 thus satisfy RQ7 which postulates that an increased degree of OL orientation will produce an increased level of sustainable competitiveness. The literature review of the study strongly describes the strategic aspect of KM and emphasised the need for the banking sector to develop and enhance their KM strategy in order to remain competitive.

The research findings of the quantitative data results of tables 8 to 11 as well as the qualitative data results of tables 53 to 56 hold further implications for banking sector management and business society at large. The implications imply that Gambian banks are knowledge-based institutions with above average levels of knowledge management and organizational learning practices and orientations. The results further imply that senior management in the Gambia banking institution place high premium on the value of

knowledge and supports the concept. These results not only reaffirm the knowledge worker theory but also answers RQ6 by proving that banks in Gambia align their employees' behaviour towards exhibiting the new insights and knowledge they gain in their daily works.

The implications of tables 12 to 15 as well as tables 58 and 59 including the focus group discussion results for banking sector management and business society are that management is committed to knowledge management, and that employees receive helpful periodic trainings and coaching. The results satisfy RQ1 that a higher level of shared vision at the strategic level will generate a greater degree of knowledge sharing. Once again, the results imply that one of the research problems which centres on ensuring an established culture of retaining corporate memory thru the sharing and transferring of employees' tacit knowhow and knowledge is addressed. The results were expected as they align with reviewed literature on the concepts of knowledge management and organisational learning.

Tables 26 to 27 data results have implications for the Gambia banking sector management in that it indicates that a properly defined procedure for the invention, capturing, and acquisition of knowledge partially exists, but also failed to establish that employees don't spend plenty time in accessing the knowledge they require. Again for the management, this result presents a begging need for improved IT infrastructure in the Gambia banking sector to enhance employees' knowledge information processing and accessing. However, it could not establish the viability of the roles of middle manager toward corporate knowledge and innovative banking practices creation and management.

The results hold further implications for the Gambia banking sector management as the results of tables 28 and 29 imply that employees' trusts, openness, and give-and-take are principal components for the transfer of knowledge in the banking institutions; and that employees are guaranteed of the likelihood of benefiting from one another's knowledge. Banking sector management must promote friendliness and good relationships among workers in their respective banks. These results strongly align with research purpose by high-pointing the extents of learning orientations, shared vision, trusts and relational ties existing among the Gambia banking sector employees. The results also specifically answer RQ1 and RQ2 of the study and are consistent with expected findings on the basis of the reviewed literature of the study.

Tables 30 to 32 results which border on knowledge storage have implications for the Gambia banking sector management. The respective research findings establish the existence of centrally stored written procedures for easy accessing within the Gambia banking institutions; that knowledge and information stored in the respective banking institutions are very vital, relevant and up-to-date; and that all formal or informal meetings in the respective banks are recorded or minuted. The findings highpoint the need for the existence of corporate operating guidelines and the establishment of centrally stored documented procedures.

There are far-reaching research implications for the results of tables 33 to 36 regarding knowledge creation which establish that knowledge creation is not the duty of R&D departments alone; that knowledge creation is to be seen as everyone's duty; that top management shows active interests in the creation of knowledge in the respective banking institutions as well as supports it always; and that knowledge creation is an element of their banks' philosophy and culture.

The above results hold implications for the Gambia banking sector management and corporate management as the results imply that senior management should continue to show active commitment and support for the creation of knowledge, and to enshrine knowledge creation into its philosophy and culture. The results are consistent with the research purpose of ensuring an established culture of institutionalized knowledge management within the Gambia banking sector. The results have further attempted to answer RQ4 to some extents regarding ways in which the roles of middle level managers toward corporate knowledge and innovative banking practices creation and management can be established.

The results of table 37 to 39 bothering on organisational learning hold direct implications for business society and the Gambia banking sector management as they address RQ5 and RQ7. RQ5 seeks to establish whether the existence of documented operating guidelines and policy manuals within the Gambia banking sector will give rise to an increased OL orientation and SCA while RQ7 is concerned with ways in which banks in Gambia are aligning their employees' behaviours toward reflecting the new knowledge and understanding they gain from time to time in their daily roles. The above results enjoin the Gambia banks' management to continually provide official policy statement which supports the values of learning organization in their respective banks, encourage individuals in the respective banks to comprehend and coordinate their ideological tasks, and highlight the

need for employees to be given encouragements to participate in various informal learning opportunities.

Finally, the implications of tables 43 to 45 which are concerned with organizational culture are that employees' retention in the respective banks is affected by the institutions' corporate culture; that organizational learning and knowledge sharing are valuable in the respective banking institutions' culture; and that the availability of a virtual environment which enables employees to network or connect with each other remains an appropriate option. The results have implications for Gambia banking sector management. Also, the implications of the findings for business society and Gambia banking sector management are that the retention of employees is affected by the institutions' corporate culture and that organizational learning and knowledge sharing are valuable in the respective banking institutions' culture.

Thus the findings highlight the importance of corporate culture in banking sector management, effective management of human resource, and the creation of conducive working environment that promotes innovation, creativity, and employee loyalty. Finally, the findings of the study have implications on the research objectives as most of the objectives of the study have been explained. Also, the impacts of the correlation between KM and OL practices on one part, and competitiveness that is innovative and sustainable on another part have been strongly highlighted in the literature reviews.

5.3. RECOMMENDATIONS FOR APPLICATION

On the basis of the vast review of related literature for this study, it is recommended that in order to promote a culture of community of practices, the seven principles prescribed by Wenger et al. (2002) for promoting community of practices should be applied. These include evolutionary design; creation of avenues for ideas to be exchanged between internal and external points of view; inclusion of various participation levels; building of both public and private community rooms; putting of emphasis on values; combining relationship with eagerness; and the development of a tempo for that Community.

Considering that capturing tacit knowledge is normally hard, techniques such as wikis, knowledge blogs, other information capturing and knowledge archives that are internet-based as well as best practices can be adopted towards capturing tacit knowledge. To guarantee a further system of tacit knowledge extraction, in-depth and probing interviewing of retiring employees as well as uploading of such interview videos on the bank's intranets should be adopted. According to Rahimli (2012), after integrating organizational knowledge management, firms should disseminate the combined knowledge with the firm and match its processes with the integrated knowledge in order to make organizational competitive advantage viable.

Again, notwithstanding the immense benefits of modern technological infrastructure, it is further recommended that having an ultra-modern technological infrastructure and a highly proficient knowledge management team should be matched with appropriate strategy in order to maximize the IT resources and obtain the required competitive advantage in the banking sector. According to APQC (2019), each knowledge management programme requires a strategy that is properly defined, documented, and economically viable.

Again, it is recommended that considering that individual workers are the custodians of a bank's knowledge, banking institutions ought to craft the right environments that promote the invention, utilization and dissemination of such knowledge gotten from these workers. This is because as employees share their individual knowledge with each other, they will generate combined group knowledge which by far outweighs the summation of respective individual knowledges (Czarniewski, 2014).

Also, as noted by Ferreira and Pilatti (2013), it is recommended that in order to guaranty effectiveness and efficiency in the management of knowledge, the need for trust in the

sharing of knowledge should be emphasized; new behaviours that are associated with knowledge should be technology-enabled; knowledge sharing efforts should be encouraged and rewarded; senior management should support and deploy resources for knowledge management; knowledge related initiatives should be key-started by a pilot program; and knowledge should be allowed to evolve in unexpected manners thereby making room for creativity in knowledge.

In line with the views of Rasoulinezhad (2011), it is further recommended that in order to maintain a competitive edge, banking institutions should effectively and efficiently deploy and apply both knowledge information and knowledge systems into all areas of their operations, administration, marketing, and records keeping. This is because the monetary value of investments in the banking sector justifies the application of the right knowledge information and KM systems.

Again, in view of the customer-centric nature of banking institutions, it is recommended that banks should gain and apply customer knowledge toward the development of their products and services in order to satisfy the expectations of customers. Also, learning of new things, resolution of problems, and the use of computers and internet rather than routine tasks should be leveraged in the entire banking operations considering that banking work is mainly analytical and is based on complex operations (Easa, 2019).

Moreover, mechanisms at the corporate and administrative levels and systems of the banking institutions should be integrated to enhance information sharing between workers at various hierarchies. Complementary to this, modern day administrative and corporate strategies which facilitate collaborative practices among workers should be adopted in the banking sector in order to improve information sharing between employees and ensure the overall performance and productivity of banking institutions (Khoualdi & Binibrahim, 2019).

Moreover, the implementation of various requirements for KM in the banking sector which include the cultivation of an organizational culture that promotes flexibility and transparency in information exchange between workers at every level; the application of several competencies necessary for effective implementation of KM in the banking sector - considering the heavy dependence of knowledge management systems on technological infrastructure including the possession of adequate skills by banks' employees in the application of technology, and the holding of regular training workshops on KM implementation are highly recommended for application (Khoualdi & Binibrahim, 2019).

It is recommended that commercial banks ought to invest in a sizable number of experts in order to facilitate KM as relying on only a single expert for carrying out ongoing exercises in performance outcomes improvement may hinder the responsiveness and flexibility of the banks (Petrides & Nodine, 2009). Managers of banks should demonstrate efficiency in managing banking operations' knowledge due to the important roles which banking institutions play in the face of dynamic changes in the global economy. Bank managers should be aware of modern banking product and service offerings in order to support the ever-evolving customer needs as well as the rapid developments in the market place which require the constant trading and analysis of information from various sources, divisions, and countries (Easa, 2019).

Managers of banking institutions should consolidate on their roles of promoting learning experimentations, developing an atmosphere for open-door communication among workers, encouraging constructive discourse, and enabling experience processing in order to provoke learning commitment among workers (McGill & Slocum, 1993). Moreover, it is recommended that banking institutions should possess the capability of engaging in the processes of organizational learning in order to attain competitiveness through the encouragement of innovation.

It is also recommended that banking institutions should continue to build up and apply valued, distinctive, hard to replicate, and inimitable strategic competences and resources in order to achieve sustainable competitive advantages. It is further recommended that banks should manage their intellectual resources and competences in order to remain competitive. They should significantly invest into KM systems development. Also, their knowledge resources and capabilities must be strategically assessable along with an assurance of the establishment of their knowledge strategy towards sustaining their competitive advantages.

Banking institutions must endeavour to surpass four fundamental challenges comprising - the challenge of executive management, the challenge of corporate structure, the process challenge, and the latest technology challenge in order to continuously succeed. They must understand that attaining SCA is underpinned on the implementation of strategies (Alalie et al., 2019). It is further recommended that banking institutions should endeavour to standardize processes as this will give rise to more responsive ways of information accessing that will crystalize into faster and better enhanced decision making processes.

On the basis of the statement of problems of this research, the banking sector must continue to ensure the existence of an established culture of corporate knowledge retention through the application of strategies for the sharing and transfer of employees' tacit knowledge and skills. It is further recommended that banks should promote the three theories of this research namely – the tacit and explicit knowledge, the community of practices, and the knowledge worker theories as well as create the enabling environment for these theories to pervade and permeate their operating philosophies and culture as these theories underpin a knowledge-based organisation.

Additionally, on the basis of the findings of this study, it is recommended that the managers of banking institutions should endeavour to improve IT infrastructure in their respective banks in order to enhance employees' knowledge information processing and accessing. Moreover, the viability of the roles of middle managers in the banking sector towards the creation and management of corporate knowledge and innovative banking practices should be strengthened and established.

Finally, given that organisational learning which is a core corporate resource is considered a competitive advantage enhancing factor by scholars, and considering that OL fundamentally relies on the behavioural and rational perspectives of firms as posited by Kanya et al. (2011), it is recommended that the banking sector should choose to adjust such beliefs and behaviours that offer the highest competitive advantages in the banking institutions.

5.4. CONSTRAINTS AND LIMITATIONS OF THE STUDY

There were certain constraints and limitations to this project. The major constraints include the challenges faced in obtaining research data or eliciting information from some selected research participants. Many of the banking sector employees were unwilling to either complete the structured questionnaire or participate in interviews. They feared that providing research data will implicate them or put them into trouble with their employers. So much effort was put into persuading them and assuring them that their identities would be anonymous and that their personal data will be protected. The gatekeeper letters sent to the various banks also helped in assuring the selected employees of confidentiality.

Another major constraint was the problem of time. It was very difficult and challenging to combine doctoral research project with work and family life. Completing this project meant several sleepless nights and late closure from office work. Also, rests and comforts during weekends and public holidays were sacrificed for the project. Even family relationship was affected as the times meant for family leisure were sacrificed on the altar of this study. In addition, many social engagements were suspended or cancelled in order to meet up with time schedules or research deadlines.

The dearth of materials also posed a serious constraint to this project. Gathering quality materials that address the fundamental concepts of this study posed a major challenge. Buying some of the materials either in hard or soft copies meant spending so much money. A further constraint to this study was the issue of internet connection and network failures. This is in consideration of the fact that the course is an online programme along with the issue of poor technological infrastructure in West Africa where the researcher resides. Several instances of network failures, slow and poor internet connection seriously affected the completion of this research project.

With respect to research gaps, Kamya and Ahiauzu (2010) submit that a major research gap is that most of the KM and OL theories cited in this study are based on the experiences of developed economies which are completely different environments. According to Karasneh (2019), this research was conducted in the context of an undeveloped economy. The results are of comparatively accurate implication in underdeveloped economies but may pay no attention to developed countries.

Although the applied sample size for this study may be described as acceptable, using a larger sample might necessitate more advanced analysis of results thus making the research finding more accurate and relevant. Moreover, this research deploys only few KM and OL variables (i.e. knowledge creation, knowledge transfer, knowledge sharing, knowledge storage, organizational learning, and learning culture). Also, research gaps exist on the various techniques required for effectively connecting KM processes in the banking sector with other associated concepts and areas such as innovation, risk management, customer loyalty and retention, etc.

Moreover, there is a limitation of the question of the daunting challenge of understanding the required resources for knowledge invention, acquisition, and integration in knowledge-intensive processes including ways in which the banking institutions can design, redesign and adapt knowledge-intensive procedures towards developing technological and economic outlook as well as the resources and skills needed for structuring such processes. Also, there are several barriers which make the actual implementation of KM in the banking sector very difficult.

Again, there exist research gaps on the institutional and political issues that influence competitiveness in economies which are noted for different imperfections as a result of weak institutions, bad governance, lack of development, economic corruption, and entry barriers. Finally, despite attempts made in this study to highpoint the roles of middle management in the creation and management of knowledge, documented studies evaluating the roles of middle management with respect to the management of knowledge and innovation in the banking sector are still insufficient.

5.5. FUTURE RESEARCH

Several factors make compelling cases for future research. It is important to note that this study reviewed more than 300 articles which implies that there could be more available articles than the number reviewed. Consequently, many more issues can be highlighted with greater reviews. Reviewing more databases, other information sources, and further literature may lead to more findings and throw up more methodological gaps which can be addressed in future researches. With regards to knowledge sharing among groups and team members, future research should evaluate the variations in the occurrences and type of knowledge in the various levels of the development of teams. The effect of various reward systems on knowledge sharing as well as the effectiveness of either face-to-face, or technological, or electronic system mode on knowledge sharing is recommended for future research (Abdul-Rauf, 2016).

Also, this study is antecedent to the things that should be understood prior to diving into the implementation of KM and OL. Future research should investigate how best to preserve corporate intellectual capital in order to boost and sustain competitiveness (Chikati & Mpofu, 2013). Also, as noted by Djalilov and Hartwell (2022), the relationship between CSR and competitive advantages or superior performances in the financial institutions is recommended for future research as there are still insufficient studies linking CSR and competitiveness in the banking sector with regards to the different kinds of CSR that a bank can employ.

Kamya and Ahiauzu (2010) submit that a major research gap is that most of the KM and OL theories cited in this study are based on the experiences of developed economies which are completely different environments. Future research should consider the need for the development of competences in knowledge management and market orientation given that competences and resources must positively interact with the firm's market requirements as noted in the experience of Walker et al. (2002).

According to Karasneh (2019), this research was conducted in the context of an undeveloped economy. The results are of comparatively accurate implication in underdeveloped economies but may pay no attention to developed countries. Future research should broaden the perspective by conducting the research in the context of industries in both advanced and underdeveloped economies in order to make the findings

of the current study to be of more benefit as well as bring to focus the limitations of firms in underdeveloped economies.

Moreover, it is further recommended that carrying out a holistic assessment model of the existing capabilities of knowledge management in various industries in West Africa together with a determination of the specific successful model in advanced countries that will be applicable in the context of West African industries should be made for future research. This will be aimed at closing the gaps between the KM capabilities within the West African industries and the KM capabilities of industries in developed countries.

Although the applied sample size for this study may be described as acceptable, using a larger sample might necessitate more advanced analysis of results thereby making the research finding more accurate and relevant. Moreover, this research deploys only few KM and OL variables (i.e. knowledge creation, knowledge transfer, knowledge sharing, knowledge storage, organizational learning, and learning culture). KM and OL disciplines comprise of an abundance of dimensions such as knowledge acquisition, knowledge adoption, knowledge adaptation, knowledge conversion, knowledge utilization, knowledge donation, knowledge embodiment, etc. Future research should examine all the KM and OL variables which may vigorously identify the circumstances of underdeveloped economies (Karasneh, 2019).

Furthermore, with regards to the findings of this research and with specific reference to the statement of problems for this study, research gaps exist on the various techniques required for effectively connecting KM processes in business organisations with other associated concepts and areas such as innovation, risk management, marketing, customer retention, etc. The exploration of the nature of the connection between knowledge management and other associated concepts and areas above is recommended for future research. This will help in optimizing operational processes in business organisations.

Moreover, as opined by Heisig et al. (2016), another recommended area for future research is the question of the daunting challenge of understanding the required resources for knowledge invention, acquisition, and integration in knowledge-intensive processes, including ways in which corporate organisations can design, redesign and adapt knowledge-intensive procedures towards developing technological and economic outlook, as well as the resources and skills needed for structuring such processes. This will help in

enhancing the methodology for researches on knowledge management and organisational learning.

Also, identifying the various barriers which make the actual implementation of KM in business organisations very difficult is recommended for future research. These include the challenge of successfully determining the appropriate means of translating employees' knowledge into shared and transferred knowledge across the entire organisation; dealing with the various challenges faced by managers considering that managers of business organisations are often beset with so much time and resource restrictions that impede the integration of KM into the organizational structures (Easa, 2019; Khoualdi & Binibrahim, 2019).

In addition, the institutional and political issues that influence competitiveness in economies which are noted for different imperfections as a result of weak institutions, bad governance, economic corruption, lack of development, and entry barriers are recommended for future research. As indicated by Beck and Cull (2014), the economic development of African nations lag behind other parts of the world economies. Consequently, the various factors affecting competitiveness of industries in Africa are recommended for future research.

As postulated by Nawab et al. (2015), middle managers in business organisations who are seen as knowledge architects are expected to brace up to the challenge of knowledge invention and application for innovative roles rather than merely existing as bridges between top and front-line managers. Despite attempts made in this study to highpoint the roles of middle management in the creation and management of knowledge, documented studies evaluating the roles of middle management with respect to the management of knowledge and innovation in business organisations are still insufficient, and this is thus recommended as an area for further research.

It is further recommended that future research should adopt alternative regulating and intervening variables such as market orientation and industry type for the determination of whether KM and OL directly or indirectly impact on competitiveness using the alternative regulating and intervening variables such as contributions and discussions that are based on empirical data. Lastly, the high level ambiguity which surrounds the knowledge management terminologies that has given rise to a split debate on the issue is recommended for further research. Though KM is an intricate phenomenon which involves

a vast array of issues, recent discoveries indicate a manifest inconsistency around the present debate on KM projects which either gives emphasis to the hard phases at the expense of the soft phases, or vice-versa. There is need for the ways in which researches on KM and OL are carried out to be given increased scrutiny (Ibrahim, 2017).

5.6. RESEARCH CONCLUSIONS

In summary, knowledge management and organisational learning are critical for innovation and the attainment of competitive advantages. Knowledge is a key resource for the determination of organizational success in the anticipation of competitiveness in the present knowledge economy era. Following the submission of Usmana and Fadhilahb (2020) in the experience of Darooch (2005), creating innovation requires that a manager must first understand the organizational internal and external forces. Secondly, knowledge should freely flow within the organization. The better the knowledge dissemination, the more the likelihood for innovation because a greater number of individuals at the corporate and department levels get developed with new insights which relates with their own knowledge. There are several practices which can be implemented for knowledge management sustainability and this begins with the acquisition, conversion, and application of knowledge. It is however imperative to note that firms are responsible for knowledge management practices. Also, it is imperative for employees to be empowered to be proactive towards the knowledge management process since the process will not function smoothly where employees fail to apply or appropriately share their knowledge.

In conclusion, it is important to know that the globalized dynamic knowledge era has given rise to several challenges for organizations towards finding and sustaining sources of competitive advantage. Matthews (2003) opine that organizational challenges towards innovation includes the challenge of improving and extending their knowledge management practices. Both small and large firms have advanced successful strategies for practices concerned with the management of knowledge and for innovation. In view of the research findings that KM and OL are very beneficial given that what improves the existence of firms and raises their potential market values is the acquisition of new knowledge and skills, it is imperative to note on the grounds of collaborative perspective that while the past experiences of older employees are used for helping new trainees to overcome various challenges, collaborative learning helps workers in bringing specialized skills towards solving the problems of the organization among others as noted by Orga et al. (2018). It therefore becomes important for firms to de-emphasis single learning and focus on collaborative and organizational learning which will help in the elicitation of knowledge from the staff towards problems solving - thus improving sales growth which gives rise to superior performance and consequently to organizational competitive advantages.

Consequently, given that individual workers are the custodians of a firm's knowledge, it is strongly recommended that organisations and banking institutions ought to craft the right environments that promote the invention, utilization and dissemination of such knowledge gotten from these workers. This is because as employees share their individual knowledge with each other, they will generate combined group knowledge which by far outweighs the summation of respective individual knowledges (Czarniewski, 2014). Also, as noted by Ferreira and Pilatti (2013), it is recommended that in order to guaranty effectiveness and efficiency in the management of knowledge, the need for trust in the sharing of knowledge should be emphasized; new behaviours that are associated with knowledge should be technology-enabled; knowledge sharing efforts should be encouraged and rewarded; senior management should support and deploy resources for knowledge management; knowledge related initiatives should be key-started by a pilot program; and knowledge should be allowed to evolve in unexpected manners thereby making room for creativity in knowledge.

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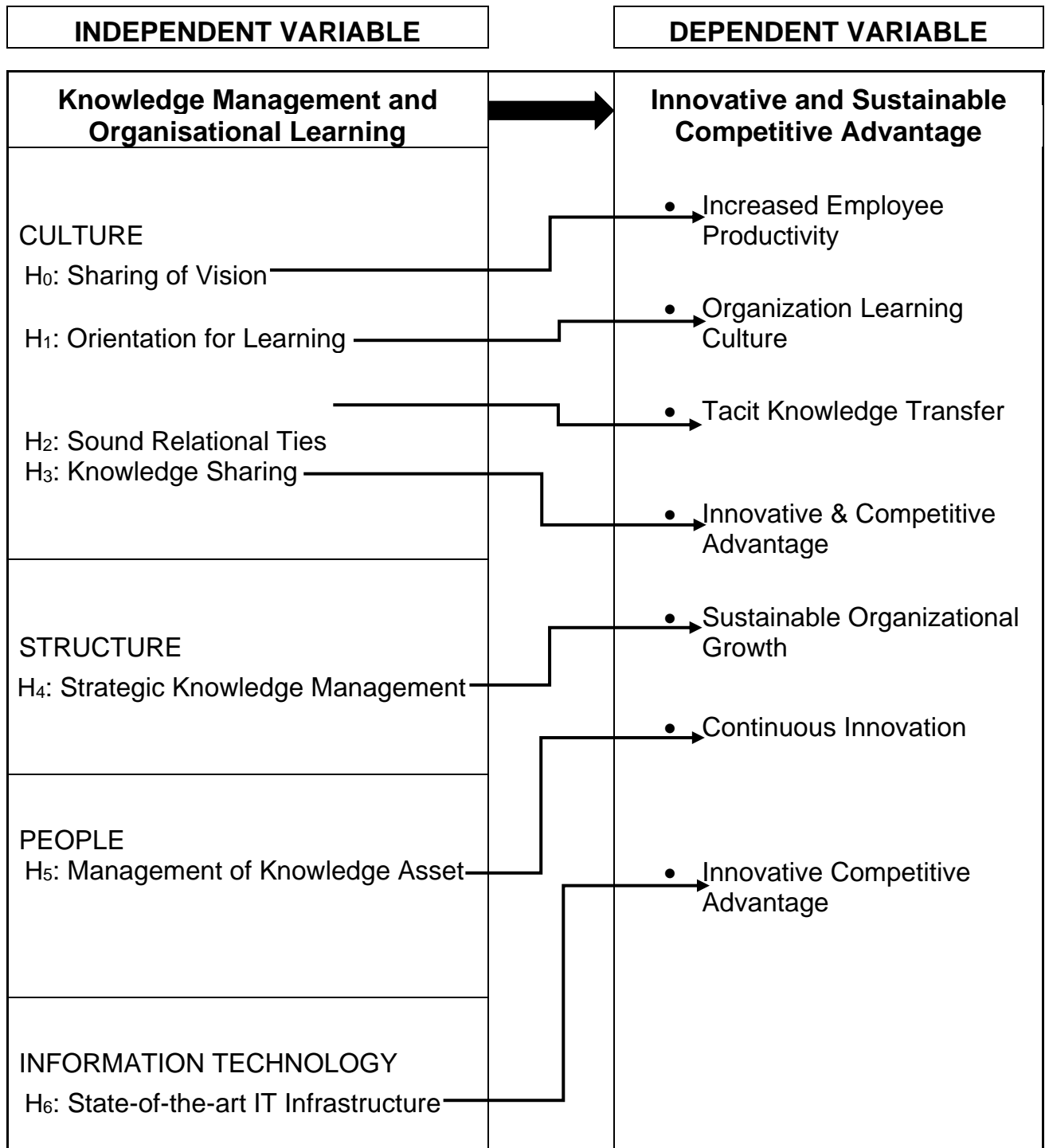
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5.2. APPENDIXES

5.2.1. APPENDIX 1: CONCEPTUAL MODEL FOR HYPOTHESES RELATIONSHIP



5.2.2. APPENDIX 2: STRUCTURED QUESTIONNAIRE TEMPLATE

PhD RESEARCH DATA COLLECTION QUESTIONNAIRE:
ACHIEVING INNOVATIVE & SUSTAINABLE COMPETITIVE ADVANTAGE THROUGH STRATEGIC KNOWLEDGE MANAGEMENT & ORGANISATIONAL LEARNING (CASE OF BANKING SECTOR IN GAMBIA)

INVESTIGATOR: MR CLEMENT O. ENWERUZO

SUPERVISOR: DR WAJDI BEN REJEB

INSTITUTION: UNICAF UNIVERSITY ZAMBIA

The completion of this questionnaire will take about 15 minutes, and consist of 46 questions. Your responses will be strictly anonymous and won't be traced back to you in any manner. By taking part in this survey, you are signifying your understanding that your answers will be anonymous and won't be traced to you in any way. You can decline to respond to any question you consider unpleasant or invasive, however it will be helpful to me if you can answer as much questions as you consider okay. You retain every right to pull out at any point (before or after completing the survey) of this study with no repercussions and with no explanations provided. Where this happens, the collected information will be erased. Please ensure you follow the instructions for every question in completing the questionnaire.

KINDLY RETURN YOUR COMPLETED QUESTIONNAIRE BY EMAIL TO:
MR CLEMENT O. ENWERUZO (EMAIL ADDRESS: CO.ENWERUZO@LIVE.COM)

SECTION A: GENERAL INFORMATION

KINDLY CHECK ☒ THE REQUIRED BOX WHEREVER REQUIRED:

1. NAME OF BANKING INSTITUTION: ☐ GTBANK ☐ FIBANK ☐ ACCESS
☐ ECOBANK ☐ MEGABANK ☐ BSIC BANK ☐ AGIB ☐ ZENITH
☐ FBNBANK ☐ TRUST BANK ^{LTD} ☐ BLOOM BANK ☐ SCBG

2. GRADE LEVEL: ☐ SENIOR MGT. ☐ MIDDLE MGT. ☐ JUNIOR STAFF.

3. Gender: ☐ Male. ☐ Female.

4. Education Level: ☐ Doctorate. ☐ Master. ☐ Bachelor. ☐ Professional.
☐ Diploma. ☐ High School.

5. HOW MANY YEARS HAS THIS BANK BEEN IN OPERATION IN GAMBIA?

6. HOW LONG (IN YEARS) HAVE YOU WORKED IN THIS BANK?

SECTION B: CURRENT STATUS OF KNOWLEDGE MANAGEMENT (KM)

1. Do you know about KM and OL?

☐ YES ☐ NO

2. Does this bank view knowledge as its most crucial asset for competitive advantage?

☐ YES ☐ NO ☐ I do not know.

3. How do you see or perceive knowledge management?

- ☐ Something already being done but under a different name.
- ☐ A strategic component of the enterprise.
- ☐ Something which could be beneficial to the bank.
- ☐ A mere managerial trend.
- ☐ I have never heard of it.

4. Do you consider your banking institution a learning or knowledge-based organization?

☐ YES ☐ NO ☐ I do not know

5. What is the current status of KM practice in your banking institution?

☐ Not existing ☐ Elementary ☐ Intermediate ☐ Advanced

6. How will you evaluate your banking institution's KM practice?

☐ Very Good ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

SECTION C: TRAINING, CULTURE, POLICIES & STRATEGIES

1. What is the viewpoint of your banking institution's senior management with regards to KM & OL?

- ☐ They see it as very crucial & give full support.
- ☐ They see it as very crucial but hardly support it.
- ☐ They see it as not useful and hardly implement it.
- ☐ They saw it as very crucial at the onset but now have lost interest.

2. Which of the following options best describes your banking institution's culture?

- ☐ Core values and effective emphasis on the sharing of knowledge.
- ☐ Open, motivating and helpful culture on knowledge sharing.
- ☐ Existence of KM in everybody's role such that everybody has the needed knowledge.
- ☐ Managing knowledge is a few designated individuals' duty so there is no need for Knowledge sharing.

3. HAVE YOU EVER BEEN TRAINED OR COACHED ON ANY NEW KM TECHNOLOGY?

☐ YES ☐ NO

IF YES, WAS THE TRAINING OR COACHING BENEFICIAL OR NOT?

☐ Very beneficial ☐ Somehow beneficial ☐ Not beneficial

4. ABOUT HOW MUCH HOURS OF KM AND/OR OL TRAININGS HAVE YOU HAD WITHIN THIS BANK (IF ANY)? **5. WHICH CHANNEL FROM THE LIST BELOW WILL YOU CONSIDER AS THE MOST APPROPRIATE CHANNEL FOR YOU TO RECEIVE INFORMATION OR KNOWLEDGE?**

- ☐ Colleagues.
☐ Expert Networks.
☐ The intranet / Groupware.
☐ Workshops / Seminars.
☐ Others (kindly specify):

6. WHY DO YOU CONSIDER THIS VERY CHANNEL AS MOST APPROPRIATE?

- ☐ The channel can be accessed very easily.
☐ Information contained in the channel are very relevant.
☐ Information contained in the channel are of high quality.
☐ Others (please specify):

7. ARE THERE OFFICIAL KM OR OL POLICY MANUALS OR STRATEGIES IN YOUR BANKING INSTITUTION?

☐ YES ☐ NO ☐ I do not know

8. DO POLICIES OR PLANS MEANT FOR THE RETENTION OR IMPROVEMENT OF STAFF EXIST IN YOUR BANKING INSTITUTION?

☐ YES ☐ NO ☐ I do not know.

9. DOES THE CULTURE OR PRACTICE OF COMMUNITY OF PRACTICES (CoP) EXIST AMONG YOUR COLLEAGUES IN YOUR BANKING INSTITUTION?

☐ YES ☐ NO ☐ I do not know.

10. AT WHICH LEVEL OF YOUR BANKING INSTITUTION DO YOU THINK THAT THE IMPLEMENTATION OF KM AND OL STRATEGIES ARE MOST APPROPRIATE?

☐ Corporate ☐ Divisional ☐ Department ☐ Every Level

SECTION D:

**FROM THE 24 ACKNOWLEDGED KM PRACTICES WHICH YOUR BANKING INSTITUTION ADOPTS,
PLEASE RATE THE PRACTICES MOST FREQUENTLY USED IN YOUR BANK ON A SCALE OF 5 TO 1**

CHECKLISTS FOR KNOWLEDGE MANAGEMENT		RATING SCALE				
KNOWLEDGE MANAGEMENT PRACTICES		5	4	3	2	1
		HIGHLY AGREE	AGREE	NEUTRAL	DISAGREE	HIGHLY DISAGREE
Knowledge Sharing:						
<i>Important knowledge can be disseminated with ease and applied.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Staff of the banks share their knowledge and experiences freely.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Formal mediums for knowledge sharing exist (as seminars, meetings, etc.)</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Incentives are provided for the sharing of skills and knowledge.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Knowledge Transfer:						
<i>Well-designed processes for inventing, acquiring, & transferring of knowledge exist.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Worker spend sufficient time accessing the needed knowledge.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Participants' trusts, openness, and relational ties are key ingredients for the transfer of knowledge.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>The prospects of gaining from each other's knowledge is guaranteed.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Knowledge Storage:						
<i>Central storage of written procedures for easy accessing exist in the bank.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Very vital, relevant & updated knowledge & information are stored.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Minutes of all informal meetings or discussions are kept and recorded</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Knowledge Creation:						
<i>Knowledge creation is Research & Development departments' duty alone.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Knowledge creation is viewed as everyone's duty & everyone contributes towards it.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Executive management are actively interested in knowledge creation & support it all the time.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>The creation of knowledge is a part of my banking institution's culture and philosophy.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organizational Learning:						
<i>Organization learning ideals of are backed by formal policy statements.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Individuals are given encouragements to understand and organize their idealistic tasks.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Employees are encouraged to partake in a variety of informal learning opportunities.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Properly organized operating procedures are set up to assist workers towards learning.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>There is a culture of boosting enhanced collaboration, effective communication, innovation, and lifetime learning.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>There exists technological infrastructure that aid learnings.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Organizational Culture:						
<i>Corporate culture influences the retention of employees.</i>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<i>Organizational learning and knowledge sharing are valuable in my banking institution's culture.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Virtual environment which enable people to get connected with one another in a suitable manner exists.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5.2.3. APPENDIX 3: INTERVIEWING QUESTIONS TEMPLATE

PhD RESEARCH FACE TO FACE INTERVIEWING QUESTIONS DATA COLLECTION ON: ACHIEVING INNOVATIVE AND SUSTAINABLE COMPETITIVE ADVANTAGE THROUGH STRATEGIC KNOWLEDGE MANAGEMENT AND ORGANISATIONAL LEARNING (CASE OF BANKING SECTOR IN GAMBIA)
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INVESTIGATOR: MR CLEMENT O. ENWERUZO

SUPERVISOR: DR WAJDI BEN REJEB

INSTITUTION: UNICAF UNIVERSITY ZAMBIA

This interview will take between 20 to 30 minutes and includes 19 questions. Your responses will be strictly anonymous and cannot be traced back to you in any manner. By taking part in this interview, you're giving indication of your understanding that the responses you give remain anonymous & will never be associated with you in any way. You can decline to respond to any question you consider unpleasant or invasive, however it will be helpful to me if you can answer as much questions as you consider okay. You retain every right to pull out at any point (before or after completing the interview) with no repercussions and with no explanations provided. Where this happens, the information obtained from you will be disregarded or excluded.

SECTION A: GENERAL INFORMATION

1. WHAT IS YOUR GRADE LEVEL IN THIS BANK?
2. WHAT IS YOUR MARITAL STATUS?
3. WHAT IS THE HIGHEST EDUCATION LEVEL YOU HAVE ATTAINED?
4. HOW LONG (IN YEARS) HAVE YOU WORKED IN THIS BANK?

SECTION B: CURRENT STATUS OF KM

1. DO YOU KNOW ANYTHING ABOUT KM AND/OR OL?

IF YES, WHAT ARE THE THINGS YOU KNOW ABOUT THESE TWO CONCEPTS?

2. DOES THIS BANK VIEW KNOWLEDGE AS ITS MOST CRUCIAL ASSET FOR COMPETITIVE ADVANTAGE?

IF YES, IN WAYS IS YOUR BANK DEMONSTRATING THAT KNOWLEDGE IS ITS MOST VITAL RESOURCE FOR COMPETITIVENESS?

3. WHAT IS YOUR VIEW CONCERNING KNOWLEDGE MANAGEMENT & ORGANIZATIONAL LEARNING?
4. DO YOU CONSIDER YOUR BANKING INSTITUTION A LEARNING OR KNOWLEDGE-BASED ORGANIZATION?

IF YES, WHAT DO YOU THINK MAKES YOUR BANKING INSTITUTION A LEARNING OR KNOWLEDGE-BASED INSTITUTION?

5. WHAT IS THE CURRENT STATUS OF KM PRACTICE IN YOUR BANKING INSTITUTION?
6. HOW WILL YOU EVALUATE YOUR BANKING INSTITUTION'S KM PRACTICE?

SECTION C: TRAINING, CULTURE, POLICIES AND STRATEGIES

1. WHAT IS THE ATTITUDE OF YOUR BANKING INSTITUTION'S SENIOR MANAGEMENT TOWARDS KM AND OL?
2. HOW WILL YOU DESCRIBE YOUR BANK'S CULTURE REGARDING KM AND OL?
3. HAVE YOU EVER BEEN TRAINED OR COACHED ON ANY NEW KM TECHNOLOGY?

IF YES, WAS THE TRAINING OR COACHING BENEFICIAL OR NOT?

4. AROUND HOW MANY HOURS OF KM TRAININGS HAVE YOU HAD WITHIN THIS BANK?
5. WHICH INFORMATION CHANNEL WILL YOU CONSIDER AS MOST APPROPRIATE FOR RECEIVING KNOWLEDGE?

WHY DO YOU PREFER THAT PARTICULAR CHANNEL?

6. ARE THERE OFFICIAL KM OR OL POLICY MANUALS OR STRATEGIES IN YOUR BANKING INSTITUTION?

IF YES, WHAT ARE SOME OF THE KM POLICY MANUALS OR STRATEGIES IN YOUR BANK?

7. DO POLICIES OR PLANS WHICH ARE INTENDED FOR STAFF RETENTION AND IMPROVEMENT EXIST IN YOUR BANK?

IF YES, PLEASE GIVE EXAMPLES OF SOME OF SUCH POLICIES OR PROGRAMMES?

8. AT WHAT LEVEL IN YOUR BANK DO YOU THINK THAT THE IMPLEMENTATION OF KNOWLEDGE MANAGEMENT STRATEGY IS MOST APPROPRIATE?

9. DOES THE PRACTICE OR CULTURE OF COMMUNITY OF PRACTICES (CoP) EXIST IN YOUR BANK?

IF YES, CAN YOU CITE EXAMPLES OF HOW THIS CoP IS BEING PRACTISED IN YOUR RESPECTIVE BANKS?

5.2.4. APPENDIX 4: FOCUS GROUP SESSION QUESTIONS TEMPLATE

PhD RESEARCH FOCUS GROUP DISCUSSION QUESTIONS DATA COLLECTION ON:
ACHIEVING INNOVATIVE AND SUSTAINABLE COMPETITIVE ADVANTAGE THROUGH STRATEGIC KNOWLEDGE MANAGEMENT AND ORGANISATIONAL LEARNING (CASE OF BANKING SECTOR IN GAMBIA)

INVESTIGATOR: MR CLEMENT O. ENWERUZO

SUPERVISOR: DR WAJDI BEN REJEB

INSTITUTION: UNICAF UNIVERSITY ZAMBIA

This focus-group session will last for around 45 minutes, and includes 19 questions. Your responses will be strictly anonymous and cannot be traced back to you in any manner. By taking part in this interview, you're giving indication of your understanding that the responses you give remain anonymous & will never be associated with you in any way. You can decline to respond to any question you consider unpleasant or invasive. However, it will be helpful to me if you can answer as much questions as you consider okay. You retain every right to pull out at any point (before or after completing the discussion) with no repercussions and with no explanations provided. Where this happens, the information obtained from you will be disregarded or excluded.

SECTION A: GENERAL INFORMATION

1. WHAT ARE YOUR GRADE LEVELS OR CADRES IN YOUR BANKS?
2. WHAT ARE YOUR MARITAL STATUSES?
3. WHAT IS THE HIGHEST EDUCATION LEVEL YOU HAVE ATTAINED RESPECTIVELY?
4. HOW LONG (IN YEARS) HAVE YOU WORKED IN YOUR RESPECTIVE BANKS?

SECTION B: CURRENT STATUS OF KM

1. DO YOU KNOW ANYTHING ABOUT KM AND OL?

IF YES, WHAT ARE THE THINGS YOU KNOW RESPECTIVELY ABOUT THESE TWO CONCEPT?

2. DO YOUR BANKS SEE KNOWLEDGE AS THE MOST CRUCIAL ASSET FOR COMPETITIVE ADVANTAGES?

IF YES, IN WAYS ARE YOUR BANKS DEMONSTRATING THAT KNOWLEDGE IS THEIR MOST VITAL RESOURCE FOR COMPETITIVENESS?

3. WHAT ARE YOUR VIEWS CONCERNING KNOWLEDGE MANAGEMENT AND ORGANIZATIONAL LEARNING?

4. DO YOU CONSIDER YOUR BANKING INSTITUTIONS AS LEARNING OR KNOWLEDGE-BASED ORGANIZATIONS?

IF YES, WHAT DO YOU THINK MAKES YOUR RESPECTIVE BANKS A LEARNING KNOWLEDGE-BASED INSTITUTION?

5. WHAT ARE THE CURRENT STATUS OF KM PRACTICES IN YOUR BANKING INSTITUTIONS?

6. HOW WILL YOU EVALUATE YOUR BANKING INSTITUTIONS' KM PRACTICE?

SECTION C: TRAINING, CULTURE, POLICIES AND STRATEGIES

1. WHAT ARE YOUR BANKS' SENIOR MANAGEMENT ATTITUDE WITH RESPECT TO KM AND OL?

2. HOW WILL YOU DESCRIBE YOUR BANKS' CULTURE REGARDING KM AND OL?

3. HAVE YOU EVER BEEN TRAINED OR COACHED ON ANY NEW KM TECHNOLOGY?

IF YES, WAS THE TRAINING OR COACHING BENEFICIAL OR NOT?

4. AROUND HOW MANY HOURS OF KM TRAININGS HAVE YOU HAD WITHIN YOUR BANKS?

5. WHICH INFORMATION CHANNEL WILL YOU CONSIDER AS MOST APPROPRIATE FOR RECEIVING KNOWLEDGE?

WHY DO YOU PREFER THAT PARTICULAR CHANNEL?

6. ARE THERE OFFICIAL KM OR OL POLICY MANUALS OR STRATEGIES IN YOUR BANKING INSTITUTIONS?

IF YES, WHAT ARE SOME OF THE KM POLICY MANUALS OR STRATEGIES IN YOUR RESPECTIVE BANK?

7. DO POLICIES OR PLANS INTENDED FOR STAFF RETENTION & IMPROVEMENT EXIST IN YOUR RESPECTIVE BANKS?

IF YES, PLEASE GIVE EXAMPLES OF SOME OF SUCH POLICIES OR PROGRAMMES?

8. AT WHAT LEVEL IN YOUR BANKS DO YOU THINK THAT THE IMPLEMENTATION OF KNOWLEDGE MANAGEMENT STRATEGY IS MOST APPROPRIATE?

9. DOES THE PRACTICE OR CULTURE OF COMMUNITY OF PRACTICES (CoP) EXIST IN YOUR BANKS?

IF YES, CAN YOU CITE EXAMPLES OF HOW THIS CoP IS BEING PRACTISED IN YOUR RESPECTIVE BANKS?

5.2.5. APPENDIX 5: QUESTIONNAIRE DEMOGRAPHIC DATA TABLES

Table 19A: Your Grade Level

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Junior Staff	25	33.8%	33.8%	33.8%
	Middle Management	25	33.8%	33.8%	67.6%
	Senior Management	24	32.4%	32.4%	100.0%
	Total	74	100.0%	100.0%	

Table 19B: Your Gender

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	Male	38	51.4%	51.4%	51.4%
	Female	36	48.6%	48.6%	100.0%
	Total	74	100.0%	100.0%	

Table 19C: Your Level of Education

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	National Diploma	9	12.2%	12.2%	12.2%
	Professional Qualification	12	16.2%	16.2%	28.4%
	Bachelor Degree	42	56.8%	56.8%	85.1%
	Master Degree	11	14.9%	14.9%	100.0%
	Total	74	100.0%	100.0%	

Table 19D: Length of Service in the Bank

		Freq.	(%)	Valid (%)	Cumulative (%)
Valid	1	1	1.4%	1.4%	1.4%
	2	4	5.4%	5.4%	6.8%
	4	3	4.1%	4.1%	10.8%
	5	2	2.7%	2.7%	13.5%
	6	6	8.1%	8.1%	21.6%
	7	1	1.4%	1.4%	23.0%
	8	6	8.1%	8.1%	31.1%
	9	7	9.5%	9.5%	40.5%
	10	5	6.8%	6.8%	47.3%
	11	5	6.8%	6.8%	54.1%
	13	5	6.8%	6.8%	60.8%
	14	1	1.4%	1.4%	62.2%
	15	8	10.8%	10.8%	73.0%
	16	5	6.8%	6.8%	79.7%
	17	1	1.4%	1.4%	81.1%
	18	5	6.8%	6.8%	87.8%
	19	2	2.7%	2.7%	90.5%
	20	4	5.4%	5.4%	95.9%
	21	3	4.1%	4.1%	100.0%

Total	74	100.0%	100.0%	
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5.2.6. APPENDIX 6: INTERVIEW DEMOGRAPHIC DATA TABLES

Table 61^A: Employees' Grade Levels

Grade Level	Freq.
Senior Mgt.	8
Middle Mgt.	12
Total	20

Table 61^B: Employees' Gender

Gender	Freq.
Male	13
Female	7
Total	20

Table 61^C: Employees' Level of Education

Grade Level	Freq.
Doctorate	1
Masters	4
Bachelor	8
Professional	3
Diploma	4
Total	20

Table 61^D: Employees' Length of Service (in years)

Respondents	Freq.
2	8
5	17
4	5
3	11
6	7
20	48

APPENDIX 7: PROVISIONAL UREC APPROVAL



REAF - Version 3.0

UNICAF UNIVERSITY ZAMBIA RESEARCH ETHICS APPLICATION FORM

The Research Ethics Application Form (REAF) should be completed by:

- Bachelor's students undertaking undergraduate final year projects requiring relevant ethics review and consideration.
- Master's students in academic programmes with research based dissertation / project modules.
- Doctoral level candidates who are embarking on the first of their Dissertation stages.
- Faculty researchers who are either full time members of Unicaf University staff or part-time members of staff.

Important Notes:

- For **students** at all levels, an electronic version of the completed form should be uploaded to the relevant submission link in the VLE. Your supervisor will then review this and provide feedback commentary. Once their initial approval is given then the supervisor will forward this on, for final approval by the Unicaf University Research Ethics Committee (UREC). See Appendix I and II for guidance.
- Faculty members should submit their applications directly to the UREC secretary.
- Please type your application and **do not** submit paper copy scans. Only *PDF of Word* format documents should be submitted to the committee.
- If you need to supply any supplementary material, not specifically requested by the application form, please do so in a separate file. Any additional document(s) should be clearly labelled and uploaded in the relevant VLE link.
- If you have any queries about the form, please address them to your dissertation or project supervisor.

☒ **Before submitting your application, please tick this box to confirm that all relevant sections have been filled in and that the information contained is accurate to the best of your knowledge.**

UNICAF UNIVERSITY RESEARCH ETHICS APPLICATION FORM

UREC USE ONLY:
Application No:
Date Received:

Student's Name: Clement O Enweruzo

E-mail Address: co.enweruzo@live.com

Student ID #: R1802D4635768

Partner University: Unicaf University Zambia

Program of Study: PhD

1. Title of Proposed Research Project:

Achieving Innovative and Sustainable Competitive Advantage through Strategic Knowledge Management and Organisational Learning (*Case of Banking Sector in Gambia*).

2. Please indicate the category of the proposed Research Project:

- (a) UU Faculty research project ☐
- (b) UU Doctoral Student dissertation research ☒
- (c) UU Master's Student dissertation / research project ☐
- (d) UU Bachelor's Student final year research project ☐
- (e) Other, please specify: ☐

3. Proposed Research Project Investigator(s):

- a) Please fill in below the details of the Principal Investigator(s) as per 2(a).
In the case of student projects (categories 2.b, 2.c and 2.d) fill in the details of the Faculty supervising the project (supervisor).
Please fill in the details of the:

Principal Investigator	
Title:	Mr.
First Name:	Clement Obisike
Last Name:	Enweruzo
Position:	Student
School/Department	Unicaf University Zambia
Telephone:	+220 7960080
Email address:	co.enweruzo@live.com

Principal Investigator	
Title:	
First Name:	
Last Name:	
Position:	
School/Department	
Telephone:	
Email address:	

- b) Details of co-investigators (category 2.a) or co-supervisors (categories 2.b, 2.c and 2.d) if applicable:

c)

Co-Investigator	
Title:	Dr.
First Name:	Wajdi Ben
Last Name:	Rejeb
Position:	Supervisor
Organisation:	Unicaf University Zambia
Telephone:	
Email address:	w.rejeb@unicaf.org

Co-Investigator	
Title:	
First Name:	
Last Name:	
Position:	
Organisation:	
Telephone:	
Email address:	

d) In the case of student projects (categories 2.b, 2.c and 2.d), please provide details of the student:

Student			
Fist Name::	Clement Obisike	Student ID:	R1802D4635768
Last Name:	Enweruzo	Email	co.enweruzo@live.com
Programme of	PhD		
Level of study:	Doctoral		
Supervisor:	Dr. Wajdi Ben Rejeb		
Co-Supervisor:			

4. Please state the timelines involved in the proposed research project:

Estimated Start Date:

Estimated End Date:

5. External Research Funding (if applicable):

(a) Please list any external (third party) sources of funding you plan to utilise for your project. You need to include full details on the source of funds (e.g. state, private or individual sponsor), any prior / existing or future relationships between the funding body / sponsor and any of the principal investigator(s) or co-investigator(s) or student researcher(s), status and timeline of the application and any conditions attached.

N/A

(b) If there are any perceived ethical issues or potential conflicts of interest arising from applying for and receiving external funding for the proposed research then these need to be fully disclosed below and also further elaborated on, in the relevant sections on ethical considerations later on in this form.

N/A

6. Summary of Project:

In this section please fully describe the purpose and underlying rationale for the proposed research project. Ensure that you pose the research questions to be examined, state the hypotheses, and discuss the expected results of your research and their potential.

It is important in your description / discussion to use plain language so it can be understood by all members of the UREC, especially those who are not necessarily experts in the particular discipline. To that effect please ensure that you fully explain / define any technical terms or discipline-specific terminology.

The main purpose of this project is to find out the extent to which an organisation can achieve innovative and sustainable competitive advantage through strategic management of knowledge and organisational learning. The hypothesis of the project include the following:

- H₀: Sound Relational Ties – an increased degree of sound relational ties between teammates will give rise to an increased degree of tacit knowledge transfer.
- H₁: Knowledge Sharing – an increased level of knowledge sharing will give rise to increased degree of innovative competitive advantage.
- H₂: Strategic KM - the application of strategic KM practices will give rise to an increased degree of sustainable organizational growth.
- H₃: Knowledge Asset – improved management of knowledge asset will result in continuous innovation.
- H₄: Effective IT - the presence of effective state-of-the-art IT infrastructure will give rise to a higher degree of innovative competitive advantage.

From the stated hypothesis, it is expected that higher levels of learning orientation and shared vision will give rise to higher levels of knowledge sharing and sustainable competitive advantage. It is also expected that higher levels of trust and strong relational ties amongst team members as well as the existence of an effective information technology infrastructure will result in higher levels of knowledge transfer, higher level of knowledge management, organisational learning and sustainable competitive advantage.

7. Project execution:

Please give a description of the research method(s) that will be used:



This research will adopt the triangulation research method which is a combination of the features of quantitative and qualitative research methods. It will also combine the deductive and descriptive research designs. This research will be both descriptive and exploratory.

8. Does the Project involve the recruitment and participation of additional persons other than the researchers themselves?

Note: The definition of “participation” includes both:

(i) Active participation, such as when participants knowingly take part in an interview or complete a questionnaire.

YES ☒ NO ☐

(i) If you have answered “NO” to Question 8 please directly proceed to Section 18.

(ii) If you have answered “YES” to Question 8 please complete all the following sections.

9. Relevant Details of the Participants of the Proposed Research

Please state the number of participants you plan to recruit, and describe important characteristics such as: demographics (e.g. age, gender, location, affiliation, level of fitness, intellectual ability etc.). It is also important that you specify any inclusion and exclusion criteria that will be applied (e.g. eligibility criteria for participants).

A total of 105 participants will be drawn from 5 of 12 banks in the Gambia. 40 participants will be of senior management cadre, 40 will be from the middle management cadre, and 25 of the participants will be from junior staff level. Some participants will be selected randomly while others will be selected through purposeful or judgement sampling technique. The participant will consist of male and female but the ratio of male versus female participants cannot be determined beforehand. There will be no minors and there will be no illiterates. All junior staff participants must be able to read and write, and must possess at least a high school certificate. Middle and senior management participants are expected to be professionals in their relevant fields.



10. Recruitment Process for Human Research Participants:

- (i) Please clearly describe how the potential participants will be identified, approached and recruited.
- (ii) State any relationship between the principal investigator(s), co-investigators(s), student investigator(s) and participant(s). For example if you are conducting research in a school environment on students in your classroom (e.g. instructor-student).
- (iii) If any poster(s), advertisement(s) or letter(s) are to be used for participant recruitment, then please provide a copy of that.

(i) Potential participants will be approached through the HR department of the respective banks. The HR departments will nominate employees to be approached for interviewing and focus groups. Questionnaires will be distributed to randomly selected participants and each completed questionnaires can either be returned through the HR department in sealed envelopes or completed in soft copy and returned electronically to the researcher by emails.

(ii) There is no existing relationship

(iii) Letters will be sent to the various banks to allow me recruit participants from their institutions as well as examine their audited annual reports.

11. Informed Consent of Research Participants:

- a) Describe in details the process that the investigator(s) will be using to obtain valid informed consent from study participants.
If the participants are minors or for other reasons are not competent to give written consent, describe the proposed alternate source of seeking consent, including any permission / information letter to be provided to the person(s) providing the consent on their behalf (e.g. parent or guardian).
Also, in such a case please discuss how you plan to obtain verbal assent from the actual study participants, and if this is not warranted please explain why.

Informed consent will be obtained strictly with the use of informed consent forms which the participants are expected to sign. Since the case study is in the banking sector, participants must not be illiterates and there will be no minors. Full assurances will be given on the informed consent forms of personal data confidentiality and privacy, and that the identity of participant will be anonymous.

- (b) You need to provide a copy of these important additional documents:

1. **Informed Consent Form / Certificate of Consent for Research Participants**
2. **The content of any telephone script (if applicable).**
3. **Any other material that will be used in the consent process.**

- (c) Will the participants be deceived in any way about the true purpose of the study?

YES ☐ NO ☒

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(d) If you answered “YES” to the above, please describe the nature and extent of the deception involved. Explain how and when the deception will be revealed, and who will administer this debrief to the participants.

12. Details of Participant Debrief and Further Information:

Please explain and further elaborate on what information will be provided to the participants after participation in the research.

For example, will you be providing a more complete description of the purpose of the research (over and above the information provided in the informed consent form and in the debriefing form, or provide information of future access to the results of the research)?

After participating in the research, participants will be provided with information on the outcome of the data they provided with respect to the title of the research. They will be informed specifically of the results of the research hypothesis and research questions as well as to what extent the strategic management of knowledge and organisational learning can lead to the achievement of sustainable competitive advantage by Gambian banks. Moreover, participants will be entitled to access any journal publication that will originate from this research in the near future.

13. Ensuring the Participants’ Right to Withdraw:

a) Describe how the participants will be informed of their right to withdraw from the project.

Participants have every right to withdraw their participation in the research at any stage of the study without giving reasons. They reserve the right to withdraw from the focus group session, interviewing schedule, or refuse to either complete the questionnaire or return their partially or fully completed questionnaire without giving reasons. They also reserve the right to demand amendments to the transcripts of their interviews or to withdraw part or whole of the statements they made during interviewing session.

b) Explain any consequences for the participant from withdrawing from the study and indicate what will happen to the data of participants who chose to withdraw.

There will be no consequence arising from a participant's withdrawal from participating in the research at any time. In case he/she elects to withdraw or discontinue his/her participation, the data already collected from him/her will not be used to progress in the research. Such data will be destroyed immediately.



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c) Describe how the participant will be informed of their right to access their data.

Information regarding participants' right to access data will be made available through a direct letter from the researcher on the availability of such data and the participants is also free to request for access to his/her data at any time. Participants' data will be stored electronically in a database of spreadsheet by the researcher and a special key will be assigned to his/her data with which he/she can access his/her data on request.

14. Details of Proposed Compensation Given to Participants (if applicable):

Will participants receive compensation for participation?

(i) Monetary

YES ☐ NO ☒

(ii) Non-Monetary

YES ☐ NO ☒

(iii) No compensation

YES

(a) If you answered "YES" to **either** (i) or (ii) above, please provide details below:

(b) In the case of participants who exercise their right to withdraw, prior to completion of the proposed study, and you answered "YES" to either (i) or (ii) above, will they still be entitled to compensation and on what terms (e.g. full / partial or no compensation given)?



15. Confidentiality of the Participants' Data:

- (i) Will all participants be anonymous? YES ☒ NO ☐
- (ii) Will all data be treated as confidential? YES ☒ NO ☐

Note: Participants' identity/data will be considered confidential if an assigned ID code or number is used, but it will not be anonymous. Anonymous data are defined as those which cannot be in any way traced back to an individual participant.

(a) Describe the procedures to be used to ensure anonymity of participants and/or confidentiality of the collected data both during the conduct of the research and in the subsequent release of its findings.

To ensure participants' anonymity, participants' data will be used without their names or personal details such as their age, address, telephone number, unique description etc. being mentioned such that the data can never be traced back to them. Only the researcher will know who provided the data. To ensure the confidentiality of participants' data, a special ID will be assigned to them which will be known by only the participants and the researcher. Any sensitive information they provide for the research will not be disclosed to a third party without their express permission.

(b) If participants' anonymity or confidentiality is not appropriate for this proposed research project, please explain why, providing details of how all participants will be informed of the fact that any data which they will provide will not be anonymous or confidential.

N/A

16. Storage, Access and Disposal of Collected Research Data:

Please describe in detail (see appendixes 1):

- (i) How the collected research data will be stored,
- (ii) What type of data will you be storing,
- (iii) Where will they be stored,
- (iv) For what period of time,
- (v) What are the measures that will be put in place to ensure the security of the data,
- (vi) Who will have access to the data, and
- (vii) The method and time line for the disposal of the data.

- (i) How the collected research data will be stored: The collected data will be stored electronically using Microsoft Access or Microsoft Excel. It will also be stored in hard copies in a file folder
- (ii) What type of data will you be storing: The type of data to be stored include data collected through questionnaires as well as transcripts of interviews and focus groups' discussions?
- (iii) Where will they be stored: Data collected through questionnaires will be stored both electronically and in file folders? Transcripts of interviews and focus group discussions will be stored in physical file folders. Voice recording of interviews and focus group sessions will also be stored electronically.
- (iv) For what period of time: Data will be stored for five (5) years after the completion of the study.
- (v) What are the measures that will be put in place to ensure the security of the data: Researcher will install antivirus software to the computer/laptop where the data is held. Backup copies of electronic data will also be held separately. To forestall loss of data through loss of computer/laptop, the researcher will make a cloud storage of the electronic data. All computer devices will be pass-worded used for data storage. Data held in physical file folders will be kept in a secure cupboard in the researcher's office, and duplicate copies will be kept in his house.
- (vi) Who will have access to the data: The data will only be accessible to the researcher
- (vii) The method and time line for the disposal of the data: The data will be disposed five (5) years after the research. Electronically held data will be deleted while data held in physical file folders will be burnt.

17. Are there any other approvals required (in addition to ethics clearance from UREC) in order to carry out the proposed research study?

For example do you need any kind of institutional permission (e.g. school principal or company director) or approval from a local ethics or professional regulatory body?



YES



NO



NOT APPLICABLE

If you answered "YES" to the above then please provide the essential details below.

The Managing Directors or Directors of HR of about 5 banks in the Gambia are expected to grant approval to carry out research study using their respective banks as case studies with the use of Gatekeeper Letters.

18. Significance of the Proposed Research Study and Potential Benefits:

Outline the potential significance and/or benefits of the research.

The 21st century organisations are increasingly embracing strategic knowledge management and organisational learning as fundamental to the attainment of sustainable competitive advantage. The contemporary global business landscape is becoming increasingly dynamic and unpredictable. There is paradigm shift in global business competitive strategy which suggests that the competitiveness and achievement of an organizational objective depend wholly on its ability to adjust to the dynamic business environment through effective decision-making and efficient harnessing of the knowledge and intellectual assets of its employees. Thus, effective knowledge management has become the modern day organisations' most effective source of competitive advantage.

The study will help promote a culture of knowledge sharing among financial institutions' employees; provide a platform for supporting and accelerating new products development and innovation based on information resources; facilitate a ground for organisational learning; help contemporary financial institutions in boosting knowledge sharing and collaborations among employees and external stakeholders such as customers and vendors; as well as to sensitize these organisations towards the introduction of outside innovation and knowledge resources. The study will also help in enhancing the productivity of organisational workforce through knowledge; foster the collection and sharing of knowledge and information on industrial best practices; establish grounds for the management of intellectual property rights; and aid the management of implicit and explicit knowledge assets in the banking sector.

19. Potential Risks of the Proposed Research Study:

- (a) Outline any potential **Individual** risks associated with the conduct of the research. This may include potential harm coming to research staff, research participants, other individuals not directly involved in the research. Please also state the measures that will be taken to minimise any such risks and the procedures to be adopted in the event of any misadventure.

Please refer and complete the Risk Assessment Form for Ethics Application (Appendix III) and submit it along with the current document.

The research study should does not prone the participants to any risk.

- (b) Outline any potential **Environmental** or **Societal** risks that may arise from the proposed research. If you perceive any such risks it is important that you state what measures will be taken to minimise these, as well as the procedures to be adopted in the event of any misadventure.

The research study should does not prone the participants to any risk.

20. Are there any other ethical issues associated with the proposed research study that are not already adequately covered in the preceding sections?

Yes ☐ No ☒

(a) If you answered "YES" to the above, please specify these below:

21 Application Checklist

Please mark ✓ if the study involves any of the following (for additional information, see Appendix III):

- Children and young people under 18 years of age, vulnerable population such as children with special educational needs (SEN), racial or ethnic minorities, socioeconomically disadvantaged, pregnant women, elderly, malnourished people, and ill people. ☐



- Research that foresees risks and disadvantages that would affect any participant of the study such as anxiety, stress, pain or physical discomfort, harm risk (which is more than is expected from everyday life) or any other act that participants might believe is detrimental to their wellbeing and / or has the potential to / will infringe on their human rights/ fundamental rights. ☐
- Risk to the well-being and personal safety of the researcher ☐
- Administration of any substance (food / drink / chemicals / pharmaceuticals / supplements/ chemical agent or vaccines or other substances (including vitamins or food substances) to human participants. ☐
- Results that may have an adverse impact on the natural or built environment ☐

Please check that the following documents are attached to your application.

	ATTACHED	NOT APPLICABLE
1. Recruitment advertisement	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Informed Consent Form / Certificate of Consent for Research Participants (Appendix IV)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Questionnaire	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Interview Schedule	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Debriefing Form Template (Appendix V)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. The content of any telephone script (if applicable)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Risk Assessment Form for Ethics Application (Appendix I)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. Gatekeeper Letter Template (Appendix VI)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. Any other approvals required in order to carry out the proposed research study, e.g., institutional permission (e.g. school principal or company director) or approval from a local ethics or professional regulatory body.	<input type="checkbox"/>	<input checked="" type="checkbox"/>



22. Final Declaration by Applicants:

- (a) I declare that this application is submitted on the basis that the information it contains is confidential and will only be used by Unicaf University and Unicaf University Research Ethics Committee (UREC) for the explicit purpose of ethical review and monitoring of the conduct of the research proposed project as described in the preceding pages.
- (b) I understand that this information will not be used for any other purpose without my prior consent, excluding use intended to satisfy reporting requirements to relevant regulatory bodies.
- (c) The information in this form, together with any accompanying information, is complete and correct to the best of my knowledge and belief and I take full responsibility for it.
- (d) I undertake to abide by the highest possible international ethical standards governing the Code of Practice for Research Involving Human Participants, as published by the UN WHO Research Ethics Review Committee (ERC) on <http://www.who.int/ethics/research/en/> and to which Unicaf University aspires to.
- (e) In addition to respect any and all relevant professional bodies' codes of conduct and/or ethical guidelines, where applicable, while in pursuit of this research project.
- (f) I will report any changes affecting the ethical aspects of the project to the Unicaf University Research Ethics Committee (UREC). Note: In the case of student projects the responsibility lies with the Faculty Dissertation / Project Supervisor as per 3 (a).
- (g) I will report any adverse or unforeseen events which might occur to the relevant Unicaf University Research Ethics Committee (UREC). Note: In the case of student projects the responsibility lies with the Faculty Dissertation/Project Supervisor as per 3 (a).

Print Name of Principal Investigator of the Research Project:

Mr Clement O Enweruzo

Print Name of Project Supervisor
(in the case of student research projects):

Dr. Wajdi Ben Rejeb

Date of Application:

12th December 2019.

Important Note:

Please now save your completed form (we suggest you also print a copy for your records) and then submit it to your UU Dissertation/project supervisor (tutor). **In the case of student projects the responsibility lies with the Faculty Dissertation/Project Supervisor as per 3 (a).** If this is a student application then it should be submitted via the relevant link in the VLE. Please submit only electronically filled in copies; **do not** hand fill and submit scanned paper copies of this application. Faculty members should submit this application electronically to the UREC secretary.

5.2.7. APPENDIX 8: OFFICIAL UREC APPROVAL



REAF_DS - Version 3.1AP



**UNICAF UNIVERSITY
RESEARCH ETHICS APPLICATION FORM
DOCTORAL STUDIES**

UREC USE ONLY:
Application No:
Date Received:

Student's Name: Mr. Clement O. Enweruzo

Student's E-mail Address: co.enweruzo@live.com

Student's ID #: R1802D4635768

Supervisor's Name: Dr. Wajdi Ben Rejeb

University Campus: Unicaf University Zambia (UUZ)

Program of Study: UUZ: PhD Doctorate of Philosophy

Research Project Title: Achieving Innovative and Sustainable Competitive Advantage through Strategic Knowledge Management and Organizational Learning (Case of Banking Sector in Gambia)

1. Please state the timelines involved in the proposed research project:

Estimated Start Date: 23-Sep-2019

Estimated End Date: 17-Oct-2021

2. External Research Funding (if applicable):

2.a. Do you have any external funding for your research?

☐ YES ☒ NO

If YES, please answer questions **2b** and **2c**.

2.b. List any external (third party) sources of funding you plan to utilise for your project. You need to include full details on the source of funds (e.g. state, private or individual sponsor), any prior / existing or future relationships between the funding body / sponsor and any of the principal investigator(s) or co-investigator(s) or student researcher(s), status and timeline of the application and any conditions attached.

2.c. If there are any perceived ethical issues or potential conflicts of interest arising from applying or and receiving external funding for the proposed research then these

need to be fully disclosed below and also further elaborated on, in the relevant sections on ethical considerations later on in this form.



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3. The research project

3.a. Project Summary:

In this section fully describe the purpose and underlying rationale for the proposed research project. Ensure that you pose the research questions to be examined, state the hypotheses, and discuss the expected results of your research and their potential.

It is important in your description to use plain language so it can be understood by all members of the UREC, especially those who are not necessarily experts in the particular discipline. To that effect ensure that you fully explain / define any technical terms or discipline-specific terminology (use the space provided in the box).

The main purpose of this project is to explore the extent to which an organization can achieve innovative and sustainable competitiveness through the strategic KM and application of OL practices in the banking sector. This research aims to demonstrate that the realization of innovative and sustainable competitiveness in the Gambia banking sector are driven on the wheels of strategic KM practices and a culture of OL.

The main research question for this study is: To what extent can strategic KM and the practice of organizational learning promote the attainment of innovative and a sustainable competitiveness in the Gambia banking sector?

Sub Questions:

1. Will an increased organizational learning orientation give rise to an increased degree of sustainable competitive advantage?
2. Will an increased degree of sound relational ties and mutual trust between group members result in an increased degree of knowledge transfer?
3. Will the availability of state-of-the-art IT infrastructure give rise to an increased level of management of knowledge assets and organizational learning culture?
4. In what ways are Gambian banks aligning the behaviour of their employees towards reflecting the new knowledge and insights they gain per time in their daily activities?

The relevant hypotheses for this study include the following:

H₀: Sound Relational Ties – an increased degree of sound relational ties between teammates will give rise to an increased degree of tacit knowledge transfer.

H₁: Knowledge Sharing – an increased level of knowledge sharing will give rise to increased degree of innovative competitive advantage.

H₂: Strategic KM - the application of strategic KM practices will give rise to an increased degree of sustainable organizational growth.

H₃: Knowledge Asset – improved management of knowledge asset will result in continuous innovation.

H₄: Effective IT - the presence of effective state-of-the-art IT infrastructure will give rise to a higher degree of innovative competitive advantage.



3.b. Significance of the Proposed Research Study and Potential Benefits:

Outline the potential significance and/or benefits of the research (use the space provided in the box).

This research will be significant in three broad areas comprising of its contribution to theory, to methodology, and to organizational management and business society.

Firstly, with regards to the contribution of the study to theory, this study will add to the body of knowledge especially in the area of knowledge management, organizational learning, and competitive advantage. It will also serve as a ground for further research through the identification of the knowledge gaps which will emanate from this research.

Secondly, the study will contribute to research methodology as it will in the widest possible terms help in the understanding of not merely the outcome of scientific investigation, but the process of the inquiry itself. Thus it will help in ensuring adherence to the process of research investigation such that the inquiry is undertaken critically, conscientiously, factually and rationally with the desired goal of discovering new knowledge which will help in dealing with the issues.

Thirdly, this study will benefit the management as it will make the strategic management of knowledge to be more effective due to the application of best strategies, and industrial best practices and techniques. It will also enhance organizational productivity and efficiency as a result of greater workplace collaborations as well as the adoption of the most suitable business processes.

4. Project execution:

4.a. The following study is an:

- ☒ Experimental study (primary research)
- ☐ Desktop study (secondary research)
- ☐ Desktop study using existing databases involving information of human/animal subjects
- ☐ Other

If you have chosen 'Other' please Explain:



4.b. Methods. The following study will involve the use of:

Method

Materials / Tools

Qualitative:

- ☒ Face to Face Interviews
- ☐ Phone Interviews
- ☒ Face to Face Focus Groups
- ☐ Online Focus Groups
- ☐ Other *

Quantitative:

- ☐ Face to Face Questionnaires
- ☒ Online Questionnaires
- ☐ Experiments
- ☐ Tests
- ☐ Others*

*If you have chosen 'Other' please Explain:

5. Participants:

5 a. Does the Project involve the recruitment and participation of additional persons other than the researcher(s) themselves?

☒ YES **If YES, please complete all following sections.**

☐ NO If NO, please directly proceed to Question [7](#).

Number of participants **105**

Focus Group 2 x 5 = 10 (2 participants from each of the 5 randomly selected banks)

Age range From 18 To 60

Male ☒

- Inclusion criteria

- Exclusion criteria

Disabilities

Other relevant information (use the space provided in the box):

5 c. Participation & Research setting:

Clearly describe which group of participants is completing/participating in the material(s)/ tool(s) described in 5b above (use the space provided in the box).

A total of 75 participants will participate in structured questionnaire. This will consist of an average of 15 participants from each of the 5 randomly selected banks. Participants for structured questionnaire will consist of 5 senior managers, 5 middle managers, and 5 junior staff.

A total of 20 participants will participate in face-to-face interview. This will consist of an average of 4 participants from each of the 5 randomly selected banks. A total of 10 participants will participate in focus group discussion session. This will consist of an average of 2 participants from each of the 5 randomly selected banks. Participants for face-to-face interviews and focus group discussion will be drawn from either senior or middle management staff on the selected banks only.

5 d. Recruitment Process for Human Research Participants:

Clearly describe how the potential participants will be identified, approached and recruited (use the space provided in the box).

Participants for the study will be recruited through the gatekeeper letters. Letters will be sent to the HR managers of the affected banks to kindly provide lists of workers in the senior management, middle management, and junior staff levels - out of which 5 participants will be selected from the senior, 5 from the middle, and 5 from the junior staff lists for structured questionnaire completion using stratified random sampling technique. Participants for face-to-face interview and focus group discussion will be selected from the same lists using the purposeful sampling technique. However, participants selected for structured questionnaires will be deleted from the lists before participants for face-to-face interview and focus group are selected in order to ensure that no participant is selected more than once. The HR managers will then provide the email addresses and telephone numbers of the selected employees.

5 e. Research Participants Informed Consent.

Select below which categories of participants will participate in the study. Complete the relevant Informed Consent form and submit it along with the REAF form.

Yes	No	Categories of participants	Form to be completed
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Typically Developing population(s) above the maturity age *	Informed Consent Form
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Typically Developing population(s) under the maturity age *	Guardian Informed Consent Form

* Maturity age is defined by national regulations in laws of the country in which the research is being conducted.



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5 f. Relationship between the principal investigator and participants.

Is there any relationship between the principal investigator (student), co-investigators(s), (supervisor) and participant(s)? For example, if you are conducting research in a school environment on students in your classroom (e.g. instructor-student).

☐ YES ☒ NO

If YES, specify (use the space provided in the box).

6. Potential Risks of the Proposed Research Study.

6 a. i. Are there any potential risks, psychological harm and/or ethical issues associated with the proposed research study, other than risks pertaining to everyday life events (such as the risk of an accident when travelling to a remote location for data collection)?

☐ YES ☒ NO

If YES, specify below and answer the question 6 a. ii.

6 a. ii Provide information on what measures will be taken in order to exclude or minimise risks described in 6.a.i.

		Yes	No
i.	Will you obtain written informed consent form from all participants?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ii.	Does the research involve as participants, people whose ability to give free and informed consent is in question?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
iii.	Does this research involve participants who are children under maturity age? If you answered YES to question iii, complete all following questions. If you answered NO to question iii, do not answer Questions iv, v, vi and proceed to Questions vii, viii, ix and x.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
iv.	Will the research tools be implemented in a professional educational setting in the presence of other adults (i.e. classroom in the presence of a teacher)?	<input type="checkbox"/>	<input type="checkbox"/>
v.	Will informed consent be obtained from the legal guardians (i.e. parents) of children?	<input type="checkbox"/>	<input type="checkbox"/>
vi.	Will verbal assent be obtained from children?	<input type="checkbox"/>	<input type="checkbox"/>
vii.	Will all data be treated as confidential? If NO, explain why confidentiality of the collected data is not appropriate for this proposed research project, providing details of how all participants will be informed of the fact that any data which they will provide will not be confidential.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
viii.	Will all participants /data collected be anonymous? If NO, explain why and describe the procedures to be used to ensure the anonymity of participants and/or confidentiality of the collected data both during the conduct of the research and in the subsequent release of its findings.	<input checked="" type="checkbox"/>	<input type="checkbox"/>



		Yes	No
ix.	Have you ensured that personal data and research data collected from participants will be securely stored for five years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
x.	Does this research involve the deception of participants? If YES, describe the nature and extent of the deception involved. Explain how and when the deception will be revealed, and who will administer this debrief to the participants:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

6 c. i. Are there any other ethical issues associated with the proposed research study that are not already adequately covered in the preceding sections?

☐ Yes ☒ No

If YES, specify (maximum 150 words).

6c. ii Provide information on what measures will be taken in order to exclude or minimise ethical issues described in 6.c.i.

6 d. Indicate the Risk Rating.

☐ High ☒ Low



7. Further Approvals

Are there any other approvals required (in addition to ethics clearance from UREC) in order to carry out the proposed research study?

☐ Yes ☒ No

If YES, specify (maximum 100 words).

8. Application Checklist

Mark ✓ if the study involves any of the following:

- ☐ Children and young people under 18 years of age, vulnerable population such as children with special educational needs (SEN), racial or ethnic minorities, socioeconomically disadvantaged, pregnant women, elderly, malnourished people, and ill people.
- ☐ Research that foresees risks and disadvantages that would affect any participant of the study such as anxiety, stress, pain or physical discomfort, harm risk (which is more than is expected from everyday life) or any other act that participants might believe is detrimental to their wellbeing and / or has the potential to / will infringe on their human rights / fundamental rights.
- ☐ Risk to the well-being and personal safety of the researcher.
- ☐ Administration of any substance (food / drink / chemicals / pharmaceuticals / supplements / chemical agent or vaccines or other substances (including vitamins or food substances) to human participants.
- ☐ Results that may have an adverse impact on the natural or built environment.

9. Further documents

Check that the following documents are attached to your application:

		ATTACHED	NOT APPLICABLE
1	Recruitment advertisement (if any)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	Informed Consent Form / Guardian Informed Consent Form	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	Research Tool(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Gatekeeper Letter	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Any other approvals required in order to carry out the proposed research study, e.g., institutional permission (e.g.	<input type="checkbox"/>	

	school principal or company director) or approval from a local ethics or professional regulatory body.		<input checked="" type="checkbox"/>
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9. Final Declaration by Applicants:

- (a) I declare that this application is submitted on the basis that the information it contains is confidential and will only be used by Unicaf University for the explicit purpose of ethical review and monitoring of the conduct of the research proposed project as described in the preceding pages.
- (b) I understand that this information will not be used for any other purpose without my prior consent, excluding use intended to satisfy reporting requirements to relevant regulatory bodies.
- (c) The information in this form, together with any accompanying information, is complete and correct to the best of my knowledge and belief and I take full responsibility for it.
- (d) I undertake to abide by the highest possible international ethical standards governing the Code of Practice for Research Involving Human Participants, as published by the UN WHO Research Ethics Review Committee (ERC) on <http://www.who.int/ethics/research/en/> and to which Unicaf University aspires to.
- (e) In addition to respect any and all relevant professional bodies' codes of conduct and/or ethical guidelines, where applicable, while in pursuit of this research project.

☒ I agree with all points listed under Question 10

Student's Name: Mr. Clement O. Enweruzo

Supervisor's Name: Dr. Wajdi Ben Rejeb

Date of Application: 09-Nov-2020

Important Note:

Save your completed form (we suggest you also print a copy for your records) and then submit it to your UU Dissertation/project supervisor (tutor). **In the case of student projects, the responsibility lies with the Faculty Dissertation/Project Supervisor.** If this is a student application, then it should be submitted via the relevant link in the VLE. Please submit only electronically filled in copies; **do not** hand fill and submit scanned paper copies of this application.

5.2.8. APPENDIX 9: SAMPLE OF NON-COMPLETED CONSENT FORMS



UU_IC - Version 2.1AP

Informed Consent Form Part 1: Debriefing of Participants

Student s Name: Clement Obisike Enweruzo

Student s E-mail Address: co.enweruzo@live.com

Student ID #: R1802D4635768

Supervisor's Name: Dr. Wajdi Ben Rejeb

University Campus: Unicaf University Zambia (UUZ)

Program of Study: PhD - Doctorate of Philosophy

Research Project Title: Achieving Innovative and Sustainable Competitive Advantage through Strategic Knowledge Management and Organizational Learning (Case of Banking Sector in Gambia)

Date: 09-Nov-2020

Provide a short description (purpose, aim and significance) of the research project, and explain why and how you have chosen this person to participate in this research (maximum 150 words)

The main purpose of this project is to explore the extent to which an organization can achieve innovative and sustainable competitiveness through the strategic KM and application of OL practices in the banking sector. This research aims to demonstrate that the realization of innovative and sustainable competitiveness in the Gambia banking sector are driven on the wheels of strategic KM practices and a culture of OL. This research will be significant in three broad areas comprising of its contribution to theory, its contribution to methodology, and its contribution to organizational management and business society. This participant has been chosen because he is an employee of one of the randomly selected Gambian bank. The study aims to recruit respondents from the Gambia banking sector. The participant has been recruited through stratified random sampling to represent the senior, middle and junior staff. Participants for face-to-face interview will be recruited through purposeful sampling.

The above named student is committed in ensuring participant s voluntarily participation in the research project and guaranteeing there are no potential risks and/or harms to the participants.

Participants have the right to withdraw at any stage (prior or post the completion) of the research without any consequences and without providing any explanation. In these cases, data collected will be deleted.

All data and information collected will be coded and will not be accessible to anyone outside this research. Data described and included in dissemination activities will only refer to coded information ensuring beyond the bounds of possibility participant identification.

I, Clement Obisike Enweruzo ensure that all information stated above is true and that all conditions have been met.

Student s Signature: C. O. Enweruzo



Informed Consent Form

Part 2: Certificate of Consent

This section is mandatory and should to be signed by the participant(s)

Student s Name: Clement Obisike Enweruzo

Student s E-mail Address: co.enweruzo@live.com

Student ID #: R1802D4635768

Supervisor's Name: Dr. Wajdi Ben Rejeb

University Campus: Unicaf University Zambia (UUZ)

Program of Study: PhD - Doctorate of Philosophy

Research Project Title: Achieving Innovative and Sustainable Competitive Advantage through Strategic Knowledge Management and Organizational Learning (Case of Banking Sector in Gambia)

I have read the foregoing information about this study, or it has been read to me. I have had the opportunity to ask questions and discuss about it. I have received satisfactory answers to all my questions and I have received enough information about this study. I understand that I am free to withdraw from this study at any time without giving a reason for withdrawing and without negative consequences. I consent to the use of multimedia (e.g. audio recordings, video recordings) for the purposes of my participation to this study. I understand that my data will remain anonymous and confidential, unless stated otherwise. I consent voluntarily to be a participant in this study.

Participant s Print name:

Participant s Signature: _____

Date:

If the Participant is illiterate:

I have witnessed the accurate reading of the consent form to the potential participant, and the individual has had an opportunity to ask questions. I confirm that the aforementioned individual has given consent freely.

Witness s Print name:

Witness s Signature: _____

Date: