An Empirical Study of Factors Influencing Workplace Tacit Knowledge Sharing Among Insurance Employees in Kenya

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Abstract: Knowledge loss is a challenge that companies in the insurance industry often experience when employees depart with their experiences, trade secrets, insights, contacts, information, and relationships. To minimize knowledge loss and enhance their competitive advantage, companies are seeking different ways of increasing tacit knowledge sharing among employees in their workplaces. This study aimed at determining the individual factors that significantly influence workplace tacit knowledge sharing among insurance employees in Kenya. The researcher used a survey strategy with a structured questionnaire to collect data for the study. A total of 274 employees completed the survey. The researcher analyzed the data using multiple regression. The results indicate that four of the individual variables, that is trust, self-efficacy, altruism, and expected reciprocity, significantly and positively influence workplace tacit knowledge sharing among insurance employees. Expected rewards were found to have an insignificant negative relationship to workplace tacit knowledge sharing. Therefore, insurance companies should promote a workplace culture of trust, continuous learning and development, altruistic practices, and reciprocal exchanges to motivate their employees to share their work-related tacit knowledge with their co-workers.

Keywords: *Workplace knowledge sharing, insurance employees, empirical study, survey, Kenya*

Introduction

At the organizational level, knowledge sharing denotes capturing, structuring, transferring, and reusing expertise knowledge to make it available to all workers (Lin, 2007). Knowledge sharing has become increasingly critical in today's knowledge-driven economy. Knowledge sharing entails the drive to interact with colleagues, associates, or teammates and consulting with them to learn from them (Gagné et al., 2019). Hence, knowledge sharing can help improve the efficiency and effectiveness of an organization's processes to sustain its competitive advantage.

In a society where organizations, groups, or even individuals are striving for success and competitiveness, people consider knowledge as a key strategic asset. Dalkir (2017) posits that a successful "organization in this knowledge age is one that learns, remembers, and acts based on the best available information, knowledge, and know-how" (p. 2). For this reason, knowledge sharing has turned out a key managerial aspect in various organizations (Nguyo et al., 2015). The European Commission (2019) revealed that one of the major problems for companies is to find a skilled labor force and retain them within the firm. That means, retaining the necessary knowledge held by existing, retiring, or retired skilled workers is necessary.

In knowledge-intensive sectors, where insurance companies operate, tacit knowledge is of great value (Islam et al., 2018; Kohn, 2018). Such knowledge improves the decision-making process, quality of work, customer services, organizational learning, and accuracy of tasks (Panahi et al., 2012). Nevertheless, tacit knowledge retention is not a common practice. Firms struggle with knowledge loss, defined as "a failure to retain organizational knowledge" (Spacey, 2016, p. 1), due to workers' turnover, the retirement of experienced employees, alternative job arrangements, and job mobility (Plescan & Gavriletea, 2008). Every departure results in workforce knowledge loss in the form of experience, relationships, confidential information, contacts, trade secrets, and valuable insights (Sanders, 2008). Moreover, a research by Davis (2018) showed that only the individual currently occupying a given position would know approximately 42 percent of skills and expertise needed to perform the tasks of that position. Therefore, when a competent individual departs, the remaining co-workers struggle to do 42 percent of the work and a new recruit will have to learn 42 percent of the work from scratch.

Despite organizational actors establishing the value of knowledge sharing among employees, this concept is still a challenge in developing countries. Knowledge sharing practices are not extensively established in many organizations (Rusuli et al., 2011) and most organizational knowledge is not shared (Kipkosgei et al., 2020). Like most developing countries, Kenya is still lagging regarding knowledge management practices (Wamitu, 2016). Most organizations have often not prioritized the implementation of effective knowledge management practices, such as knowledge sharing (Adan, 2016). A recent study of insurance firms in Kenya by Kamau and Kwanya (2019) revealed that most of the knowledge management challenges insurance companies face are human. The researchers found that individual employees' lack of adequate commitment to knowledge sharing initiatives is the greatest challenge affecting knowledge sharing. Gehrke and Hasan (2020) posit that organizations lose valuable inherent knowledge due to employee departure.Hence, firms and scholars need to find ways of motivating employees to share tacit knowledge freely.

Recent scholars have indicated that in developing countries, knowledge sharing is an emerging concept. For instance, a systematic review by Asrar-ul-Haq and Anwar (2016) revealed that most knowledge sharing and transfer studies are from developed countries. The scholars recommend similar future studies in developing nations. Such studies might benefit these countries towards achieving their goal of being knowledge-based economies through continuous knowledge creation (through tacit to tacit knowledge linking and tacit to explicit knowledge linking) and sharing (Kipkosgei et al., 2020). Although recent scholars have examined the individual factors influencing knowledge sharing, there have been contradicting outcomes on some factors, such as altruism, reciprocity, self-efficacy, and rewards, hence, a need for further investigation. Studies by Chennamaneni (2007), Ibrahim and Heng (2017), and Shehab et al. (2018) revealed that self-knowledge efficacy, trust, altruism, reciprocity, rewards, and incentives are among the individual factors influencing knowledge sharing. However, studies by Al-Qadhi et al. (2015), Bock and Kim (2002), and Park and Gabbard (2018), revealed that mutual reciprocity, altruism, self-efficacy, and rewards do not influence knowledge sharing. Therefore, this study sought to determine the individual factors that significantly influence workplace tacit knowledge sharing among insurance employees in Kenya.

Literature Review

The concept of knowledge sharing has attracted more attention, especially in the business world. Much of the information currently available concerning knowledge sharing is from the business world under the broader area of knowledge management (Castaneda & Cuellar 2020). In the current economy, where organizations focus on skilled and competency-based employees, knowledge has gradually become one of the fundamental sources of competitiveness (Nielsen & Cappelen, 2014). Leaders and managers in the private and public sectors view knowledge management activities from a strategic perspective (Ragab & Arisha, 2013). Obermayer-Kovács et al. (2015) posit that knowledge management has become a key strategic field that steers performance

improvement.

Definition of Knowledge

Several scholars have suggested different ideas of what knowledge means. In the workplace context, Chennamaneni (2007) posits that knowledge is a pool of ideas, expertise, understandings, procedures, principles, instructions, and instincts, which support decisions-making actions, and behavior. Other scholars view knowledge as "a fluid mix of framed experience, values, contextual information, and expert insight that provides a framework for evaluating and incorporating new experiences and information" (Davenport & Prusak, 1998, p. 4). In this view, the source of organizational knowledge is the minds of knowers. Once that knowledge is shared, it is embedded in repositories, documents, norms, organizational customs, and processes. Islam et al. (2018) posit that social relations, collaborations, and interactions are channels of creating and sharing organizational knowledge among individual employees or groups.

The Value of Tacit Knowledge

Unlike explicit knowledge (knowledge that is documented, easily explained, and shared), tacit knowledge is undocumented "personal knowledge residing in individual's head in the forms of experience, know-how, insight, expertise, and personal believes and so on" (Panahi et al., 2012, pp. 1,2). Lee (2001) highlighted that tacit knowledge is expressed as know-whom, know-how, and know-where from work-related experiences. A great percentage of knowledge existing in most organizations is tacit. Nonaka and Takeuchi (1995) likened explicit knowledge to a tip of the organizational knowledge iceberg where the remaining bulk is tacit. Additionally, Battistutti and Bork (2017) estimated that 90 percent of a company's knowledge is contained in the minds of people. Shen and Wang (2016) maintain that this kind of knowledge is not easily acquired, disseminated, and formalized. However, Asrar-ul-Haq and Anwar (2016) argued that if firms do not manage tacit knowledge well and share it effectively, it corrodes easily.

Definitions of Knowledge Sharing

Several researchers have suggested different definitions of knowledge sharing. Some of the definitions suggested consider the concept as an activity (Kim, Lee, Paek & Lee, 2013; Lee, Gillespie, Mann & Wearing, 2010). In addition, Ipe (2003) defined knowledge sharing as "the act of making knowledge available to others" (p. 32). Some definitions take knowledge sharing as a process that entails moving knowledge from one party to another (Masrek et al., 2011). This view is also held by Cummings (2004), who considers knowledge sharing as the process of exchanging know-how and information between employees in an organization to come up with new ideas and implement new procedures or best practices. Another consideration links knowledge sharing to a behavior pattern or culture exhibited formally among co-workers or casually among peers (Bock et al., 2005). All these concepts help broaden the understanding of knowledge sharing in various contexts. In this study, the researcher considers knowledge sharing as a behavior.

Theoretical Framework of Knowledge Sharing

Examining theoretical frameworks that have been employed in previous knowledge sharing studies in various contexts (Al-Kurdi et al., 2020; Farooq, 2020; Kim & Park, 2017; Nguyen et al., 2019) provided an appropriate foundation for investigating insurance employees' knowledge sharing practices. The most applicable theories to this study are economic exchange theory, social capital theory, and theory of planned behavior. These three theories have people and behavior at the core hence they are relevant to this study.

Economic Exchange Theory

The Economic Exchange Theory posits that if individuals believe they will gain extrinsic benefits from their actions, they are likely to develop a positive attitude toward those actions (Bock & Kim, 2002). Further, the theory suggests that individuals take action after considering the costs and benefits of their behavior. Costs may be in the form of loss of power, time, ownership, and energy, among others (Chennamaneni, 2007). Maheshwari et al. (2021) maintain that for knowledge sharing to occur, the rewards

associated with sharing knowledge have to be more than its costs. Several scholars have found out that individuals are likely to share knowledge with the expectation of receiving economic paybacks, including bonuses, career advancement, better salary, promotion, better job assignment, or job security (Davenport & Prusak, 1998). For this reason, researchers such as Maheshwari et al. (2021) have recommended reward systems to promote successful knowledge sharing.

Social Capital Theory

Social capital denotes the close interpersonal connections among individuals (Serageldin and Grootaert, 2017). Researchers believe that social capital is an important organizational asset as it facilitates interactions among co-workers, thus helping them function as a team (Leana & Van Buren, 1999). Those interactions can promote trust among team members. Social capital has three dimensions. They include the "structural, relational, and cognitive dimensions" (Nahapiet & Ghoshal, 1998, p. 243). In the context of knowledge sharing, the structural and cognitive facets of social capital determine the probability of individuals sharing their knowledge with others (Cabrera & Cabrera, 2005). Consequently, spending more time with each other increases the probability and opportunities to share knowledge because increased interactions result in increased communication, common codes, and shared language. In addition, the relational dimension of social capital determines whether employees have the needed motivation to exchange knowledge amongst them.

Theory of Planned Behavior

The Theory of Planned Behavior links people's beliefs to behavior. The theory is an elaboration of the Theory of Reasoned Action suggested by Fishbein and Ajzen (1975). According to the Theory of Planned Behavior, the intention of an individual to partake of the behavior determines the definite permanence of that behaviour (Brookes, 2021). That intention is a result of attitude, subjective norm, and perceived behavioral control. Attitude is the positive or negative assessment of performing a behavior. Subjective norms are the beliefs

regarding the prevailing social pressure on a behavior (Cabrera & Cabrera, 2005). Attitude and subjective norms correlate with intentions in the sense that the attitude and subjective norms regarding knowledge sharing influence people's intentions to share their knowledge.

Nevertheless, research has shown that sometimes, behavioral intention never ends up in actual behavior (Norberg et al., 2007), making perceived behavioral control necessary in predicting behavior. Perceived behavioral control denotes the extent to which individuals' confidence that they can carry out a particular behavior (Ajzen, 1991). Perceived behavioral control entails having a perception of the capability to partake of a behavior. The Theory of Planned Behavior suggests that individuals are more likely to intend to perform certain behaviors if they perceive that they can perform them successfully (Ajzen, 1991). Therefore, employees are likely to participate in knowledge sharing if they perceive they can do it well (perception of self-efficacy).

Individual Factors that Influence Knowledge Sharing

Individuals tend to share their knowledge when their organizations provide or guarantee certain factors. Davenport and Prusak (1998) argued that knowledge sharing is not a natural occurrence. Individuals and groups consider their knowledge as a valuable treasure and as a result, they naturally hoard it or look suspiciously upon knowledge from others. Consequently, scholars have endeavoured to investigate various factors that influence knowledge sharing. Through the lens of economic exchange theory, social capital theory, and theory of planned behavior, this study investigates whether trust, altruism, reputation, reciprocity, self-efficacy, and rewards influence knowledge sharing among insurance employees in Kenya.

Trust

Previous scholars have greatly debated the concept of trust without reaching a consensus (Blomqvist, 1997; Mayer et al., 1995; McKnight et al., 2002; Usoro et al., 2007. Nevertheless, those scholars agree that trust is multifaceted and complex. Blomqvist (1997) highlighted

that trust denotes reliance, competence, hope, credibility, loyalty, confidence, and faith. Other scholars maintain that there are three components of trust, namely, benevolence, ability, and integrity (Mayer et al., 1995; McKnight et al., 2002). *Ability* denotes "a trustee's competence to satisfy a trustor's needs," whereas *integrity* refers to one's honesty and the tendency to keep promises (Zhang & Li, 2019, p. 4). *Benevolence* pertains to a trustee's care and motivation to take into consideration the trustor's best interest (McKnight et al., 2002). Trust between the trustor and the trustee develops gradually during social exchanges (Zhang & Li, 2019). Therefore, increasing opportunities for social exchanges is likely to boost the growth of trust in a network, which is likely to enhance tacit knowledge sharing. A significant relationship between trust and knowledge sharing was thus expected in this study.

Expected Reciprocity

Reciprocity is one of the factors that influence human behavior. According to the Social Exchange Theory, reciprocity is a gain for people to participate in social exchange (Blau, 2017). The concept of reciprocity entails individuals who have gained something from others feeling obliged to give something in return to sustain continued exchanges (Wasko & Faraj, 2005). In the context of knowledge sharing, Kankanhalli et al. (2005) describe reciprocity as "the expectation of knowledge contributors that their current contribution will lead to their future request for knowledge being met" (p.16). Blau (2017) maintains that reciprocity is a gain as it produces feelings of trust, gratefulness, and a personal obligation. Therefore, a significant relationship between reciprocity and knowledge sharing was expected in this study.

Altruism

Scholars describe altruism as the willingness of individuals to take action voluntarily for the benefit of other people without expecting anything in return (Kankanhalli et al., 2005). Smith (2018) posits that altruism can be recognized when individuals find inherent pleasure in helping other people without anticipating payback. The author adds that absolute altruism that entails a complete lack of self-interest is rare, meaning that, relative altruism that involves self-concern being a minor motivating force is more prevalent. Previous scholars have observed that individuals tend to offer aid to others, because of the inherent pleasure they draw from their actions (Davenport & Prusak, 1998; Kankanhalli et al., 2005). Therefore, knowledge contributors may show a likelihood of sharing their knowledge without expecting any payback because they enjoy helping others. A significant relationship between altruism and knowledge sharing was thus expected in this study.

Self-Efficacy

Self-efficacy influences people's actions in general. Gist (1987) defined self-efficacy as "one's belief in one's capability to perform a specific task" (p. 472). He maintained that self-efficacy affects the interest expressed in a task, task effort, level of difficulty selected for performing a task, and persistence in doing a task. Moreover, individuals assess their competencies and then adjust their selections and energies accordingly. In the knowledge sharing context, knowledge self-efficacy denotes the confidence of an individual in the value of his or her knowledge (Cabrera & Cabrera, 2005). The belief in the usefulness of their knowledge acts as a self-motivation for employees to share knowledge with others (Bock & Kim, 2002). Therefore, knowledge self-efficacy determines people's knowledge sharing behavior in an organization. A significant relationship between knowledge self-efficacy and knowledge sharing was thus expected in this study.

Expected Rewards

Existing literature shows that expected rewards drive individual behavior. Cho et al. (2010) uphold the assumption that individuals tend to be calculative, so they are likely to select a course of action that maximizes utility (gaining intrinsic or extrinsic rewards). Intrinsic rewards are non-monetary benefits that do not have physical existence (Ajmal et al., 2015). Intrinsic rewards include reputation, status, feelings of self-worth, recognition, personal satisfaction, glory, acceptance, prestige, honor, and praise (Cho et al., 2010).Unlike intrinsic rewards,

extrinsic rewards are monetary-based benefits having a physical existence (Ajmal et al., 2015). They include bonuses, increased salaries, better work assignments, promotions, job security, overtime payments, and opportunities (Ajmal et al., 2015; Bock et al., 2005; Bushardt et al., 2011; Kankanhalli et al., 2005; Lin, 2007).People are thus likely to perform knowledge sharing activities for rewards. Therefore, a significant relationship between rewards and knowledge sharing was expected in this study.

Conceptual Framework

Figure 1 shows the conceptual framework utilized in this study. A conceptual framework is the "result of bringing together a number of related concepts to explain or predict a given event, or give a broader understanding of the phenomenon of interest" (Imenda, 2014, p. 189). In this framework, the independent variables (trust, reciprocity, altruism, self-efficacy, and rewards) are postulated to influence the dependent variable (workplace tacit knowledge sharing) significantly.

Figure 1. Conceptual framework
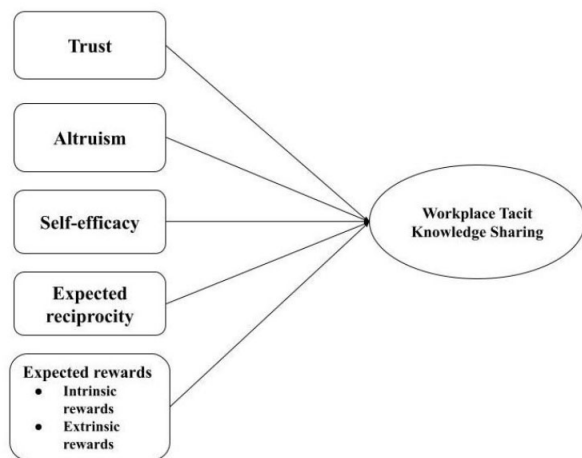
Research Hypotheses

To meet the purpose and objective of the study, the researcher sought to test the following hypotheses:

H1: Trust significantly influences workplace tacit knowledge sharing among insurance companies' employees in Kenya.

H2: Altruism significantly influences workplace tacit knowledge sharing among insurance companies' employees in Kenya.

H3: Self-efficacy significantly influences workplace tacit knowledge sharing among insurance companies' employees in Kenya.

H4: Expected reciprocity significantly influences workplace tacit knowledge sharing among insurance companies' employees in Kenya.

H5: Expected rewards significantly influences workplace tacit knowledge sharing among insurance companies' employees in Kenya.

Methodology

This section describes the methodology used in this study. It presents the research design, research setting, population and sampling techniques, data collection procedures, data analysis tools and the ethical considerations.

Research Design

This study employed a cross-sectional survey design to collect quantitative data from insurance employees in Kenya. Trochim et al. (2016) describe a survey as a data collection tool that facilitates the quick gathering of standardized quantitative data from a large sample size in a highly economical way using questionnaires or structured interviews. Creswell and Creswell (2018) observe that the data collected using survey designs are useful to researchers in answering descriptive questions, those dealing with correlations between variables, and those dealing with predictive relationships. Considering the need to determine the individual factors influencing workplace tacit knowledge sharing, a large sample size was essential to generalize the findings to the target population within a certain degree of error (Saunders et al., 2019; Trochim et al., 2016). As a result, the survey strategy was deemed appropriate for this study.

Research Setting

This study took place in the capital city of Kenya, Nairobi. The city hosts headquarters of approximately 55 registered insurance companies in the country. Kenya is the third-largest economy in sub-Saharan Africa (Gakweli, 2020). As part of its Vision 2030, Kenya aims at being a knowledge economy by 2030 (Government of the Republic of Kenya, 2007).

Sampling

The population of this study included employees in insurance companies in Kenya. Systematic sampling was used to identify insurance companies based on 55 licensed firms. From the list of 55 companies, 11 companies were randomly sampled by selecting all the companies in the fifth position. The sample size (385 employees) was calculated using a formula developed by Cochran (1963) to estimate the sample size that is representative of an unknown population. This sample size was then distributed to the 11 selected firms equally. The first 35 respondents available to participate in the study were conveniently selected from the 11 companies. This method was chosen due to time constraints and the population did not have many variations.

Data Collection

The researcher followed the necessary proposed procedures of conducting research and sought the required approvals from the institution's ethical review board, the insurance companies, and the individual employees before collecting data. A structured questionnaire with closed-ended questions was used to collect data. The questionnaire scales were adapted from validated questionnaires developed by previous researchers. The scales contained items for measuring trust (McKnight et al., 2002), reciprocity and altruism (Constant, Sproull, & Kiesler, 1996; Kankanhalli et al., 2005), expected rewards (Kankanhalli et al., 2005), self-efficacy (Bock & Kim, 2002), and KS (Bock & Kim, 2002; Holste &Fields, 2010; Lee, 2001). The wording of those items was modified to fit the context of the study. Questionnaire items were measured using five-point Likert scales ranging from 1= *strongly disagree* to 5= *strongly agree*.

The validity and reliability of the scales were tested before the instrument was operationalized. To achieve face validity, the researcher sought feedback regarding the clarity and meaningfulness of the questionnaire from three insurance employees who were not part of the sample of the study, two doctoral students, and three research advisors. Content validity was achieved through a review of literature and consultations with two professors conversant with the area of study.

Construct validity was achieved by conducting a questionnaire validation and consultations with an expert in questionnaire construction to verify the interpretations about research constructs. Further, the researcher used Cronbach's Alpha values to check the reliability of the questionnaire items. Only items with a Cronbach's Alpha of 0.7 and above were used in the final questionnaire. All the scales with their items are shown in Appendix 1. A total of 274 respondents (71.17% response rate) filled and returned the questionnaires.

Data Analysis

After data screening (Mertler & Reinhart, 2017), data was exported to the software package for social sciences (SPSS) for statistical analysis. To test the five proposed hypotheses, the researcher used multiple regression analysis. Five independent variables were simultaneously regressed on workplace tacit knowledge sharing. All statistical tests were carried out at a 5 percent level (.05) of significance.

Ethical Considerations

In this study, the researcher ensured that ethical principles of informed consent, privacy, avoidance of harm, and academic integrity (Saunders et al., 2019) were followed. Informed consent requirements were addressed through an informed consent letter that was provided to every participant before participating. They were informed that participation was voluntary and they could withdraw from the study at any time without any consequences. To ensure privacy, the information gathered from the respondents were kept confidential and their identities were not revealed. The respondents were not required to indicate their names on the questionnaires and returned questionnaires were coded numerically to conceal the identity of the respondents. The researcher ensured that there was no known harm to the participants by using appropriate words in the questionnaire and avoiding approaches that would involve mental or social pressure. Moreover, the researcher acknowledged authors of the sources used in the study.

Results

This section presents the results of the study. The major findings from multiple regression analysis addressing the five research hypotheses are presented using a table. Moreover, brief explanations are provided.

Hypotheses Testing

Table 1 presents the results of multiple regression analysis. Pallant (2020, p. 148) maintains that "multiple regression is used to explore the relationship between one continuous dependent variable and a number of independent variables or predictors". Therefore, multiple regression test was performed to determine the β and t coefficients as shown in Table 1.

Table 1

Multiple Regression for the Individual Factors on Workplace Tacit Knowledge Sharing

Variables	β	t	Sig. (p)	Hypothesis	Supported
Trust	.417	7.574	.000	H1	Yes
Altruism	.107	2.149	.033	H2	Yes
Self-efficacy	.315	6.044	.000	H3	Yes
Expected Reciprocity	.116	2.544	.012	H4	Yes
Expected Rewards	-.006	-.140	.889	H5	No

Note: $p<0.05$, $R^2 = .621$; $F = 81.445$; $p = .000$

The results revealed that all variables accounted for 62.1% of the variance in workplace tacit knowledge sharing ($R^2 = .621$, $F = 81.445$, $p = .000$). Trust ($\beta = .417$, t = 7.574, p = .000) was found to have the greatest influence on workplace tacit knowledge sharing, followed by knowledge self-efficacy ($\beta = .315$, $t = 6.044$, $p = .000$), expected reciprocity ($\beta = .116$, $t = 2.544$, $p = .012$), and altruism ($\beta = .107$, $t = 2.149$, $p = .033$). On the other hand, expected rewards ($\beta = -.006$, $t = -.140$, $p = .889$) was not found to significantly influence workplace tacit knowledge sharing. Therefore, four hypotheses (H1, H2, H3, and H4) out of the five purposed hypotheses were supported.

Discussion

This study was conducted to address an existing problem. The study investigated the individual factors that influence workplace tacit knowledge sharing among employees of insurance companies in Kenya. Five factors (trust, altruism, self-efficacy, expected reciprocity, and expected rewards) from previous related studies were identified and defined. The findings of this study showed that four of the latent variables (trust, self-efficacy, altruism, and expected reciprocity) significantly and positively influence workplace tacit knowledge sharing among insurance companies' employees in Kenya. Therefore, the first four hypotheses (H1, H2, H3, and H4) were supported. Surprisingly, an insignificant negative relationship exists between expected rewards and workplace tacit knowledge sharing. Hence, the last hypothesis (H5) was rejected.

Different mechanisms can explain this finding. Some of these mechanisms include various theories such as Social Capital Theory, Theory of Planned Behavior, Economic Exchange Theory, and the altruism-tacit knowledge sharing model (Obrenovic et al., 2020). According to the Social Capital Theory, close interpersonal connections can promote trust among team members. Hence, the willingness and motivation to share knowledge are likely to be higher when employees trust and identify with each other (Cabrera & Cabrera, 2005). According to the Theory of Planned Behavior, perceived behavioral control (confidence in carrying out a behavior) is likely to influence actual behavior. Therefore, employees' knowledge self-efficacy and self-efficacy towards knowledge sharing are likely to influence actual tacit knowledge sharing

behavior in a company.

In addition, according to the altruism-tacit knowledge sharing model (Obrenovic et al., 2020), altruism positively influences willingness and subjective norms towards knowledge sharing. The willingness to share then directly influences tacit knowledge sharing. Moreover, although the Economic Exchange Theory posits that economic rewards influence knowledge sharing, Kankanhalli et al. (2005) argue that when the culture of teamwork and collaboration is strong in an organization, workers may not need external incentives to exchange knowledge.

The present findings seem to agree and differ from a few other previous research findings. Asrar-ul-Haq and Anwar (2016) found out that trust is the most important factor positively influencing knowledge sharing and transfer. Similarly, Chennamaneni (2007) found that altruism positively influences knowledge sharing. Others have also found that reciprocity positively influences knowledge sharing (Abouzahra & Tan, 2014). Other researchers have found that reciprocity does not promote knowledge sharing (Al-Qadhi et al., 2015). In addition, some studies have revealed that self-efficacy promotes knowledge sharing (Kopp, 2020), whereas others have shown that self-efficacy is a barrier to knowledge sharing (Al-Qadhi et al., 2015). Regarding rewards, some researchers have found a positive relationship between rewards and knowledge sharing (Huang et al., 2008), whereas others have found contrary results (Bock & Kim, 2002). All these findings relate somehow to the current findings.

Conclusion

This section presents the conclusion of the study. It contains a summary of practical implications and major recommendations for managerial practice. The section ends with suggestions for future studies.

Practical implications: In the knowledge economy, knowledge is considered a strategic asset for sustainable competitive advantage. Paradoxically, much of the knowledge (especially tacit) in organizations remains unshared. As previous studies have shown, knowledge sharing is a challenge in developing countries and knowledge sharing practices are not extensively implemented in most organizations. Knowledge has to be shared for it to be of impact. Therefore, managers and leaders need to find effective ways of facilitating and enhancing tacit knowledge sharing in their workplaces. This study thus suggests that trust, altruism, self-efficacy, and expected reciprocity are crucial in encouraging tacit knowledge sharing among co-workers in insurance companies. Considering that tacit knowledge is primarily a personal asset, which employees consider a source of power in their workplaces, work environments characterized by trust, altruism, self-efficacy, and expected reciprocity are likely to encourage co-workers to share their work-related tacit knowledge.

Recommendations for managerial practice: Considering the findings, their possible explanations, and their implications on managerial practice, the researcher suggests the following recommendations: managers need to develop a workplace culture of trust, continuous learning and development, altruistic practices, and reciprocal exchanges to motivate their employees to share their tacit knowledge in their workplaces. They should encourage relevant formal and informal interactions for purposes of tacit knowledge sharing.

Suggestions for future studies: Knowledge management seems still an emerging concept in developing countries, especially in Africa. Therefore, there is a need for further studies to address effective ways of enhancing workplace tacit knowledge sharing practices in service organizations. This study was delimited to individual factors only. Future researchers may consider more variables including organizational and technological factors that influence workplace tacit knowledge sharing. Moreover, previous studies have suggested that socialization is fundamental to tacit knowledge sharing. Future studies may thus investigate the extent to which socialization within an organization actually results in work-related tacit knowledge sharing and the best forms of socialization for tacit knowledge sharing at the workplace. In addition, the question of how the use of recent technologies including social media facilitates workplace tacit knowledge sharing would be an interesting aspect for future studies to investigate, as it remains scantly explored.

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Appendix

Questionnaire Scales and Items

Variable	Items	Cronbach's Alpha for each Item	Cronbach's Alpha for each Scale
Trust	1. I am interested in the well-being of my co-workers, not just my own.	.886	.840
	2. I am truthful in my dealings with my co-workers	.884	
	3. I would characterize myself as honest with my co-workers	.885	
	4. I am sincere to my co-workers	.884	
	5. Overall, I am a knowledgeable person at my workplace	.885	
	6. Overall, I am an expert in my area of work	.884	
	7. I trust my co-workers to avoid sharing confidential information about clients	.887	
Expected Reciprocity	1. I share work-related knowledge with my co-workers with an expectation that they will respond to my knowledge needs	.886	.743
	2. I share work-related knowledge with my co-workers believing that they will answer my queries in the future	.886	
	3. I share work-related knowledge with my co-workers because they also share with me when I need knowledge	.887	
Expected Rewards	1. I expect to be respected in my organization when I share work-related knowledge with my co-workers	.887	.802
	2. I expect to be recognized in my organization when I share work-related knowledge with my co-workers	.887	
	3. I expect my superiors to praise me when I share work-related knowledge with my co-workers.	.887	

	4. I believe my status in the organization improves, when I share work-related knowledge	.889	
	5. I expect to have more prestige in my organization when I share work-related knowledge with co-workers	.887	
	6. I share my work-related knowledge to improve my reputation in the organization.	.889	
	7. I expect to get a better work assignment when I share work-related knowledge with my co-workers	.887	
	8. I expect to get a promotion when I share work-related knowledge with my co-workers	.890	
	9. I expect to get a salary increase when I share work-related knowledge with my co-workers	.890	
	10. I expect to get a bonus when I share work-related knowledge with my co-workers	.892	
	11. I expect to get more job security when I share work-related knowledge with my co-workers.	.890	
Self-efficacy	1. I believe my knowledge sharing would help my co-workers to solve work-related problems.	.885	.856
	2. I believe my work-related knowledge sharing would create new business opportunities for the organization.	.886	
	3. I believe my work-related knowledge sharing would improve work processes in the organization.	.885	
	4. I believe my work-related knowledge sharing would increase the productivity in the organization.	.885	
	5. I believe my work-related knowledge sharing would help the organization to achieve its performance objectives.	.885	
Altruism	1. I enjoy sharing work-related knowledge with my co-workers.	.885	.846
	2. I enjoy helping my co-workers by sharing work-related knowledge.	.885	
	3. I feel satisfied when I help my co-workers solve their work-related problems.	.886	
	4. I find pleasure in sharing work-related knowledge with my co-workers	.885	
Knowledge Sharing	1. In my workplace, I take the initiative to share best practices learnt from prior successes	.887	.779
	2. In my workplace, I take the initiative to share my lessons learnt from prior failures	.887	
	3. In my workplace, I take the initiative to share market knowledge about customers, products, suppliers and competitors with my co-workers	.885	
	4. In my workplace, I take the initiative to share my know-how such as tricks of trade with my co-workers	.885	
	5. In my workplace, I take the initiative to share expertise from work-related trainings with my co-workers	.884	
	6. In my workplace, I allow my co-workers to spend significant time observing me in order for them to learn from my work	.885	
	7. In my workplace, I allow my co-workers to collaborate with me in order for them to learn from my work	.885	