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International Journal of Current Research
Vol. 3, Issue, 12, pp.260-265, December, 2011

INTERNATIONAL JOURNAL OF CURRENT RESEARCH

ISSN: 0975-833X

RESEARCH ARTICLE

ORGANIZATIONAL KNOWLEDGE MANAGEMENT: SURVIVAL STRATEGY FOR NIGERIA INSURANCE INDUSTRY

Festus M Epetimehin

Joseph Ayo Babalola University, Ikeji-Arakeji

ARTICLE INFO

Article History:
Received 29th August, 2011
Received in revised form
18th October, 2011
Accepted 17th November, 2011
Published online 31th December, 2011

Key words:
Knowledge management,
Insurance, ethics,
Tacit and explicit knowledge.

ABSTRACT

The Nigerian Insurance Industry is struggling with knowledge loss resulting from employee turnover like other public or private sector organizations. Especially when older hands are retired or downsizing of qualified and trained staff during a period of re-engineering of the organization. Costs of recruiting, of lost productivity and training to replace employees can reach huge amount. Capturing knowledge inside an organization seems to be one of the main purposes of studying knowledge management professional. In the insurance industry, trade secrets, confidential information and valuable ideas are part of the workforce knowledge. Recruiting, selecting, training and managing insurance agents constitute a real challenge for insurance companies all over the world, and a sensitive ethics-related issue is the case of insurance agents leaving the employer, in order to transfer to a competitor insurance company, while trying to take along as many clients as possible from the old employer. This paper looks at how to prevent or minimize the loss of expertise, customer contracts and product knowledge when key employees leave for another company within the industry.

INTRODUCTION

There can be no doubt that, in practical terms, the world is getting smaller, and whether the process of globalization is seen as a source of opportunity or as a destructive force that needs to be checked, it is clear that business are facing an array of new challenges. These in turn have only emphasized the importance of implementing an effective knowledge strategy. The nature of work has changed enormously with the shift from an industrial economy, focusing on commercial products, to a knowledge based economy, where service and expertise are the main business outcomes. Rapid advances in technology, the growing importance of international and increasing recognition of individual needs and expectations have been major drivers in changing this focus. In the industrial era, wealth was created by using machines to replace human labour. Many people associate the knowledge economic with high technology industries such as telecommunication and financial services. Unlike capital and labour, knowledge strives to be a public good. Tacit knowledge is knowledge gained from experiences, rather than that instilled by former education and training. In the knowledge economy tacit knowledge is as important as formal, codified, structured and explicit knowledge.The knowledge-based economy is characterized by change and a turbulent business environment. Through a knowledge management system, integrated with the core activities of the organization, it is possible to map the existing knowledge and expertise, manage the creation of new knowledge, and facilitate the transfer of existing knowledge.

***Corresponding author:** festusworldwide22@yahoo.com

Both public and private sector organizations are struggling with knowledge loss resulting from employee turnover. In addition to retirement, critical knowledge loss occurs by job mobility and alternative work arrangements. In a recent Hay Group survey of 5000 executives, 46% indicated that they expect to remain in their position for only two to five years. The cost of this loss can be enormous. Sometimes, the departure of just one experienced sales manager could cost millions of Naira due to the loss of critical sales and clients' knowledge. Moreover, cost of recruiting, of lost productivity and training to replace employees can reach values far above an employee's salary.

Business cost and the impact of employee turnover can be grouped into four main categories:

- **Costs due to a person leaving** (other employees must fill in for the person leaving, the lost productivity of the employee, the cost of training the company has provided, the cost of lost knowledge, skills and contact, and the cost of lost customers the departing employee is taking with him)
- **Hiring costs** (costs associated with identifying, recruiting, selecting and hiring a replacement, such as advertising, internet posting, cost in term of time spent arranging the interviews or calling references). These costs also translate into lost productivity.
- **Training costs** (the replacement person's orientation, product knowledge, industry knowledge, on the job training)
- **Lost productivity costs** (the new employee will go through a view stages before becoming fully

productive, he's supervisor will spend time guiding him and correcting his potential mistakes)

Given that companies are increasingly gaining competitive advantages from intellectual assets rather than physical assets, organizations that do not implement effective knowledge management strategies will face difficulties. When an employee leaves an organization, its information, experience, contact, relationships and insight also leave if no attempts are made to identify, capture and share this knowledge inside the company. As David DeLong (2004) says, "Lost knowledge is an invisible problem, so companies don't always see the threat" in its 2002/2003 knowledge management survey of the top 500 organizations in Europe, KPMG found that while 80% of organization recognize knowledge as a strategic asset, 78% of companies believe business opportunities are missed due to failure to successfully exploit available knowledge. What a company and its employees know is its greatest asset, still, knowledge is the most difficult to evaluate. Once with the increasing focus on the knowledge based economy, managing corporate information has begun to shape business.

The shift to a knowledge economy has increased the complexity of work activities. In a knowledge economy, risk managers will have to mange new classes of risk. The focus is already shifting from managing tangible assets to managing the intangible, permanently evolving area of knowledge. Employers have recognized the value of identifying and assessing a diversity of expertise and knowledge from different source to work on common goals. Knowledge is the competitive advantage in insurance underwriting and servicing. Bringing the right information to the right person is the key in the successful underwriting competition. Some of the most desirable and best paid roles in insurance today are in risk management, claims, actuarial, products, operations, technology investments, real estate, finance, advertising, marketing, and, of course in sales. Management career opportunities are bound across the insurance spectrum because leadership in this function is key to sustaining the growth of today's insurer and which go beyond policy sales. Insurers are turning the wealth of information they possess into knowledge in more than one ways, insurers are putting information on the internet, but nowadays, policy education is a key element for insurance customer's service.

Nowadays, the financial results only cannot guarantee that the rest of the companies asset are also going well, says Hubert Saint-Onge "it might be possible to do well financially and yet, be negating the development of the capabilities that will ensure the future prosperity of the firm." While the challenge of capturing and transferring knowledge before an employee leaves an organization is not new to the knowledge manager's agenda, the issue [s receiving increasing attention. Knowledge managers, human resource department or senior managements are all focusing on this concern. Institutions knowledge is lost when key people leave. New or existing employees may not benefit from their experience and knowledge, and may find it difficult to perform at the same level of effectiveness and efficiency. Capturing knowledge inside n organization seems to be one of the main purposes of knowledge management. This way, when people leave, the knowledge does not leave with them.

Taking into consideration the above statement, a question arises: how to prevent or minimize the loss of expertise, customer contracts and product knowledge knowledge when key employees leave.

Literature Review

Knowledge is "the insights, understandings, and practical know-how that we all possess. It is the fundamental resource that allows us to function intelligently" (Wiig;1996). From the above definitions, it is clear that knowledge is an invisible or intangible asset. Its acquisition involves complex cognitive processes of perception, learning, communication, association, and reasoning. Knowledge is also said to comprise all skills and abilities used by individuals in solving problems (probst et al., 2003:22) as well as being a "fluid mix of framed experience, values, contextual information, and expert insights that provides a framework for evaluating and incorporating new experiences and information. It originates and is applied in the minds of knowers. In organizations, it often becomes embedded, not only in document or repositories, but also in organizatyional routines, processes, practices, and norms" (Davenport and Prusak; 2000:5). Another way of explaining this concept is given thus:

"*Knowledge is the whole body of cognition and skill which individuals use to solve problems. It includes both theories and practical everyday rules and instruction foer action. Knowledge is based on data and information, but unlike theseit is always bopund to persons. It is constructed by individuals, and represents their belief about casual relationships" (Probst et al.; 2000:24)*

This definition agrees with the opinion of other writers (Nonaka and Takeuchi: 1995; Sverlinger: 2000; and Niss: 2002) who see knowledge as a process that involves human action. Noting that knowledge is both complex and multifaceted, Blackler (1995 cited in Armstrong: 2006) views it as being "both situated and abstract, imlicit and explicit, distributed and individual, physical and mental, developing and static, verbal and encoded." He therefore categorizes forms of knowledge as: embedded in technologies , rules and organizational procedures; cultured as collective understandings, stories, values and beliefs; embodied into the practical activity-based competencies and skills of key members of the organization (i.e. practical knowledge or 'know-how'); embraced as the conceptual understanding and cognitive skills of key members (i.e. conceptual knowledge or 'know-how') following Nonaka (1991) who stated that knowledge is held either by individuals or collectively, Blackler further expatiated that embodied or embraced knowledge is individual while embedded and cultural knowledge is collective. According to Drucker (1999):

"Knowledge is information that changes something or somebody – either by becoming grounds for actions, or by making an individual (or an institution) capable of different or more effective action."

A holistic view of the concept considers it to be present in ideas, judgments, talents, root causes, relationships, perspectives and concepts. Knowledge is stored in the individual brain or encoded in organizational processes, documents, products, services, facilities and systems (Grey, 2002). According to Drucker (1999) in the knowledge economy, knowledge is effective knowledge or 'specialized kowledge', knowledge workers with specialized knowledge are doctors, lawyers, teachers, accountants, chemical engineers, computer engineers, computer technicians, software designers, analyst in clinical labs, manufacturing technologists and paralegals (Gao, F. et al., 2003). In today's post-industrial economy driven by globalization, technology and hyper-competition, knowledge is more relevant than the tangible resources of the industrial- economy.

Organizational knowledge is the sum of the critical intellectual capital residing within an organization. It is been define by Frappaolo as that 'which is easily codified and shared asynchronously' (Kothuri: 2002). According to Badaracco (1991), organizational knowledge is an embedded knowledge which is found "primarily in specialize relationships among individuals and groups and in particular norms, attitudes, information flows, and ways of making decisions that shape their dealings with each other."

Forms of Knowledge

Knowledge has been classified into three major forms:

- Tacit and Explicit Knowledge (Polanyi: 1985)
- Know how, know what, know why, know when, know who (Wikstrom and Norman, 1994)
- Embedded, embodied, encultured, embrained and encoded knowledge (Blackler, 1995).

This broad categorization is quite helpful in understanding the significance and depth of the concept of knowledge.

Tacit Knowledge

This was first conceptualized by Polanyi (1967) who distinguished it from explicit knowledge by suggesting that people can know more than they can tell. However, this concept was introduced into knowledge management by Nonaka and some other notable researchers all cited in (Gourlay;2002). Research studies from various disciplines suggest that tacit knowledge is personal, difficult to articulate fully, experienced based, contextualize, job specific, held within both known an unknown to the holder, transferred through conversation an narrative, and capable of becoming explicit knowledge and vice versa and not acquired by formal education and training. It has the same relevance as formal, codified, structured and explicit knowledge. It is resident in the min, difficult to formalize and communicate; it is the type of knowledge that is used by organizational members in the performance of their work. Tacit knowledge is hard to verbalize because it is expressed through action-based skills and cannot be reduced to rules and recipes. Transmitting tacit knowledge requires conversion into words, models, or numbers that are meaningful and understandable. Sharing tacit knowledge is made possible through networking among those who possess it, referred to as communities of practice. Tacit knowledge is not easy to imitate by competitors, it is therefore a crucial source of sustainable competitive advantage. A major challenge facing organizations, therefore, is the need to envelop strategies for the transformation of the tacit knowledge into explicit knowledge so as to derive maximum benefit from the organization's intellectual capital.

There are two dimensions to tacit knowledge. The first is the technical dimension, which encompasses the kind of informal personal skills of crafts often referred to as 'know-how'. The second is the cognitive dimension which consists of beliefs, ideals, values, schemata and mental models that are deeply ingrained in us and which we often take for granted. While difficult to articulate, this cognitive dimension of tacit knowledge shapes the way we perceive the world (Polanyi: 1967).

Explicit Knowledge

This form of knowledge can be reproduced, transmitted and shared. It can be codified into formal information that comes in tangible forms such as written books, documents, white papers, databases, and policy manuals. It can be easily formalized and documented (Duffy: 2000). It can also be processed, transmitted, stored, shared and communicated. According to Polanyi (1967):

"While tacit knowledge can be possessed by itself, explicit knowledge must rely on being tacitly understood and applied, hence all knowledge is either tacit or rooted in tacit knowledge."

It can be formally articulated, more easily transferred or shared, abstract and removed from direct experience. Explicit knowledge is contained in artifact forms such as commercial publications, organizational business records, e-mail; www, documents through inter-offices mail, group ware, intranets, databases self-study materials, etc. There are many ways of making use of explicit knowledge due to its ready accessibility. This was buttressed in Radcliffe-Martin et al (2000): "Explicit knowledge is increasingly being emphasized in both practice and literature, as a management tool to be exploited for the manipulation of organizational knowledge. Groupware, intranets, list servers, knowledge and repositories, database management and knowledge action networks allow the sharing of organizational knowledge (Scarbrough *et al.,* 1999)."

Organizations stand a good chance of benefiting from an effective synthesis of both tacit and explicit knowledge approaches in order to innovate and thrive. The categorization by Wikstrom *et al.* (1994) needs also to be understood. Know-what is knowledge about facts. It is fast diminishing in relevance. Know-how is knowledge about the natural world, society, and the human mind. Know-who refers to the world of social relations. It is the knowledge of who knows what and who can do what. Knowing key people is sometimes more important to innovation than knowing scientific principles.
Know-where and know-when are becoming increasingly important in a flexible and dynamic economy. Know-how refers to skills, the ability to do things on a practical level.

Embedded, Encultured, Embodied knowledge

The third form conceives of knowledge as "multifaceted and complex, being situated and abstract, implicit and explicit, distributed and individual, physical and mental, developing and static, verbal and encoded" and was developed by Blackler (1995). According to him, knowledge is embedded in technologies, rules and organizational procedures; encultured as collective understandings, stories, values and beliefs;

embodied into the practical activity-based competencies and skills of key members of the organization (i.e. practical knowledge 'know-how'); and embraced as the conceptual understanding and cognitive skills of key members, i.e. conceptual knowledge or 'know-how.' (Armstrong: 2006). Knowledge management comprises of a range of strategies and practices used in an organization to identify, create, represent, distribute, enable, adoption of insights and experiences. Such insights and experiences comprise knowledge either embodied in individuals or embedded in organizational processes or practice. Knowledge management efforts typically focus on organizational objectives such as improved performance, competitive advantage, innovation, the sharing of lessons learned, integration and continuous improvement of the organization. KM effort overlap with organizational learning and may be distinguished from that by a greater focus on the management of knowledge as a strategic asset and a focus on encouraging the sharing of knowledge (McAdam *et al.,* 2000). KM efforts can help individuals and groups to share valuable organizational insights, to reduce redundant work, to avoid reinventing the wheel per se, to reduce training time for employees, to retain intellectual capital as employees' turnover in an organization and to adapt to changing environments and markets. (Thompson *et al.,* 2004). Mayer (2005) agreed that people and the cultures that influence their behaviours are the single most critical resource for successful knowledge creation, dissemination, and application, cognitive, social and organizational learning process are essential to the success of a knowledge management strategy, and measurement, benchmarking and incentives are essential to accelerate the learning process and to drive cultural change. In short, knowledge management can yield impressive benefits to individuals and organizations if they are purposeful, concrete and action oriented. A broad range of thoughts on the KM discipline exists with no unanimous agreement; approaches vary by author and school. As the disciples matures, academic debates have increased both the theory and practice of KM, to include the following perspectives

- Techno-Centric with a focus on technology, ideally those that enhances knowledge sharing and creation.
- Organizational with focus on how an organization can be designed to facilitate knowledge processes best.
- Ecological with a focus on the interaction of people, identify, knowledge and environmental factors as a complex adaptive system akin to a natural ecosystem.

More recently with the advent of the Web 2.0 the concept of Knowledge Management has evolved towards a vision more based on people participation and emergence. This line of evolution is termed Enterprise 2.0 (McAfee 2006). However, there is an ongoing debate and discussions (Lakhani and McAfee 2007) as to whether Enterprise 2.0 is just a fad that does not bring anything new or useful or whether it is, indeed, the future of knowledge management (Davenport, 2008).

KNOWLEDGE IN THE INSURANCE SYSTEM

Knowledge Management has several benefits and is a useful resource for any organization. Its goal is to improve the management of internal knowledge processes so that all information required for corporate decisions can be made available and efficiently used. KM caters to the critical issues of organizational adaptation, survival and competence in face of increasingly discontinuous environmental change. (Malhotra, 1998) The importance of KM is corroborated by various research studies. A survey by Pricewaterhouse Coopers International found that 95% of the Chief Executive Officer who participated in a research saw KM as essential ingredients for the success of their company (Suresh, 2001). The value of intellectual property and its associated risks has now taken up a large part of corporate operations. Trade secrets, confidential information and valuable ideas are part of the workforce knowledge, which is becoming more and more mobile. Recruiting, selecting, training and managing insurance agents constitute a real challenge for insurance companies all over the world, involving large amount of money as costs for initial screening interviews, in-depth interviews, selection tests or references checking. Part of an insurance agent's daily routine would be locating clients, creating and developing a client database, and looking for new potential clients. The contacts are made through business and personal contacts, through telephone calls or public gatherings. Especially in the brokerage firms, the agents could have a list of contacts with which their company did business in the past. One of the most important sources of clients is through referrals from other clients. This is how knowledge is created.
Still, the turnover rate during the first year is around 55% and almost 90% after 3 years, with retention rates for the 3 years of around 25% (Greenberg, 2000)

As competition increases and employees move on to new ventures, having had the training, experience and access to confidential information of a soon-to-be-former company, especially in cases that involve trade secrets and large clients databases. A possible solution would be to create thorough non-compete clauses to be signed by employees, restricting their options and possibilities of changing the employer with a competitor. According to the Glossary of Private Equity and Venture Capital, a non-compete clause is "an agreement often signed by employees and management, whereby they agree not to work for competitor companies or form a new competitor company within a certain time period, after termination of employment." Nevertheless, in the USA, while the majority of the states recognize and enforce non-compete agreements, in a few states, such as Carlifornia, they are either totally banned, or prohibited.

ETHICS AND THE INSURANCE INDUSTRY

The accent for a good business should be on ethics. For insurance companies, ethics should be an essential element in generating relations and maintaining them, on the long run, with clients, associated insurance companies or with the public. The specialist appreciate that ethics represent a key factor for business success. The ethics should be an essential element of every insurance company management. The insurance industry, over the decades, has responded to unique and challenging situations, offering creative products, fit for the demand. It is an ongoing phenomenon, and brokers and agents are doing their best to fit these customer needs to the market.
From the clients' point of view, ethics refer to the following (Gavriletea, 2008):

- Punctuality during the meeting (time is extremely valuable and limited for all risk managers);
- Presentation in front of the client, the first impression, behavior and posture can be factors in the future decision making process;
- A clear and concise presentation of the offer to the client, saving as much time as possible (if the client travels to the insurance company's headquarter);
- The insurer's prompt action in the case of an insured event, and the way it is dissolved;
- A permanent contact with the clients, regarding payments and contract evolution. The majority of clients do not follow the payment dates, and appreciate being informed abut them.

Regarding the relationship with other parties, there are the contacts with colleagues, with the insurance brokers, or with the state owned public institutions. As an ethic issue, among colleagues, there is the unprofessional habit of client "theft". This behavior could harm the insurance companies, since the clients noticing the fact that they are changing the agent every once in while, or that they are approached by various agents from the same insurance company, could become reluctant and question the company's professional. Another sensitive ethics-related issue is the above mentioned case of insurance agents leaving their employer, in order to transfer to a competitor insurance company, while trying to take along as many clients as possible from the old employer. And, given t the fact that the client's decision in choosing a certain insurance company is based on the personal relationship with t he agent, it is highly possible that the client would also change the insurance company once with the agent. Still, this tendency is unanimous, and in some cases it can create negative reactions coming from the insured person. The client an feel mistreated or even cheated on, if the same agent would approach him again, but offering a different product, from a different company, and presenting it as the bets solution available on the market. This strategy could harm not only the agent, but also the company's image, possibly leading to losing the client, the existing relationship or the referral source.

SUMMARY AND CONCLUSIONS

Conflicting loyalties and the battle to reconcile personal values with profit goals are at the core of the insurance industry's ethical dilemma. Surveys that rank the public's perception of integrity, for various industries, rarely show insurance at the top of the list. Unethical practices which are resorted to in avoiding liability under insurance policies may work in the immediate and short term to reduce the number of claims payable, however, such practices undermine the confidence insured persons may have had in the integrity of the insurer, and would inevitably bring about adverse effects on the reputation and performance of the industry in the medium and long term. Good governance of the insurance industry requires the incorporation of ethical practices to complement the demands of the law. Standards are essential for the insurance industry because it is a business built on honesty and trust, where agents with an ethical reputation are more likely to get referrals and repeat business. Without trust, insurance cannot perform its proper function as a risk management device for companies and individuals. No industry depends more on trust, and this trust comes from a series of events in which ethical values are demonstrated - a life insurance policy might provide coverage for decades, although it's only in a piece of paper. The industry has to take the initiative in underlining trust, training its entire people to act ethically, honestly, and with integrity. In time, there will be a similar response from the clients.

Intellectual capital, a vital corporate asset, will melt away unless companies do something to stop he brain drain and to retain critical knowledge. Possible options include:

- Documenting invaluable critical knowledge from the top domain experts and key personnel, before they leave the company;
- Exit interviews
- Build a knowledge-based system

One of the important implications of using knowledge-based systems (KBSs) will center around their impact on individual employees. This is especially true as more insurance employees leave the workforce as they retire to seek other employment. In this case, using knowledge management system to capture the knowledge of internet experts will be crucial. Being able to extract corporate knowledge and distribute it consistently will ensure steady performance and efficiency in times of transition. KBSs also allow less experienced staff of operate at higher levels with less oversight, which free up more senior personnel for more complex activities. Finally, and perhaps most importantly, the use of these systems increases consistency and compliance to internal and external policies and regulations. But, in order to keep knowledge inside the organization, the solution could be:

- to analyze the workforce's strengths, (analyzing their expertise and knowledge and categorize it so it could become accessible by other employees);
- to determine which employees are flight risks (open talk to determine how could some employees be retained);
- hiring retiring employees as consultants;
- establish practice communities where individuals could meet and solve problem;
- implement a mentoring program;
- building a culture that valve expertise;

To address brain drain, a company must develop a stronger plan. From top management down, there must be a shared sense of urgency to this problem, because any critical initiative can go astray with the competition all organizations face in today's market.

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