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KNOWLEDGE MANAGEMENT AND EMPLOYEE EFFECTIVENESS OF NIGERIAN DEPOSIT MONEY BANKS

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ABSTRACT

This study investigates the relationship between knowledge management and employee effectiveness of deposit money banks in Nigeria using cross-sectional survey. Sixty branch managers from ten deposit money banks operating in Abakaliki, Ebonyi State were surveyed using convenience sampling technique. Forty four copies of questionnaire were filled. Statistical tool used to analyse the hypotheses is Pearson Product Moment Correlation Coefficient (rs). Respondents' profiles were analysed using descriptive statistics. The study found that knowledge management has positive significant association with employee effectiveness in deposit money banks in Abakaliki. It concluded that knowledge management measured in terms of knowledge acquisition, knowledge dissemination, knowledge conservation and knowledge retrieval enhances employee effectiveness when resources are provided for the employees quite apart from setting goals on how jobs should be carried out. Based on the conclusion above, one of the recommendations is that managers of deposit money banks should encourage their subordinates to make contributions in decision-making to enhance employee effectiveness.

Keywords: Knowledge Management, Employee Effectiveness, Knowledge Acquisition, Knowledge Dissemination, Knowledge Conservation, Knowledge Retrieval, Goal Accomplishment, Resource Acquisition.

INTRODUCTION

Knowledge is very important to the sustenance of any organization in the world. This is because of the revolution in the business world which is triggered by information and communication technology gadgets. Even human being cannot do without adequate and relevant knowledge in the day to day survival. Financial institutions depends solely on information from the apex bank that regulates the institutions, it also rely on the customers' information before opening an account. All these information are necessary for a smooth running of effective financial institutions which is carried out by the employees. Without the knowledge of customer's bank information, electronic banking will not be effective, including other channels that customers can use to carry out their daily financial transactions. Employees cannot be effective if knowledge is disseminated across all sections of the organization. Effectiveness reflects doing things right at the right time. There is no organization that is making progress in the business world that is not effective through its employees. Employee effectiveness has improved the functioning of service and manufacturing organizations (Kinicki and Kreitner, 2003) Onoh (2009) argued that when employees are effective, organization will make profit as well as enlarge their market base. Edeh and Dialoke (2017) contended that retention of potential customers is positively associated with employee effectiveness. The question becomes how can employees perform their assign task rightly and at the right time when they do not have adequate knowledge?

It is on this premise that knowledge management becomes imperative to promoting employee effectiveness especially in the Nigerian banking industry. Supporting this argument, Armstrong (2009) contended that knowledge management is about getting knowledge from those who have it to those who need it in order to improve organisational effectiveness. Robbins, Judge and Sanghi (2009) also argued that knowledge management provides an organization with both a competitive edge and improved organisational performance. Armstrong (2009) went further to argue that each employee has knowledge that will be useful and if not tapped, it could be lost or taken elsewhere especially when they leave the organization. Hansen, Nohria and Tierney (1999) cited in Armstrong (2009) assert that 'for hundreds of years, owners of family businesses have passed on their commercial wisdom to children, master craftsmen have painstakingly taught their traders to apprentices, and workers have exchanged ideas and know-how on the job.

From the foregoing, for organisational employees to be effective in the respective duties, knowledge that is needed in different section of the enterprise must be acquired, shared, conserved and retrieved whenever it is required in today's business world. Knowledge management has been a strong stimulator of performance, competitiveness, achievement, sustainability, commitment quite apart from spontaneous behaviour in the workplace. The bedrock of knowledge management is its application in day-to-day work to enhance employee effectiveness and firm problems. Researchers such as Ali, Hasan and Hossein (2015); Toraj and Yacob (2015); Freyedon, Anvar and Masoud (2014); Rocha, Cardoso and Tordera (2008); Ata

(2014); Jelena, Vesna and Mojca (2012); have carried out investigation using knowledge management as a predictor with several organisational variables but they were unable to address how it will stimulate employees' effectiveness especially in the banking sector in Nigeria. Thus, the researchers' point of departure in this study is to investigate the relationship between knowledge management and employee effectiveness in Nigerian banks.

Objectives of the study

The main objective of this study is to investigate the relationship between knowledge management and employee effectiveness. Specifically, the study sought to:

- i) Ascertain the relationship between knowledge acquisition and resource acquisition.
- ii) Examine the relationship between knowledge dissemination and goal accomplishment
- iii) Investigate the relationship between knowledge conservation and resource acquisition
- iv) Ascertain the relationship between knowledge retrieval and goal accomplishment

Research Hypotheses

From the above specific objectives, the following null hypotheses were formulated.

HO₁: knowledge acquisition has no significant relationship with resource acquisition.

HO₂: knowledge dissemination has no significant relationship with goal accomplishment

HO₃: knowledge conservation has no significant relationship with resource acquisition

HO₄: knowledge retrieval has no significant relationship with goal accomplishment

LITERATURE REVIEW

Concept of Knowledge Management

In the quest of reviewing various submissions of scholars on knowledge management it is significant to understand the concept of knowledge in this context. Human resource scholar Armstrong (2009) perceived knowledge as what people comprehend about things, semantics, ideas, theories, procedures, practices as well as culture. Knowledge can either be explicit or tacit (Nonaka and Takeuchi, 1995). It is explicit when it is recorded or codified in database while tacit knowledge exists in the minds of individuals (Armstrong, 2009). Davenport and Prusak (1998) opined that knowledge management is the exploitation and development of knowledge assets which is aimed at achieving organizational objectives. Armstrong (2009) elucidates that knowledge management is concerned with storing and sharing the wisdom, understanding and expertise accumulated in an organization about its processes, techniques and operations. Robbins, Judge and Sanghi (2009) viewed knowledge management as a process of organizing and distributing an organisation's collective wisdom so the right information gets to the right people at the right time. For Ahmed, Lim and Loh (2002), knowledge management is a situation whereby individuals share their experience, skills, ideas, context, interpretations, judgments, intuition and motivations. Dana, Korot and Tovstiga (2005) accentuate that knowledge management is the management of the integration of organisational information and ideas to generate value for the organisation by facilitating the sharing of knowledge and, through this, promoting continuous organisational learning. Burlton (2001) cited in Mozfi, Al-saudi and Al-Onizat (2016) viewed knowledge management as a set of professional practices that improve an organization's human resource capabilities and enhance the organization's ability to share what employees know. Van Bergeven (2002) and Robbins (2003) elucidates that knowledge

management is a process that can be used to collect and distribute the collective wisdom within an organisation for the relevant people, to make critical decisions. Examining knowledge management as a process and practice, Scarborough, Swan and Preston (1999) argued that it is any process or practice of creating, possessing, trapping, distributing and utilization of knowledge, wherever it resides, to enhance learning and performance in firms.

In line with the above review, scholars have investigated knowledge management with other criterion variables and discovered different results. Ali, Hasan and Hossein (2015) investigated the correlation between knowledge management and organizational learning in Iran. In their study, they sampled two hundred and seventy middle and senior managers from twenty eight public organizations in Iran. They discovered that knowledge management is a positively correlated with organizational learning. Rocha, Cardoso and Tordera (2008) investigated the significance of organizational commitment to knowledge management in Portugal. They employed Cardoso (2003) Knowledge Management Questionnaire as well as Quijano, Masip, Navarro and Aubert (1997) commitment questionnaire. Three hundred employees were sampled from Portuguese ceramics industry. Multiple regression analysis was carried out and it was found that organizational commitment is a predictor of knowledge management indicators.

Ata (2014) investigated the relationship between knowledge management and organizational forgetting in Tehran using a descriptive survey. Ata administered two hundred and forty copies of questionnaire but retrieved two hundred. Statistical tools such as Smirnov - Kolmogorov test, Spearman correlation, regression analysis and SEM were employed in the study and it was found that knowledge management utilization process has a positive significant association with employees' organizational forgetting. Jelena, Vesna and Mojca (2012) examined impact of knowledge management on performance of three hundred twenty nine firms in Slovenia and Croatia with the application of equation structural modelling as method of data analysis. It was found that knowledge management practices measured in terms of information technology, organisation and knowledge affect organisational performance positively.

On another hand, Toraj and Yacob (2015) investigated the association between knowledge management strategies and customer relationship management in Parsian chain hotels. One hundred and forty managers were surveyed with simple random sampling based on Krejcie and Morgan. Statistical tool employed is Spearman correlation coefficient. Their findings revealed that knowledge management strategies have significant association with customer relationship management. Freyedon, Anvar and Masoud (2014) investigated the role of knowledge management in staff's empowerment. Forty two managers of Refah bank branches of West Azerbaijan were sampled. Statistical tool employed include descriptive statistics, Kolmogorov-Smirnov test, Pearson correlation and regression analysis. It was found that knowledge creation, knowledge storage and knowledge distribution was significantly associated with empowerment. Seng, Zannes, and Pace (2002) cited in Crawford (n.d) developed five processes of managing knowledge to include:

- 1) Capturing knowledge: Steps of solving problems should be recorded.
- 2) Storing knowledge: Trapped information should be kept in databases.

- 3) Processing knowledge: Information stored need to be filtered, organized, analysed and sort out relevant knowledge.
- 4) Sharing knowledge: Processed knowledge need to be distributed to members of the organization for utilization.
- 5) Utilization of knowledge: Knowledge distributed must be used for organisational goals.

Derakhshan, Ghorban and Moradi (2016) proposed four dimensions of knowledge management to include the following: identification of knowledge; creation of knowledge; distribution of knowledge and utilization. Based on the review of different conceptualization of knowledge management dimensions, this study hereby draws the following four dimensions of knowledge management in an ideal organisation.

Knowledge Acquisition: Acquiring knowledge here simply implies how individuals or groups in the workplace embrace knowledge through learning.

Knowledge Dissemination: This refers to the process of distributing knowledge to every member of the organization that has been acquired from employees' that possessed them.

Knowledge Conservation: This is the process of storing or keeping knowledge in the minds of employee, firm's database or file documentation for the purpose of retrieving it whenever it is needed.

Knowledge Retrieval: This refers to a process whereby knowledge that has been conserved, stored or kept is released for use when needed to solve problems.

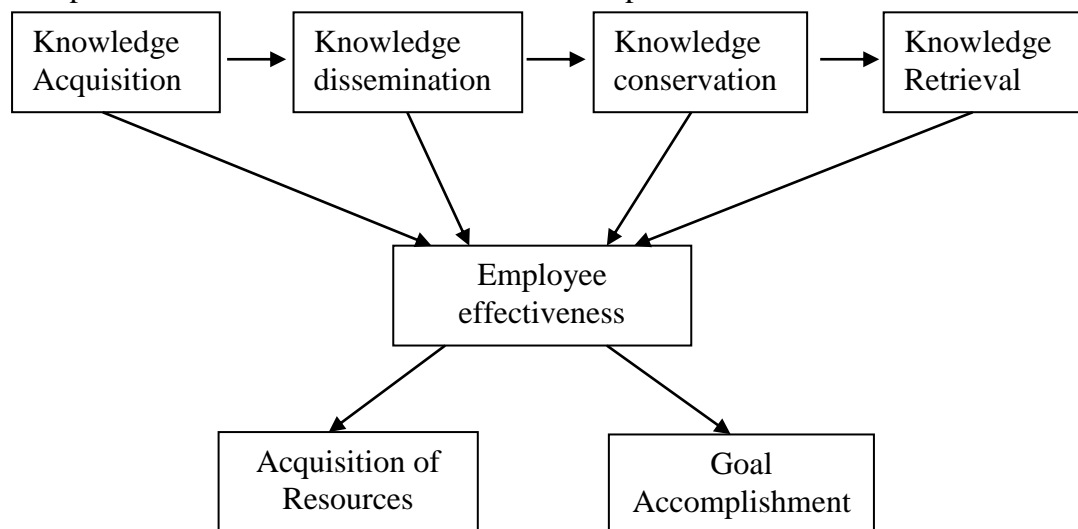


Figure 1.1: Relationship between knowledge management and employee effectiveness
Source: Researcher's Conceptualization (2019)

Figure 1 above depicts the association between knowledge management and employee effectiveness as propounded by the investigator. Knowledge acquisition, knowledge dissemination, knowledge conservation and knowledge retrieval helps managers and business practitioners to stimulate employee effectiveness through availability of resources as well as accomplishing organisational goals. Drawing from the above diagram, in order for employees to be effective they must be provided with adequate resources (resource acquisition) and

organisational goals must be checked if employees followed the objectives as defined by the organisation (goal accomplishment).

Employee Effectiveness

Effectiveness is perceived as doing the right thing at the right time (Jones and George, 2006; Robbins, Judge and Sanghi, 2009; Kinicki and Kreitner, 2003). Thus, employee effectiveness refers to how well an employee accomplishes the job assigned to him/her at the expected time schedule for its completion. For an employee to be effective is also dependent on the available resources at his/her disposal. Secondly, employee completion of the assignment must be in line with the goals of the organization. Therefore, employee effectiveness is a function of resource acquisition as well as goal accomplishment (Kinicki and Kreitner, 2003; Sinding and Waldstrom, 2014). For instance, if a customer relationship employee in the banking sector that is required to be effective when attending to customers is not provided with functional internet fast computer system; such employee may not be effective because; instead of attending to five customers within twenty minutes, it may take the employee an hour. Therefore, all the organisational support that employees require to perform their job must be provided for them to be effective. Lastly, each assignment must fall within organisational goals otherwise; employees will not have direction in the workplace.

Measures of Employee Effectiveness

Goal accomplishment: Goal accomplishment refers to when an employee completes his/her assignment or task as at when due or expected. Thus, an employee is effective when the job or work assigned to him/her is in line with the goal governing the job itself. Kinicki and Kreitner (2003) accentuates that effectiveness is associated with goal accomplishment. For instance, if an operations manager of a bank outlines a goal of attracting businessmen with heavy financial deposit within a month with the aid of marketing personnel that will go out to accomplish the goal. Having provided the resources that will enable the marketers achieve this goal, what matters is the duration of achieving that goal. And it is only when the goal is accomplished that the manager can refer to the marketing personnel as been effective.

Resource acquisition: Resource acquisition refers to when all the resources that are required by the workforce to accomplish a goal are available or at the disposal of the workers. Kinicki and Kreitner (2003) argued that an enterprise is considered effective if all the necessary factors of production needed to work are in the hands of the workers. Edeh and Dialoke (2016) contended that resource acquisition can also be known as organisational support. These resources may include stapler, computer systems, printers, scanners, filing cabinets, power supply to mention but a few.

RESEARCH METHODOLOGY

Cross-sectional survey was employed as it support the use of questionnaire for collecting data at once (Bryman and Bell, 2007). Sixty branch managers from ten deposit money banks operating in Abakaliki, Ebonyi State were surveyed using convenience sampling technique. Forty four copies of questionnaire were filled correctly out of fifty two administered. Sample size of fifty two was ascertained using Krejcie and Morgan (1970). Dimensions of knowledge management as well as measures of employee effectiveness were measured with four items each on five point

Likert scale ranging from 5= Strongly agree; 4 = Agree; 3= Disagree; 2 = Strongly disagree 1= Neither agree nor disagree. Cronbach Alpha was employed to ascertain the internal consistency of the instruments and they falls within 0.70 -.080 benchmark (Nunnally, 1994; Cronbach, 1951). Validity of instrument was determined using face and content validity. Statistical tool used to analyse the hypotheses is Pearson Product Moment Correlation Coefficient (rs). Demographic characteristics of respondents' were analysed using descriptive statistics (frequency) with the aid of statistical package for social sciences version 20.0.

RESULTS

Table 1: Demographics Information of Respondents'

	Frequency	Percentage (%)
Gender		
Male	29	65.1
Female	15	34.1
Age –Bracket		
46-50	12	27.3
36-45	27	61.4
20-35	5	11.4
Working Experience		
9-15	10	22.7
5-8	29	65.9
1-4	5	11.4
Educational Qualification		
OND/HND	5	11.4
Master	17	38.6
Bachelor	22	50.0

Table 1 above shows that 29 respondents' representing 65.9% were males while 15 respondents' representing 34.1% were females. The table also shows that 12 respondents' representing 27.3% are between 46-50 years; 27 respondents' representing 61.4% are between 36-46 years; 5 respondents' representing 11.4% are between 20-35 years of age. The working experience of respondents' from selected ten deposit money banks also indicate that 10 respondents' representing 22.7% have worked between 9-15 years; 29 respondents' representing 65.9% have worked between 5-8 years; 5 respondents' representing 11.4% have worked between 1-4 years. Lastly, educational qualifications of the respondents' revealed that 5 respondents' representing 11.4% holds OND/HND diploma certificates; 17 respondents' representing 38.6% holds master degree certificates; 22 respondents' representing 50.0% holds bachelor degree certificates.

Analyses of Hypotheses

Table 2 – Correlation between knowledge acquisition and resource acquisition

		Knowledge acquisition	Resource acquisition
Knowledge acquisition	Pearson Correlation	1	.803**
	Sig. (2-tailed)		.000
	N	42	42
Resource acquisition	Pearson Correlation	.803**	1
	Sig. (2-tailed)	.000	
	N	42	42

** . Correlation is significant at the 0.05 level (2-tailed).

The above table shows the correlation analysis result between knowledge acquisition and resource acquisition. A high correlation coefficient of .803** was recorded amongst the two

variable thereby showing a positive significant of .000 which is less than 0.05. Thus; null hypothesis is hereby rejected and alternate hypothesis accepted.

Table 3 - Correlation between knowledge dissemination and goal accomplishment

		Knowledge dissemination	Goal accomplishment
Knowledge dissemination	Pearson Correlation	1	.771**
	Sig. (2-tailed)		.000
	N	42	42
Goal accomplishment	Pearson Correlation	.771**	1
	Sig. (2-tailed)	.000	
	N	42	42

** . Correlation is significant at the 0.05 level (2-tailed).

Table 3 above shows the correlation analysis result between knowledge dissemination and goal accomplishment. The results indicate a high correlation coefficient of .771** as well as positive significant level of .000 which is less than 0.05. Based on this result; the null hypothesis is rejected and alternate hypothesis accepted.

Table 4 - Correlation between knowledge conservation and resource acquisition

		Knowledge conservation	Resource acquisition
Knowledge conservation	Pearson Correlation	1	.728**
	Sig. (2-tailed)		.000
	N	42	42
Resource acquisition	Pearson Correlation	.728**	1
	Sig. (2-tailed)	.000	
	N	42	42

** . Correlation is significant at the 0.05 level (2-tailed).

Table 4 above shows the correlation result between knowledge conservation and resource acquisition. A correlation coefficient of .728** shows there is a high positive correlation; and the significant result also indicate that $p < 0.05$. Thus; null hypothesis is rejected and alternate hypothesis accepted.

Table 5 - Correlation between knowledge acquisition and resource acquisition

		Knowledge retrieval	Goal accomplishment
Knowledge retrieval	Pearson Correlation	1	.833**
	Sig. (2-tailed)		.000
	N	42	42
Goal accomplishment	Pearson Correlation	.833**	1
	Sig. (2-tailed)	.000	
	N	42	42

** . Correlation is significant at the 0.05 level (2-tailed).

Table 5 above shows the correlation analysis between knowledge retrieval and goal accomplishment. A positive correlation coefficient of .833** was found and the significant level indicates that $p < 0.05$ which means that null hypothesis is rejected and alternate hypothesis accepted.

Discussion of Findings

Based on the results above, the study has found that knowledge management has positive significant association with employee effectiveness in deposit money banks in Abakaliki. This implies that; as knowledge management increases in the banking sector, effectiveness of employees' also increases. Some of the major reasons behind this relationship are the level of

education of the respondents as can be drawn from the demographic profiles above. Since majority of the respondents holds bachelors' and master degrees; hence, the ability to acquire new knowledge will manifest. Another factor that must have brought about this relationship is the quest for knowledge that will be used to solve dynamic challenges facing service delivery in the banking industry. On another hand, bank employees' are usually eager and ready to be effective as far as all the required resources that will enable them perform their jobs are available. Lastly, deposit money banks work with goals for each month and year. When goals are set, all employees' hands are always on deck to accomplish them. Thus, the finding of this study is in line with results of previous scholars (Freyedon, Anvar and Masoud, 2014; Toraj and Yacob, 2015; Ata, 2014; Ali, Hasan and Hossein, 2015) in the empirical review.

CONCLUSION

This study concludes that knowledge management measured in terms of knowledge acquisition, knowledge dissemination, knowledge conservation and knowledge retrieval enhances employee effectiveness when resources are provided for the employees quite apart from setting goals on how jobs should be carried out. Based on the conclusion above, the following recommendations were made.

- 1) Managers of deposit money banks should encourage their subordinates to make contributions in decision-making to enhance employee effectiveness.
- 2) Dissemination of knowledge should be encouraged amongst staff of deposit money banks to enhance effectiveness
- 3) Resources should be made available to employees to enable them achieve organisational goals.
- 4) Goals should be specified to every employee for them to be effective in the discharge of their duties.

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