

Knowledge Sharing And Performance Of Deposit Taking Saccos In Laikipia County, Kenya

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Abstract: This study sets out to determine the effect of knowledge sharing and performance of deposit taking SACCOs in Laikipia County, Kenya. The study adopted both descriptive and explanatory research designs. A total of 45 registered DT-SACCOs in Laikipia County were targeted. A population of 135 branch managers, operations managers, and credit managers from the 45 registered DT-SACCOs in Laikipia County were targeted. A sample size of 135 respondents was purposively and randomly sampled. Questionnaires were the data collection tools where drop and pick later approach was used. Content validity was ensured by discussing the questions in the questionnaire with the supervisor while a Cronbach's Alpha of 0.7 or above was regarded sufficient to quantify the reliability of the data collection tool. Descriptive analysis was done while inferential statistics involved linear regression. The correlation results showed a positive and significant linear correlation between knowledge sharing ($r=0.478$, $p=0.000$) and performance of DT-SACCOs. The regression results show a positive and significant effect of knowledge sharing ($\beta = 0.058$, $\text{Sig.} = 0.000$) on performance of knowledge sharing which implies that knowledge sharing affects performance of DT-SACCOs positively. Though the knowledge sharing components are interrelated and have effect on the performance of DT-SACCOs, knowledge sharing weighs more on the influence. Therefore, the study recommends that organizations should continuously work towards attaining knowledge sharing because it affects institutional capital, the volume and number non-performing loans, growth rate for total deposits and growth rate of net loans of DT-SACCOs.

Keywords: Knowledge Sharing, Performance, Deposit taking institutions

I. INTRODUCTION

Organizational performance is a key factor in the success of any business, which means its capacity to effectively implement strategies to help in the achievement of institutional goals and objectives (Randeree & Al Youha, 2009). Further, it largely depends on the skill level its leaders have when it comes to implementing strategies (Bashaer et al., 2016). (Muiruri & Muchemi, 2023) established that the level of organizational knowledge management possesses has significant influence on organizational success.

Being a knowledge-driven industry, the field of co-operatives keeps advancing, highlighted by VUCA conditions (Volatile, Uncertain, Complex and Ambiguous) business environment due to globalization. As such, desirable performance among DT-SACCOs would ideally necessitate that SACCO staffs adequately share knowledge. By so doing,

when one that bears knowledge that is specialized exists the SACCO, other staffs may continue accessing the knowledge, thus decreasing the probability of committing errors as a result of misinformation. Thus to optimize performance management needs to manage this intangible asset of knowledge, (Kinyua & Muchemi 2021).

Whereas extant studies attempt to link knowledge sharing and organizational performance, their focus has been on industries other than DT-SACCOs. The present research thus set out to assess the effect of knowledge sharing on the performance of DT-SACCOs in Laikipia County, Kenya. The study was grounded on both knowledge-based view, and Balance Score Card theories. The research adopted both descriptive and explanatory research designs, with the target population comprising 135 staff drawn from all 45 DT-SACCOs in Laikipia County. The research used a census survey with 3 top cadre staff from each institution forming the

unit of observation. The research involved the gathering of data that is primary by utilizing a questionnaire that is semi-structured. Inferential and descriptive calculations were then computed in data analysis. Findings reveal a statistically significant relationship between knowledge sharing ($\beta = 0.058$, $Sig. = 0.000$).

Knowledge sharing is defined by Esterhuizen et al. (2019) as the dissemination of explicit (recorded) and tacit (unrecorded) information from one person or entity to another. The concept has also been defined by Chiu and Chen (2016), as the procedure through which novel knowledge emanating from various sources are transmitted and can eventually result in the generation of novel knowledge, information and understanding. (Abuki and Muchemi, 2022) argues that an institution needs to develop structures that enables the knowledge of an employee is retained in an organization whereby even if they exit they leave their knowledge in the institution.

Management of co-operatives knowledge enables the institution to vigorously make all processes standard and makes it easier to offer training on these processes in an accessible manner. To this end, knowledge sharing is particularly instrumental in enabling the transmittance of information across the firm. By so doing, when one that bears knowledge that is specialized exists the institution, other staffs may continue accessing the knowledge, thus decreasing the probability of committing errors as a result of misinformation (Donate & de Pablo, 2019).

II. STATEMENT OF THE PROBLEM

In Kenya, DT-SACCO industry has gone through a sequence of changes via reforms, communication advancement in information technologies, internationalization of services and development in the economy in the recent years (AKI, 2019; Gachanja & Wambua, 2018). The changes have significantly affected the institutional capital, non-performing loans, growth rate for total deposits, and growth rate of net loans and the performance of DT-SACOs. Downside economic risks (political risks, COVID 19 pandemic and heightened inflation uncertainty) and uptake of SACCO products have also negatively affected the profitability of DT-SACCOs (AKI, 2020). Further, the success or survival of the DT-SACCOs as a result of the changes and the risks is dependent on their capability to act on the transformations and the risks thereof (Kogo & Kimencu, 2018). Research has also shown that the performance of all kinds of products and services tendered by the DT-SACCOs industry in Kenya is affected with some mutual challenges. Customer satisfaction, loyalty and uptake of SACCO products are key setbacks encountered by the DT-SACCO industry (Gachanja & Wambua, 2018). Further, there has been competition in the various services offered by the commercial banks, micro finance institutions and other financial pyramids, affecting their institutional capital, non-performing loans, growth rate for total deposits, and growth rate of net loans their performance.

Rodah (2021), conducted a research on the effect of knowledge sharing on organizational performance of KRA (Kenya Revenue Authority). This study adopted a research design of cross sectional. One hundred and sixty two research

respondents were included at KRA through random sampling. The findings showed a positive correlation between knowledge sharing and organizational performance which was positive. However the study did not investigate other knowledge sharing variables to certify the results of the study. However, this study results won't be conclusive if used in a banking industry since its recommendations was based and informed from a government agency. This study knowledge sharing variables have been studied to certify results.

Otieno (2021) researched on the effect of knowledge sharing and organizational performance of Saccos in Kisii County, Kenya. Research applied a cross sectional approach to collect data findings, where it established knowledge sharing positively influenced organizational performance of Saccos at Kisii County, Kenya. However, the research measured performance based on improved profitability, increase in number of customers, improved net asset value while the current study will measure performance based on institutional capital, non-performing loans, growth rate for total deposits, growth rate of net loans and advances. Further the study focused on entirely on the single variable knowledge sharing thus weakening the study findings.

Hong and Zou (2017), investigated how knowledge sharing influence organizational performance. Its findings showed a positive correlation that between the independent and dependent variable. However, results were based at literature reviewed and it gave a generalized findings which may not be industry specific. Further the study didn't empirically test the assumptions. Current study have been conducted in Kenya on a banking industry, DT-SACCOs, where knowledge management variables were investigated variables which was inclusive of knowledge sharing in order to give a wholistic approach of further certify the results of the study. Therefore, this research did sought to fill that research gap by determining the effect of Sacco Organization website, Sacco Online platforms, Training and Reports on the performance of DT-SACCOs institutions in Laikipia County, Kenya.

OBJECTIVE OF THE STUDY

- ✓ To examine the effect of knowledge sharing on performance of DT-SACCOs institutions in Laikipia County Kenya.

RESEARCH QUESTION

This study sought empirical evidence to answer the following question:

- ✓ Does knowledge sharing affects performance of DT-SACCOs in Laikipia County, Kenya?

III. LITERATURE REVIEW

A. THEORETICAL REVIEW

Various theories exist relevant to knowledge management that create the foundation of this research. Appropriate to connecting the management of knowledge to the outcomes of an organization with a focus on DT-SACCOs, three theories

are hereby reviewed. These comprise the Knowledge Based View (KBV) theory, Resource-Based View (RBV) theory, Organizational Learning theory.

a. KNOWLEDGE BASED VIEW THEORY

This study is grounded on the KBV theory proposed by Barney (1991). KBV furthers RBV's assertions that foretells that a firm's competitiveness and sustainability is reliant on leveraging the competences and capitals that are characteristic (Penrose, 1959). KBV projects the notion of resources and points out knowledge as the capital which offers the highest value added to a firm (Nonaka & Takeuchi, 1995). Knowledge is regarded in

KBV as "justified true belief" and the theory's emphasis is on the overt characteristic of knowledge that is connected to the person (Barney, 1991), that is both not possible and hard to articulate. Staffs' active movement means that, the capability of an organization is reliant on the mechanism of integration compared to the professional information which possessed by staffs.

A firm's capability to incorporate knowledge which persons hold inside an organization establishes its competitive advantage, and therefore competences and repository of knowledge among organizations are the key predictors of corporate outcomes and an advantage of competitiveness that is sustained. Nevertheless, in order to attain competitive advantage that is sustained, there has to be heterogeneity, evaluability and inimitability in a firm's capital (Grant, 2002). KBV regards information as a key resource vital for greater organizational outcomes which is difficult to identify, acquire, sustain and imitate (Rugman & Verbeke, 2002). Competences that are based on knowledge are regarded as the most strategic and significant to sustain and earn competitiveness (Barney, 1991). The ability to acquire knowledge quicker in comparison to rivals may be the only source of competitiveness that is sustained (Geus, 1988).

Abilities and competencies result in performances that is sustained and superior since they are particular to an individual firm. Additionally, these abilities and competencies are unique to that company and temporarily fixed, inimitable, non-substitutable and valuable to customers (DeNisi et al., 2003). Against this backdrop, the present study will employ KBV to demonstrate whether knowledge among DT-SACCOs in Laikipia County, can be considered a distinctive resource, and how knowledge management capabilities thereof influence their organizational performance.

b. RESOURCE BASED VIEW THEORY

Originated by Penrose (1959), RBV rests on the premise that an organization is a broader set of resources and the growth of an organization involves the exploitation of existing resources and the development of new ones. The Resource Based View of the firm states that performance dissimilarities occur when organizations that are well successful bear capitals that are valuable, which others lack, enabling them a competitive edge (Wernerfelt, 1984). RBV focuses specially on the inside of the firm, its resources and capabilities, to explain the profit and value of the organization (Penrose, 1980;

Wernerfelt, 1984; Grant, 1991; Peteraf, 1993). This theory is applied to explain differences in performance within an industry (Makhija, 2003).

Although the resource-based view of the firm recognizes the important role of knowledge in firms that achieve a competitive advantage, proponents of the knowledge-based view argue that the resource-based perspective does not go far enough to explain deeper insights (Grant, 2002; Barney, 1991). In particular terms, as opposed to bearing features that are peculiar, RBV regards knowledge as a resource that is generic. As such, it fails to make distinct, the various kinds of competencies that are based on knowledge (Rugman & Verbeke, 2002). Such weaknesses leave the knowledge-based view theory unparalleled as the most preferred foundation for knowledge management. In the present study, RBV is adopted to show how various DT-SACCOs create, share, apply and guard knowledge as an intangible resource to earn competitive advantage, and how the same influences organizational performance thereof.

c. ORGANIZATIONAL LEARNING THEORY

Argyris and Schon (1978) put forth the theory of organizational learning and aver that, organizations ought to alter their activities and purposes so as to attain competitiveness in a volatile market (Janz & Prasarnphanich, 2003). An organization that is learning comprises five main features: team learning, systems thinking, psychological frameworks, vision that is shared and individual knack. Nevertheless, in order to realize the full potential of learning, the organization ought to deliberately decide to alter their activities as feedback to an alteration in conditions, deliberately associate activity to result and memorize the result (Serenko et al. 2007). The notion of an organization that is learning promotes firms to change to ways of thinking that are more interconnected. Organizations ought to further assume community-like features in which staffs can commit to and be inspired to be more productive (Cha et al., 2008).

The initial phase of the procedure of learning entails the acquisition of information, whereby an organization obtains "memory" of outcome-action connections which are valid, the climatic circumstances that yield its validity, the outcomes' likelihoods, and the ambiguity related to the likelihood. The outcome-action connections are obtained by way of grafting, experiential, benchmarking, and experiments, but they ought to be a deliberate decision to utilize, confirm, or discover an effect and cause, otherwise they will be merely unsighted activities reliant on luck for achievement (Hult et al., 2000). The subsequent phase of the procedure of acquiring information is deduction, in which firms recurrently make comparisons between expected and actual outcomes to either add to or make their "memory" up to date.

Outcomes that are not anticipated ought to be evaluated for interconnection, novel outcome-action connections specified or adapted as need be, and learning augmented. It does not mean in this phase that any activity is carried out. A cross-section of scholars holds that there ought to be activities for any sort of learning to take place, while in contrast, others assert that whatever is important for learning to take place is change in comprehension and growth of the base of knowledge.

The third phase on the procedure of learning is action/adaptation, in which the organization utilizes the knowledge that is already to choose novel outcome-action connection suitable the climatic circumstances. Upon adapting has taken place, the base of knowledge of the organization is made current to entail the novel outcome-action connection, likelihoods, ambiguity, and circumstances that are practice and the learning procedure progresses. This response is a process that is both iterative and continual, and takes place across all phases in the procedure of learning (Debowski, 2006; Serenko et al., 2007). Tacit knowledge is however hard to copy, interpret or replace, as the knowledge is based on a mixture of induction, research and experience which could be fine-tuned across several years (Marquardt, 2011).

Against this backdrop, the theory of organizational learning is adopted in this study to understand the entire knowledge management spectrum of practices, from knowledge creation, knowledge sharing, knowledge storage through knowledge transfer/dissemination, and how each practice influences organizational performance among DT-SACCOs in Laikipia County, Kenya.

IV. EMPIRICAL LITERATURE REVIEW

This section provides a review of the findings for past studies to identify knowledge gaps in the subject of study and inform the current analysis. Rodah (2021), conducted a research on knowledge sharing on organizational performance of KRA (Kenya Revenue Authority). The study adopted a research design of cross sectional. One hundred and sixty two research respondents were included at KRA through random sampling. The findings showed a positive correlation between knowledge sharing and organizational performance. However, this study results suffers the limitation of the industry since it was based and informed from a government agency and not in a banking industry while this current study have been conducted in a banking industry.

Otieno (2021) researched on knowledge sharing and organizational performance of Saccos in Kisii County, Kenya. Research applied a cross sectional approach to collect data findings where it established that knowledge sharing positively influenced organizational performance. However, the research measured performance based on improved profitability, increase in number of customers, improved net asset value while the current study will measure performance based on institutional capital, non-performing loans, growth rate for total deposits, growth rate of net loans and advances.

Hong and Zou (2017), investigated how knowledge sharing influence organizational performance. Its findings showed a positive correlation that was between the independent and dependent variable. However, results were based at literature reviewed which gave a generalized findings which may not be industry specific. Further the study didn't empirically test the assumptions. Current study be conducted in Kenya on a banking industry, DT-SACCOs.

Muhammed and Zaim (2020), did a research on the subject of knowledge sharing and organizational performance and how leadership affect organizational success. This work focused on individual personalized knowledge sharing, as the

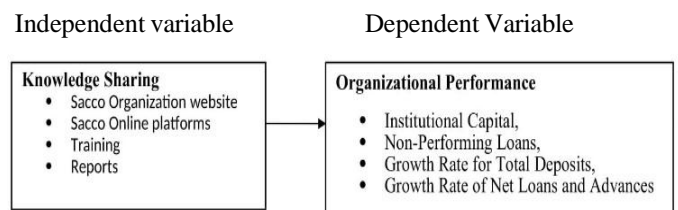
unimitable asset in an organization .Using research methodology of cross-sectional survey where collection of primary data was done to knowledge 330 in Turkey. The recommendations of the research found a significant positive link of knowledge sharing and organizational performance. However, the study focused on the mediating function of the significance of the trait of organizational leadership and knowledge sharing, but the current study done in Kenya, in a financial SACCO industry.

Meher and Mishra (2021), investigated how, learning organizational and the mediating role of sharing of knowledge influenced performance in Informational Technological (IT) firms, in India. Research applied convenience sampling during data collection, which the results confirmed a positive link. Nevertheless, the recommendations of the research works cannot be generalized across industries as this study was done in an IT firm and in a specific country, India, which its external and internal environment may be unique compared to a nation like Kenya. Further, the recommendations of this since the study investigated the mediating role of knowledge sharing and not a direct association.

Saifi et al. (2018), investigated on how knowledge sharing and organizational performance impacts culture moderates performance. The procedure used to collect primary data was a survey method that was quantitative, with a sample population of 200 respondents. Results showed a significant connection between Knowledge Sharing) and Organizational Performance however the moderating variable lacked direct link between knowledge sharing and organizational performance. Further this research work was done in an educational industry while the current study have been done in a financial industry to cover this contextual gap.

V. CONCEPTUAL FRAMEWORK

The conceptual model explains how the independent variable which is the knowledge sharing has been operationalized. The model then illustrates how its variables have impacted on the performance of DT-SACCOs in Laikipia County, Kenya.



Source (Author 2024)

Figure 1: conceptual framework

VI. RESEARCH METHODOLOGY

A. RESEARCH DESIGN

A research design is termed as a defined plan and structure on the execution of a research study, (Thuku and Muchemi

2012) Descriptive and explanatory research designs were adopted in the study. The research designs were applicable.

B. TARGET POPULATION

It has been explained by (Hussein & Muchemi 2019) as a set of people, components, services and events that have similar features under investigation. Further, *Collis & Hussey (2009)* as a collection of observations or items which are related and that form the researcher's interest. The research study population consists of 135 employees who were drawn from all 45 DT-SACCOs in Laikipia County, Kenya in accordance with KUSCCO report 2023 (Appendix III). The respondents of this study were branch managers, operations managers and credit managers making the total population 135. This population being manageable, the researcher undertook a census study. Therefore, census is being used as the target population without sampling. See the below population distribution table.

Position in the sacco management	Distribution of the study Population
Branch Manager	45
Operation Manager	45
Credit Manager	45
Total	135

Source: (Author, 2023)

Table 1: Population Distribution

C. DATA COLLECTION INSTRUMENT

Questionnaires were used in data collection. According to Saunders et al. (2007), a chance to give structured and informed responses by the respondents is offered when questionnaires are used for data collection. Closed-ended questions to ensure uniformity of data responses were used (Babbie, 2012). (Isaiah and Muchemi, 2019) argued that closed-ended and open-ended questions are phenomenal in enabling the researcher to collect both quantitative and qualitative data whose combinative effect is critical in informing the study findings, drawing appropriate conclusions, and making generalization of findings

a. RELIABILITY

To test the reliability of the questionnaires, a pilot study was carried out using DT-SACCOs in Laikipia County, Kenya.

Questionnaire questions	No of questionnaires item	Alpha Score	Comment
Knowledge Sharing	5	0.813	Reliable
Total	10	0.813	Reliable

Source: (Author 2023)

Table 2: Reliability Statistics

b. VALIDITY

Cooper and Schiendler (2006) recommends that Cronbach's alpha which is beyond 0.7 is acceptable. The study

variables aggregate alpha was of 0.740 and hence the research tool used was reliable as shown in table 2 above.

The study also involved validity tests to ensure that the research instruments actually measure the set-out parameters (Zikmund, 2003; Bryman and Cramer, 2005). In this study, the researcher considered three kinds of validity in undertaking this study; face validity, content validity and construct validity. The face validity addresses researchers subjective evaluation of the validity of the measuring instruments as well as the extent to which the researcher believes the instruments was effective. Secondly, the questionnaires were subjected to double check to guarantee content validity. This was ensured that the questionnaire appropriately covered all the main area of the study. The expert review of the questionnaire and judgment helped to confirm if the theoretical perspectives emerge as conceptualized. Finally, construct validity was achieved through operationalization of terms. The variables in the study were operationalized to reflect the theoretical assumptions that underpin the conceptual framework for the study.

D. DATA COLLECTION PROCEDURE

Questionnaires were given to the participants through physical delivery. Respondents were given sufficient time to fill the questionnaires and follow up was done to the respondents who had not responded after the two weeks.

E. DATA ANALYSIS AND PRESENTATION

Both descriptive and inferential statistics were done in analysis of the data. Descriptive analysis encompassed generation of summary statistics such as means, standard deviations and percentages while inferential statistics involved linear regression. Data was presented using tables. To explain the relationship between independent and dependent variables, the empirical model was used in linear regression. The direction of the relationship between the study variables is predicted using linear regression and therefore very important (Kothari, 2008).

The regression model is as shown

$$Y = \beta_0 + \beta_1 X + \epsilon_0$$

Where:

Y = Performance of DT-SACCOs

β_0 = Constant

β_1 = Coefficient of knowledge sharing

X1 = knowledge sharing

ϵ_0 = Error term assumed to be a constant

VII. RESEARCH FINDINGS AND DISCUSSION RESPONSE RATE

The study targeted branch managers, operational general managers and credit managers in all the 45 DT-SACCOs in Laikipia County, Kenya totaling up to 135 participants. With the targeted sample size of 226, 185 questionnaires were correctly filled which translated to 78%. Babbie (2012) argued that response rates are termed acceptable, good and very good if 50%, 60% and 70% respectively are achieved and thus

accepted for analysis and publication. The high response rate obtained in this research is attributable to self-administration of the questionnaires as shown in table 4 below.

A. DEMOGRAPHIC INFORMATION

a. AGE

Respondents were asked to state their age in years during the study in the field and Table 4.3 gives a summary of the survey findings.

Age Bracket	Frequency (f)	Percentage (%)
19– 29	45	43
30 – 39	35	33
40–49	15	14
Over 50 years	10	10
Total	105	100%

Source: Survey data (2023)

Table 3: Age of the Respondent

43% respondents of the research were between the ages in years of 19 to 29 years, 33% of the respondents were between the ages of 30 years to 39 years, 14% were between the ages of 40 to 49 years while 10% were over 50 years. In this regard, the majority of the respondents 77% were below 40 years. This was due to the fact that most of the DT-SACCOs are managed by the young people; therefore the most appropriate team to target in this study since knowledge management was more inclined to the aspects of technology and technological growth in an organization and young people are believed to be well versed and knowledgeable on issues technology.

b. RESPONDENT POSITION IN THE FIRM

Job Title	Frequency (f)	Percentage (%)
Operations	22	21%
Middle	7	7%
Top-Level	5	5%
General staff	71	67%
Total	105	100%

Source: Survey data (2023)

Table 5

21% of the study respondents indicated that they operated as operational level managers, 7% worked as middle-level managers and 5% worked as top-level managers while a 67% were general staff members. Therefore, majority of 67% of the study respondents were therefore general staff members while the minority of 33% were managers in the organization. This then means that the research participants were persons with seasoned professional and organizational technical know-how on the field of knowledge management in the organization.

c. EDUCATIONAL LEVEL

Level	Frequency (f)	Percentage (%)
Certificate	9	9%
Diploma	35	33%
Undergraduate degree	56	53%

Master’s degree	5	5%
Ph.D. and above	0	0%
Total	105	100%

Source: Survey data (2023)

Table 5

9% of the study respondents has a Certificate, 33% has a Diploma, 53% has an Undergraduate Degree, 5% has a Master’s Degree, and 0% has a Ph.D. Therefore, a majority of the study respondents which is 53% has an undergraduate degree and above. This implies that a bigger number of the study respondents are qualified and well versed to run this positions therefore making them the right population target for this study

A. KNOWLEDGE SHARING AND PERFORMANCE

Knowledge sharing statements	Mean	SD
employees usually learn through observation	2.22	2.11
staffs are rotated in various functions	3.44	3.66
staffs new ideas from documents and manuals	3.49	3.18
employees get new knowledge from data bases	3.61	3.23
Average	3.19	3.05

Table 7

The research findings showed that staffs in the sampled SACCOs learned through data as cited with a mean of 2.22(SD=2.11), they also learned through rotation in various functions within the organization as cited with a mean of 3.44(SD=3.66). The sampled respondents also cited that they learned new ideas from documents and manuals with a mean of 3.49 (SD=3.18) while members of staff get new knowledge from the database is cited with a mean of 3.61 (SD=3.23).

The findings of this study are supported by Adeyoyin et al. (2015) who denoted that specialization enables employees to focus on specific task hence allowing them to build expertise and experience, therefore enhancing production efficiency. It also allows employees to concentrate on their areas of strength thus leading to greater productivity which the DT-SACCOs have been interested in. Further, breaking down the job into a simple specific process also makes it easy for new employees to learn (Kimani, Omato & Gichuhi, 2020). However, the flip-side of work specialization is that it reduces the employees’ ability to multitask since they perform the same task throughout (Zareen, Razzaq, & Mujtaba, 2013). Hierarchy determines the flow of commands and information through the official channel, however, in case of the extensive hierarchical structure; the chain of command is long and dealt tardily (Socha, 2019).

B. EFFECTS OF KNOWLEDGE SHARING ON PERFORMANCE OF DT-SACCOs IN LAIKIPIA COUNTY, KENYA

Pearson correlation and regression analysis were carried out to find out the magnitude of the relationship between the study variable and the effect of the study variable on the

organizational performance of DT-SACCOs in Laikipia County, Kenya. The results are shown in table 6 below

Independent variable		Coefficient	T-Statistic	P-value
Knowledge Sharing	correlation .978*** Sig(2tailed) -.000 N-185	0.058	0.839	0.000
Dependent variable				

Findings shown in Table 5 demonstrated a significant positive linear relationship between performance and knowledge sharing, the result implies that an increase in knowledge sharing, increases performance of DT-SACCOs positively and significantly.

Regression model was used to establish the effect of structure fit organizational performance of DT-SACCOs in Laikipia County, Kenya. The results for model summary are presented in Table 5 above.

The results shows that the beta coefficient of knowledge sharing was 0.058 which indicates that a unit increase in would result in a 5.8% rise in value of performance of the organization showing direct effect of knowledge sharing on the performance of DT-SACCOs in Laikipia County, Kenya. The t-statistic and corresponding P-value recorded was 0.839 and 0.000 respectively. At significance level of $P < 0.001$ the assumption is rejected implying that knowledge sharing had a significant effect on the performance of DT-SACCOs in Laikipia County, Kenya. Based on these statistics, the study found the presence of a significant positive effect of knowledge sharing on the performance of DT-SACCOs on Laikipia County, Kenya.

The research findings highlights the effect that knowledge sharing can have on performance of DT-SACCOs in Laikipia County, Kenya. This research finding is supported by the studies carried out by Zahari *et al.* (2019) where they showed sharing of knowledge principally helps project the results of the companies of insurance in the county of Malaysia.

VIII. CONCLUSIONS AND RECOMMENDATIONS

The study established the effect of knowledge sharing on the performance of DT-SACCOs in Laikipia County, Kenya. Knowledge sharing determines performance of DT-SACCOs as it had an aggregate mean of 3.37 and a high variation (standard deviation of 1.10). The correlation results show a positive and significant linear correlation between knowledge sharing and performance of DT-SACCOs ($r=0.862$, $p=0.000$). The regression results show a positive and significant effect of knowledge sharing on performance of DT-SACCOs ($\beta = 0.096$, Sig. = 0.000) which implies that knowledge sharing affects performance of DT-SACCOs positively and that an increase in knowledge sharing leads to 0.096 increase in performance of DT-SACCOs in Laikipia County, Kenya. For DT-SACCOs to increase their institutional capital, reduce non-performing loans, increase growth rate for total deposits, and increase growth rate of net loans, there is need for the DT-SACCOs to continuously work towards attaining a culture of knowledge sharing. Further, the study recommends DT-

SACCOs to be innovative and creative on the products and services they offer to their customers especially during this VUCA business environment as a strategy for economic recovery which is sustainable in the long-run.

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