

Determinants of Knowledge Sharing Among Banks Employees and Its Effect on Service Innovation: A Conceptual Framework

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Abstract: *This study seeks to understand and analyse the determinants of knowledge sharing among employees of banks, through the lens of negotiation, reciprocity, and exchange characteristics. Also, to measure the contributions of these variables towards efficient bank services innovation. Hence, banks have identified the importance of service innovation as a way forward. Similarly, banks seek to invest in building internal capabilities of its employees via beneficial social relationship, profitable reciprocal exchange and employee participation in knowledge sharing. Thus, relevant literature was reviewed to construct and propose the research model that determine sharing of knowledge among employees in banks and its effects on bank services innovation.*

Keywords: *Knowledge sharing, Bank, Employees, Service, Negotiation, Reciprocity, Social Relationship, Social Exchange.*

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I. Introduction

Banking industry is one of the dynamic sectors for the growth and development of any economy world over. It is regarded a treasured path for development and achievement (Olotu, Maclayton, & Opara, 2010; Oparaocha & Bitsch, 2015). The banking industry has continued to improve in their performance through a double edge strategy of one, managing evolving risk and two, services innovations.

Banks all over the world have recognised the importance of service innovation as a way forward. This is obvious, especially as competition stiff up from both traditional and non-traditional market entrants continue to increase. Similarly, as the pressure on banks mounts, fresh thinking, creativity and innovation must be improved to meet expectations of customers and stakeholders across the value chain (Johnson, Simmons, & Sullivan, 2017; Halim, Ahmad, Ramayah, Hanifah, Taghizadeh, & Mohamad, 2015; Govindarajan & Ramamurti, 2011).

Banks are therefore, adopting varied methods ranging from radical to incremental approaches to meet up these competitive challenges to stay afloat (Ashok, Narula, & Martinez-Noya, 2016; Kim, Park, & Lee, 2014; Norman & Verganti, 2014; Wang & Noe, 2010). In other word, most banks are creatively investing in building internal capacities and capabilities of their employees through knowledge sharing, social interaction, negotiation and reciprocity of knowledge exchange among colleagues.

In recent time, knowledge sharing has received foremost consideration from practitioners and researchers, due to its position as one of the primary pillars in knowledge management (KM) efforts that speed up creativity and innovation. Hence, enables banks stay ahead of competition in the emerging market, (Wang & Noe, 2010; Lee & Al-Hawamdeh, 2002). Also, knowledge sharing issues attracted the attention of industry practitioners because there has been multiple of pressure on banks in particular, to increase their effectiveness, efficiency and agility (Serenko & Bontis, 2013).

Therefore, finding talents among employees to share their knowledge will not only be cost effective, but a means of encouraging and fast tracking their creativity and innovativeness for the benefit of the organization. Moreover, knowledge sharing involves two parties i.e. the knowledge giver and the knowledge receiver. In other word, it may take place between two parties in a one-to-one relationship such as a conversation over a bank service. It may as well, be a one-to-many interaction such as a round-table meeting, or a presentation by retail group in a bank over the introduction of certain products. In all these cases, knowledge sharing requires employees to socially interact, consciously and actively participate in an exchange of know-how or skills (Wu & Lee, 2017; Park, Lee, & Lee, 2015; Lin, 2007; Ipe, 2003).

The bases of the exchange relationship in this study will be guided by the social exchange mechanisms of negotiation and profitable reciprocation, being elements of social exchange theory (Serenko & Bontis, 2016; Park et al., 2015; Oparaocha & Bitsch, 2015; Cropanzano & Mitchell, 2005; Blau, 1964; Emerson, 1976).

Indeed, the need to build strong social relationships between individuals in a team, or group is crucial in motivating the members to share knowledge. The study therefore, draws inspiration from the social exchange modes of negotiation and reciprocity to understand the factors that drive employees' participation in knowledge sharing.

This subsequently drives one of the objective of the study i.e. developing new ways of banking through continues products and service innovation, being a modern banking driver. Thus, the study will review relationship between social exchange mechanisms, exchange characteristics and banking service innovation, with knowledge sharing as mediating variable of the relationship. Furthermore, the study will examine extant literatures on banking service innovation to enable the construction of the frame work of the study (Park et al., 2015; Halim et al., 2015; Lin & Lee, 2004). Which will show the various relationship of the research variables, prepositions and the mediating role of knowledge sharing, as well as its predictive influence to enhancing innovativeness. Finally, it will help integrate these variables to serve as modern banking drivers that catapult banking service innovation.

II. Literature Review

2.1 Bank Service Innovation

The impact of financial liberalization and internationalization, in recent times, has reveals new method of looking at the business environment, particularly the banking industry. For instance, internationally banking is currently hinging on knowledge workers to deliver excellent and qualitative products and services (Shih et al., 2010). In fact, the changes in global business has no doubt sparked up new challenges and set the face of stiff competitions for products and service innovation in banking industry as an imperative for survival (Global Banking Outlook (GBO), 2018). These challenges also make information and knowledge sharing for organizations, not only an alternative source of knowledge, but a dominant way of ensuring creativity and sustaining innovative products and services (Izogo et al., 2017).

The World Bank has launched its knowledge sharing initiative through a platform that shares knowledge with development communities around the world (Egan & Kim, 2000; Cummings, 2003). In Europe and Asia, countries such as Greece, Iran and Malaysia are looking inward for ways to discern their banking product and services to stay afloat and competitive (Chatzoglou & Vraimaki, 2009; Ahmadi, Daraei, & Kalam, 2012; Abuazoum, Azizan, & Ahmad, 2013).

Meanwhile, in Africa and Nigeria in particular, most banks are on red alert for their desire to internally source for employees with talents and knowledge that could be shared to increase service efficiency, creativity and continues products and service innovation (Sodiya et al, 2006; Oluikpe, 2012; Chigada & Ngulube, 2015). Generally, banks must effectively protect their business environment against possible negative effects of financial slumps, and ensure continuity of corporate existence, through complete transition from regulatory-driven transformation to innovation-led change (G.B.O., 2018).

Though, scholars have agreed that defining the term 'innovation' could be difficult, because it is a multidimensional activity. At the same time, measuring innovation is even more complex, thus requires composite measures that relates innovation capabilities, culture and all the novel activities that leads to developing the best ideas into practical products and services (Gamal, Salah, & Elrayyes, 2011). Nevertheless, the place of knowledge is paramount, hence input of know-how and expertise of employees of an organization is a must for any successful innovative outcome. Thus, knowledge sharing researchers such as Wang & Noe (2010), suggests a robust organizational culture of innovation that encourages sharing of knowledge among employees and influence management attitude towards knowledge sharing.

2.2 Negotiation and Bank Service Innovation

Apparently, negotiation take place daily in personal lives of people, businesses, and critically in conflict situation (Vandeputte, 2015). Negotiation as in knowledge sharing involves two or more parties, group or organisations (Chapman, Miles, & Maurer, 2017). It is a critical element in business exchange process, where parties move to influence each other through either face-to-face, or round table communications (Brett, 2017; Kharbanda & Stallworthy, 1991). Accordingly, an important component of negotiation in business is reaching agreements. In other word, negotiation could be described as some acts of communication between varied parties that have different views on subjects of interest, but who are making efforts to collaborate in order to reach some agreements (Age & Eklinder-Frick, 2017; Pedler, 1977).

The purpose of negotiation is to achieve own or common goals (Agndal, Age, & Eklinder-Frick, 2017). For example, the goals of exchange of services, products, skills, information or knowledge sharing etc. Furthermore, researchers such as Cropanzano & Mitchell (2005) have agreed that negotiated agreements tend to be very explicit because duties and responsibilities as well as obligations for exchange are detailed and understood.

It suffices to mention that, negotiation exchange has been used in knowledge sharing at individual or employee's level, to interchange their knowledge according to clearly agreed and jointly accepted terms. But, at organizational level it has been found to help negative attitudes toward knowledge sharing, which results in negative actions and behaviours, such as knowledge sharing hostility, knowledge hoarding and knowledge hiding (Thompson et al., 2010). Additionally, some other studies have shown negotiation as a weak variable in the process of building image for constructive knowledge sharing, that could contribute to bank products and service innovation.

However, in practice most banking transactions between banks and customers are conducted basically on negotiated terms and conditions as well as mutual agreements. For example, all bank loans and advances are rigorously negotiated. In this sense, terms and conditions are set by both the lending banks and the customers and then agreements reached as signed by the parties involved.

2.3 Reciprocal Exchange and Bank Service Innovation

Social life whether public or private is structured with some inherent features that consist of certain behaviours, believed to have positive impact at both individual and Organisational level. These characteristics can neither be captured in employment contract or enforced authoritatively (Koster & Sanders, 2006). Previous research Molm (2010) on this subject of employee social behaviour, described such cooperation among employees as reciprocal in nature. In this sense, reciprocity is seen as an important component of social exchange that explain beneficial relationship between parties receiving some benefits in return for benefits received.

In their empirical research Koster & Sanders (2006), also suggest that reciprocity has played an important role toward cooperative behaviours of employee in organisations, especially where management create the enabling environment that support and encourage this social behaviour among co-workers. The result of research by Miller, Galloway & Smith (2015) offer robust positive evidence of reciprocal exchange behaviours, characterised through repeat interactions of Venture Capitals and Underwriters. The subsisting repeat interaction produced handsome outcome for the initial public offer of the company.

Thus, reciprocity as a social exchange apparatus proposed a mutual knowledge exchange among employees in any given organization, because every employee is assumed and recognized to be knowledgeable ((Abu Bakar, Abdul-Talib & Hashim, 2014; Sanders & Schyns, 2006). To this extent, the contributors to sharing of knowledge expect a fair deal of the costs and benefits of sharing their knowledge. However, these expected benefits are neither vocalized or agreed to be reciprocated, rather is implied with repeat interactions.

The norm of reciprocity of the social exchange theory have been investigated in some previous researches that had bearing with knowledge sharing on social networks, social interactions and social relationship. But, few studies appear to link it with bank employees and invariably banking service innovation, hence this study attempts to fill this gap. Thus, practically customers become loyal to certain services of banks, because they believe that repeat patronage reciprocate the good service offering of the banks and encourage them to continuously provides innovative services.

2.4 Relationship Benefits and Investments

A number of factors are believed to influence employee's participation in knowledge sharing. Bank employees share experiences, knowledge and expertise amongst colleagues, with expected benefits that includes friendship, personal recognition, social relationship and mutually beneficial reciprocal exchange (Molm, 2010). These benefits connect the receiver of knowledge with the giver of knowledge, and eventually reciprocation of benefits occur. Thus, relationship benefits are regarded important in constructing strong relationships, since it has been proved to reduce ambiguity of service offered, improve perception of trust among fellow employees and generally boost expectation of co-workers in exchange relationships (Park et al., 2015).

On the other hand, relationship investment consists of outlay on employees, equipment and processes that developed a mindset among employees to sustain social relationship. Similarly, relationship investment encourages profitable reciprocal knowledge exchanges, which breeds employees' confidence to negotiate and reciprocate shared knowledge with co-workers. Hess et al., (2011) suggest that stable relationships with customers could be developed, where there is clear understanding of exchange relationship characteristics.

In this sense, relationship investment is established to evaluate conceivable relationship benefits based on reciprocation of economic cost and benefits, described in previous researches (Hess et al., 2011; Rusbult et al., 1988). Furthermore, this study also measured relationship investment in the light of knowledge sharing and its impact on the process of bank service innovation.

2.5 Knowledge Sharing and Bank Service Innovation

Knowledge is unarguably one of the most expensive and valued assets of corporate bodies. In fact, most firms have embraced knowledge management practices to increase amongst other things their performance, efficiency, effectiveness, and competitive advantage (Davenport & Prusak, 1998; Spender &

Grant, 1996). Thus, knowledge management includes the ability of firms to identify those employees that have knowledge and expertise, provide guide and enabling environment for sharing of this vital asset - knowledge from one employee, unit or group to another. Hence, knowledge sharing is the most important pillar in knowledge management practice, which ensure employee contribute to knowledge application, transfer of expertise, ideas, innovation and ultimately better decisions that benefit the whole organisations (Chiu, Zhu, & Infante Holguin-Veras, 2017; Zamani, Abdul-Talib, & Ashari, 2016; Wang & Noe, 2010).

Furthermore, knowledge sharing allows employees to willingly share acquired or created knowledge for the benefit of their organisation (Curtis & Taylor, 2017). This practice is particularly important in banks, because banks depend on quality services provided by passionate, result oriented and innovation driven workforce. In other word, successful banks must explore internal sources of knowledge for both radical and incremental service innovation (Ashok et al., 2016; Norman & Verganti, 2014). Accordingly, banks must also ensure that knowledge sharing among their employees is embedded in policies, rules and training manuals, since sharing of knowledge largely depends on good working relationship between knowledge workers, experts and less experience employees (Curtis & Taylor, 2017). Moreover, this would ultimately lead to continues knowledge, skills, and exchange of ideas among employees that afterward contribute to bank service innovation.

III. Conceptual Framework

This conceptual research outline is characterized with negotiation and reciprocity of the social exchange theory, in addition to relationship benefits and relationship investment of the exchange characteristics as the main independent variables. Knowledge sharing is the mediating variables of the framework, while bank service innovation is the dependent variable representing the outcome of the various relationships.

The under-pinning theory of the research is the social exchange theory, which proposes that social behaviour is a result of exchange process that involves series of interactions that generates obligations among two or more parties (Surma, 2016). These interactions are interwoven and dependent on the actions of parties involved, for the purpose of exchanges that maximize benefits and minimize costs of investments (Cropanzano & Mitchell, 2005). Accordingly, Emerson, (1976) suggest the theory postulates that relationship is for exchange of some economic value and or utility which drive relationship for mutual benefits of parties in the interactions.

Business exchange involves collaboration and negotiation between two parties, for instance buyers and sellers. In the case of banks, the negotiation is between customers and the bank employee each try to influence the other for a favorable terms and conditions. Similarly, negotiating provides efficient resolution to issues of social interaction between individual employee, unit or group. Accordingly, it is apt to say that varied past studies (Agndal, Åge, & Eklinder-Frick, 2017; Preuss & van der Wijst, 2017; Brett, 2017; Chapman et al., 2017; Vandeputte, 2015; Kharbanda & Stallworthy, 1991) show that negotiation is a factor that plays important role in social interaction, business environment, consummation of business deals and sharing of vital explicit and implicit knowledge among employee of an organisation (Serenko & Bontis, 2016).

On the other hand, research on reciprocal social exchange mechanism shows some beneficial outcome, because it tends to produce trust and high sense of mutual obligations among employee, organisation and all exchange partners (Shores et al., 2009; Larry Reynolds & Skoro, 1996). Although, the form of the future return and the time in which reciprocation would take place cannot be specified, Blau (1964) argued that people do expect favours from exchange partners and return favours done to them. Indeed, the findings in a study shows that reciprocity moderate employee and organisational relationship (Shores et al., 2009).

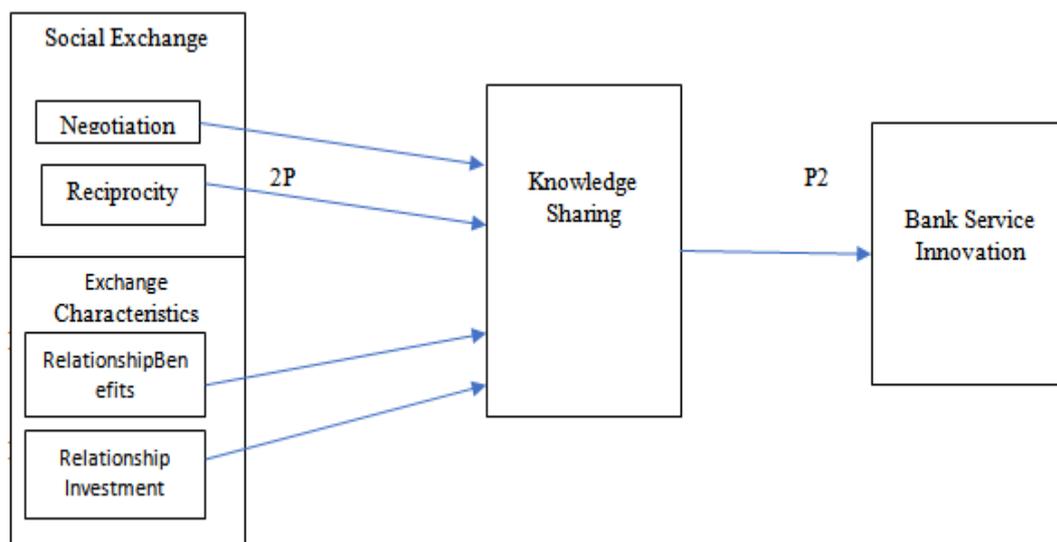
Equally, empirical evidence argued that economic exchange is squarely the result of collaboration between two parties participating for some financial benefits (Shore et al., 2009). However, this contradicts other studies on exchange characteristics i.e. relationship benefits and investment such as Park et al., (2015); Hess et al., (2011); and Molm (2010) who suggest other benefits such as personal recognition, social relationship, and other constructs that encourage the development of positive mindset between parties and sustainable social relationship among employees in organisations.

Additionally, these constructs combine were used as a vehicle in analyzing knowledge sharing among bank employees and to assess impact of knowledge sharing activities on bank service innovations. Because prior research by Davenport & Prusak (1998), has shown that effective sharing of internal knowledge and experience have significant impact in organizational innovative outcomes, banks seek ways to increase sources of generating new knowledge and distributing knowledge among its most vital asset – employees. This is in order to enhance their knowledge, and also to ensure continuous service improvement and innovation for sustainable business development (Al-Busaidi & Olfman, 2017; Ahmad & Daghfous, 2010).

Based on these literature review, banks with proper mix of social behaviour among its employees, strong negotiation and reciprocation elements, dynamic relationship benefits and evolving investment profile in knowledge sharing can stimulate rapid innovative services. Hence, banks that effectively embrace these variables will be better positioned to lead in service innovation as predicted in the research model shown in figure

1. Thus, the model proposes knowledge sharing as mediating between social exchange mechanism i.e. negotiation and reciprocity, exchange characteristics and bank service innovation.

Figure 1: Research Framework



IV. Conclusion

This study has reviewed relevant literature to explain the objective of the research, and explore knowledge sharing as the mediating variable of the various relationship between social exchange apparatuses of the social exchange theory, exchange characteristic and bank service innovation. It is clear from this investigation that sharing of knowledge among employees of banks have influence in generating quality ideas, stimulating healthy social relationship and strategically developing new ways of ensuring commitment to continues bank service innovation.

Implementing this study will assist bank's employees to improve their social relationship, strengthen collaboration among knowledge-workers and knowledge-recipients, enhance banks' ability to provide qualitative, efficient and innovative services, and also guarantee continuous service innovation in banking industry. Furthermore, bank executive management can use these findings to encourage knowledge sharing among co-workers as a strategic means towards enduring service innovation. Meanwhile, empirical study is recommended to validate the conceptual framework proposed by this research.

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