



### Challenges of Incorporating Knowledge Sharing for Effective Performance in Insurance Company

#### Abstract

*Effective performance of the employee is the ultimate goal of any organisation, insurance companies inclusive. Knowledge is seen as an important factor that will enhance their effective performance and same must be made available and shared within the organization for the performance of the employee. Since knowledge resides with individual, most times employee does not want to share this value. Based on this premise, this study explores the challenges of incorporating knowledge sharing practices for effective performance in insurance companies in Lagos State. A survey research design was used. A two-stage random sampling technique was adopted. The first stage involved a simple random sampling of the companies in the insurance field. 40% was adopted as the proportion of the companies to be included in this study for the first stage, i.e.20 companies. The second stage was the random sampling to select 25% of the respondents proportionate to the size of the number of employees in each of the selected companies. Questionnaire was used to elicit information from the respondents. Data collected were analyzed using descriptive and inferential statistics. It was concluded that the practice of knowledge sharing impacted positively on the performance of the employees, with more focus on communication skill, partners' similarity and trust. However, social interactions and knowledge sharing motivation was not given more. The human resources management unit should exert more effort to establish strong and effective motivation strategies, so that individuals will feel encouraged to share their knowledge openly, thus generating ideas for effective performance.*

**Keywords:** *Knowledge sharing, Performance, Challenges, Organisation, Insurance companies*

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#### 1.1 Introduction

Knowledge is fast becoming a key achievement factor in organisation, this is needed by the organisation to achieve success

in this competitive age. Employees are seen to be the most valuable assets that possess it and the human capital is argued to represent an asset that can provide a source of competitive

advantage because their knowledge, skill and know how is often difficult to duplicate by competitors and hard to substitute even within the same organisation. It is so important to rely on employees in financial sectors, because the knowledge they possess is use to perform the task assigned to them; it resides in their head and cannot be copied by other organisation. The knowledge that the employees need in an organisation to perform their task does not arise by itself, instinctively; it needs to be found and shared, but effort must be made by the organisation through the practices of human resources management (HRM) on how to create an atmosphere and encourage the employees to share knowledge so that their performance can greatly increase.

Accomplishing the mission, vision, and strategy of the organisation rely so much on the performance of the employees. The task and specific role assigned to the employees determines their performance which can either affect the organisation positively or negatively. The design of Human Resources (HR) practices must influence the sharing of personal skill, know-how and knowledge among employees. Work design, staffing, performance measurement, training and development, reward and organisational culture are means of motivating knowledge sharing among employees in organisation (Iles and Attman, 2001).

It also involves how to develop a culture and set of Human Resources Management (HRM) policies and practices that harness knowledge and leverage it to meet strategic objective which will positively affect the performance of the employee. Appelbaum, Bailey, Berg, and Kalleberg (2000) argued that there must be enough employees with the required skills, experiences and knowledge to do all the necessary work for the benefit of the organisation and must have the potential to set the business on course for great future success. However, organisations that

effectively manage and leverage the knowledge and expertise embedded in individual minds will be able to create more value and achieve superior competitive advantage (Ruggles, 1998; Scarbrough, 2003). Studies have shown that employees are often unwilling or unable to share their knowledge and expertise with others. Rong, Shizhong & Yuqing (2005) and Yang & Wu (2008) mentioned some factors that are affecting the sharing of knowledge in organisations, insurance companies inclusive.

Environmental, organisational, managerial and personality traits were identified as major factors inhibiting knowledge sharing within the organisation. This submission was supported by Quarrey (2012) and Roblek, Stok, Mesko & Erenda (2013) that because of self interests and lack of trust, organisational structure and employee motivation, employees most time may or may not want to share knowledge. It is therefore necessary that the understanding of the behaviour of the employees and organisational design be taken into consideration and be looked into.

Socio economic, technological and global changes (such as mergers, downsizings, employee turnovers, floods, fires and other catastrophes), together with the increasing complexity of organisations and the expanding scale of information activities have put a lot of pressure on business corporations; in particular insurance companies. Emerging literatures has shown that investing in knowledge management (the centrality of which is knowledge sharing) can promote employee performance. However, the recognition of the importance of knowledge sharing in organisation is faced with challenges thereby making it hard to get the implicit knowledge from the employee. In insurance companies, the concept of knowledge sharing have been least explored, little is known about how HRM can support knowledge sharing to promote employee

performance in insurance companies. The focus of this study is to explore challenges of incorporating knowledge sharing practices in the insurance companies in Lagos state, the practice of knowledge sharing in insurance companies in Lagos metropolis and identify the relationship between knowledge sharing practices and human resources management in the performance of the employees.

### 1.2 Research Questions

Arising from the foregoing problem, the following questions are relevant to the study:

- i. What are the challenges facing HRM and knowledge sharing practices in the insurance companies in Lagos state?
- ii. What knowledge sharing (KS) practices exist in insurance companies in Lagos State?
- iii. How will human resources practices influenced knowledge sharing practices to enhance performance?

## 2.1 Review of Related Literature

### 2.2 Concept of Knowledge in Organisation

Knowledge according to Davenport & Prusak (1998) is a fluid mix of framed experience, values, contextual information and expert insight that provides a framework for evaluating and incorporating new experience and information. Knowledge cannot be compared with information i.e. (message) because its origination and application is in the minds of knower, can be seen in organisational process, routine and even norms. Some schools of thought have divided knowledge into two, tacit and explicit, which individual possesses and applies to situations and circumstances in a unique way.

Explicit is seen as the type of knowledge that can be captured and written down in a databases, used strategically in organisations so that employee will not re-invent the wheel, described in formal language like manuals, mathematics expressions, copyright and patent product and

services, it is a formalized written knowledge in form of data, scientific formulae's specifications, manuals or textbooks, carefully analysed, often possible to define and more precise. Tacit is the personal knowledge resident within the mind, behaviour and perception of the employees in the organisation, (Sthulman, 2012). It resides in the head, personal belief, judgement and insight, cognitive and is made of mental models, values, beliefs, perceptions, insight and assumptions (Smith, 2001), constantly changing and action oriented (Erik, 1997), action based and unformulated, highly personal and hard to transfer (Greiner *et al* 2007), difficult to specify, fuzzy, complex and unrecorded.

Sharing knowledge within the organisation entails different methods; it is assumed that job training, seminars, lectures, programmed instruction role playing, and case study. Research and development was also said to encourage knowledge sharing (Lee & Cole 2003). All these methods of knowledge sharing identified may be considered as formal way of sharing knowledge in organisations. These enhance faster problem solving, proficiency, improve decision making and improve innovation. Knowledge sharing at times occurs unexpectedly as mentioned by (Carrillo & Galmo, 2000). This happened during the process of the trials and experiments performed by a team. When this occurred, the team gets the accumulation of the knowledge of the job which resulted to improved way of doing the job through collaboration. As argued by Ortega (2001), job rotation also aids knowledge sharing. The knowledge from the former job is used on the new job; different knowledge from different position or units to the new ones can enhance knowledge sharing.

Knowledge Sharing (KS) is one of the processes and procedures of knowledge management, Sanaz, Siti & Saudah (2014) see knowledge sharing as an activity through

which knowledge, (i.e. information, skill or expertise) is exchanged among professionals. Alexandru-Lonut & Paula (2012) described knowledge sharing as a culture-based on social interaction that includes transfer of knowledge, experiences and competencies across the members of the organisation. They are organised through lunch time or coffee breaks. The idea behind this is to break the habit of employee sitting alone on his/her desk without interacting with others. In knowledge sharing, one or more of these elements must occur since it is related with the individual intention to share ideas and knowledge together (Svetlana, 2015). A structured social gathering during an original lunch time is used to transfer knowledge, build trust, social learning, problem solving, establishing workshops or brain storming (Dalton, 2009).

### **2.3 Human Resources Management practices in Knowledge sharing organisation for effective performance**

The measurement of the performance will reveal to the organisation whether they are making progress or not. It is necessary for organisations to strategically design means of encouraging employees to share their experience, skill and knowledge. But, it is important to note that the extent to which the employees will be willing to co-operate in managing knowledge by sharing it depend mostly on the nature of the human resource management practices in the organisation. Commitment to training and development, access to learning resources, retention arrangements, incentives for and feedback on learning behaviour are human resource (HR) practices that facilitate knowledge sharing in knowledge intensive firms

Training is part of the functions of HRM and according to Chitra (2011) training is the act of increasing the knowledge, skill and attitude of an employee for doing a particular job. There are numerous challenges the employees face in the work environment

and because human being are considered valuable assets of an organisation, it is necessary, therefore, to invest in their training and development to enhance their capabilities and abilities.

There are other issues raised that relate to the management of employee performance. These factors may include inadequate policy by the management, intellectual and physical abilities of the employees, their qualifications, training, experience, culture of the organisation, reward systems, career progression opportunities, co-workers behaviour, authority and responsibility, workload, and structure of organisations. To depend on the performance of the employees, the above mentioned factors are crucial.

### **2.4 Challenges of incorporating knowledge Sharing for effective performance.**

The recognition of knowledge sharing is gaining ground but there are factors identified that are having strong impact on the development of its practice in organisations. These factors in any parts of the organisation needed to be identified and managed. These factors will be considered under the organisational factors and personal trait as these two play a significant role in the sharing of knowledge in insurance companies. The barriers are categorised into five different areas: organisation, financial, technical, individual and social-cultural barriers. Parts of which are lack of benchmarking, strategic planning, management commitment, organisational structure, physical layout and work environment, restriction of communication flow to certain direction.

Others include lack of funds, cost of man power and training, lack of efficiency and effectiveness of ICT, data and information security, fear of embarrassment, lack of time, social network, willingness to share, cultural and linguistic environment and lack of empowerment among employees. Dulayami

& Robinson (2015) found that in Saudi Arabia effect of demographics, the balance between human and digital resources, the relation between KM and organisational learning, the effect of the cultural context, the nature of reward for knowledge sharing, including enhancement of self-worth, and the relation between the personal and individual, and the collective and social are the factors that affect knowledge sharing among the companies investigated.

Organisational factors that can pose a challenge to knowledge sharing were identified by some researchers and these range from clear understanding of the concept of knowledge sharing (Armstrong, 2005). When this is not known in organisations, there would be difficulty in separating tacit knowledge from explicit thereby resulting in lack of proper planning and management of the sharing of knowledge. The structural design and necessary tools cannot be designed and put in place to aid knowledge sharing. If the management also fail to appreciate the value of knowledge share, it will be difficult to create the culture and an enabling environment where best ideas will be shared.

Therefore, the structure should be design in a way that there would be co-operation and strong peer relationship. This will automatically affect the support for innovation from knowledge shared, , these includes feedback on learning, retention arrangement which negate what Yao, Kam & Chan (2007), found out from their study that employees are sacked without notice. Incentives and access to learning resources were also identified as an indicator to knowledge sharing. Where these factors are not given adequate attention knowledge may not be shared.

Sharing knowledge can be facilitated by the organisation as employees are not always naturally willing to share knowledge. Mosoti & Masheka (2010) suggest that the use of incentive should be applied to

organisational culture and personal motivating factors should also be taken into consideration. Therefore, prompt and regular payment of salary, promotion as at when due and yearly increment are financial factors that motivate the employees in sharing knowledge. A non-financial factor that motivates the employees is perceived form both the organisation and the employees' position. When employees are trained, through seminars, staff retreat, or mentoring and coaching, there is opportunity to share ideas, but when there is lack of training, the employees may not share knowledge.

Lack of some of these indicators was identified in the study carried out by Anil & Monga (2013), among the employees of two insurance companies in Haryana. Employees operate under stress and fear of unexpected sack, lack of job security, unpaid salary as at when due prevented them from sharing their knowledge and unable to put in all effort. The result of Yao *et al.* (2007), study also found that not only lack of time, a weak culture of sharing and lack of incentives are the reasons why employees do not share knowledge. The aging employees that are believed to have experience find it difficult to share their wealth of experience with the young employees, because of age differences and conversation. This he mentions happen in all public organisations as people leave for other position, retire or even in case of death. The culture of the organisation must make provision for all these issues. Thus, employees are encouraged to share knowledge.

Knowledge sharing as a criterion in performance evaluations promotes a culture that is open to change and encourages employees to communicate across functional boundaries. The process can easily be performed by individual or group of individuals but managing organisational knowledge should be the focus of the managers. Amayah (2013), corroborate this

opinion that if an employee operates in an environment where opinions are expressed without fear, the employees will have courage to share what they know. Strategies will be put in place to be able to capture individual knowledge and create an atmosphere, where knowledge practices will be adopted by employees in their work performance. This is to meet organisational goal and objectives, which will later result into organisational effectiveness.

One of the challenges of insurance companies is to share information between different insurance policies. Smits & Moor (2004) identified intense and often conflicting regulations of the industry and the fragmentation of the market, uneven sizes and capabilities of the company as part of the difficulties encountered by insurance in sharing knowledge. The reason for this as proposed in insurance bottom line is to deal with a product, which is difficult to describe and it has different specificities.

To share knowledge within the employees in the industry is by creating a typical method to share knowledge and operate common market place. An effective knowledge sharing is a positive correlation to business success. However, knowledge sharing enabler must be well implemented into the organisation through the business process and more open human interaction. Challenges of knowledge sharing (KS) from some literature cited can be seen relating to individual with factors like communication skills, social networks, lack of trust, age difference, pride and organisation with factors like structure, culture, motivation, information technology and some human resources practices. It is therefore, necessary that KS should be far reaching in organisation. The knowledge of the employees has no positive effect on their performance until it is shared and use. Hence, organisations must ensure that the right knowledge get to the right

people and even at the right time.

### **3.1 Research Methodology**

A survey research design was used. The study population consisted of 42 insurance companies and 4476 permanent employees. A two-stage random sampling technique was adopted. The first stage involved a simple random sampling of the companies in the insurance field. 40% was adopted as the proportion of the companies to be included in this study for the first stage: that is 20 companies.

The second stage was the random sampling to select 25% of the respondents proportionate to the size of the number of employees in each of the selected companies. This sample size was considered adequate to represent the population, which was one thousand, one hundred and twenty (1,120) employees. The junior staff members were those with Ordinary National Diploma (OND) certificate or less, while the senior staff had a minimum of first degree (B.Sc. or B.A./HND) with or without professional qualifications. This is because these two categories are involved in knowledge sharing practices, and work performance is also applicable to these groups of employees. Questionnaire was used to elicit information from the respondents. A Likert-type, five-point scale was used, where 1= Strongly Disagree, 2= Disagree, 3= Neither Disagree Nor Agree, 4= Agree, 5= Strongly Agree. Data collected were analysed using descriptive and inferential statistics.

## 4.1 Data Presentation and Analyses

**Table 1: Human resources management practices in insurance companies in Lagos State, Nigeria (percentage)**

S/N	Human Resources Management Practice	SA 5 (%)	A 4 (%)	NS 3 (%)	SD 2 (%)	D 1 (%)	NR (%)	Mean (sd.)
1.	I receive my salary as and when due.	435 (42.9)	382 (37.7)	140 (13.8)	12 (1.2)	24 (2.4)	21 (2.1)	4.21 (0.86)
2.	I relate well with my employers.	281 (27.7)	478 (47.1)	159 (15.7)	33 (3.3)	53 (5.2)	10 (1.0)	3.92 (0.97)
3.	I have more experienced senior colleagues in my organisation as my mentor.	287 (28.6)	406 (40.0)	184 (18.1)	50 (4.9)	67 (6.6)	16 (1.6)	3.83 (1.09)
4.	I was given adequate orientation immediately I joined my organisation.	311 (30.7)	390 (38.5)	143 (14.1)	51 (5.0)	99 (9.8)	20 (2.0)	3.82 (1.13)
5.	Organisational learning is promoted in my organisation.	276 (27.2)	430 (42.4)	184 (18.1)	48 (4.7)	70 (6.9)	6 (0.6)	3.81 (1.06)
6.	The management trusts my working capacity.	214 (21.1)	477 (47.0)	200 (19.7)	11 (1.1)	88 (8.7)	24 (2.4)	3.80 (0.91)
7.	I am always encouraged by my organisation to participate in projects with other colleagues.	254 (25.0)	441 (43.5)	190 (18.7)	54 (5.3)	58 (5.7)	17 (1.7)	3.79 (1.06)
8.	The structure of my department promotes collective rather than individualistic behaviour.	249 (24.6)	447 (44.1)	186 (18.3)	50 (4.9)	64 (6.3)	18 (1.8)	3.78 (1.05)
9.	The schedule of my duties is well established and clear.	227 (22.4)	461 (45.5)	186 (18.3)	36 (3.6)	87 (8.6)	17 (1.7)	3.76 (1.02)
10.	My organisation organises a variety of trainings and development programmes regularly.	266 (26.2)	421 (41.5)	164 (16.2)	54 (5.3)	99 (9.8)	10 (1.0)	3.74 (1.11)
11.	There is an atmosphere of mutual trust in my organisation.	213 (21.0)	463 (45.7)	225 (22.2)	41 (4.0)	67 (6.6)	5 (0.5)	3.73 (1.00)
12.	My organisation operates an open-door policy.	243 (24.0)	381 (37.6)	224 (22.1)	63 (6.2)	75 (7.4)	28 (2.8)	3.68 (1.12)
13.	My vast experience played a major role in my being hired.	226 (22.3)	399 (39.3)	243 (24.0)	53 (5.2)	84 (8.3)	9 (0.9)	3.66 (1.08)
14.	My organisation always sponsors related courses undertaken by the employees.	282 (27.8)	330 (32.5)	187 (18.4)	107 (10.6)	93 (9.2)	15 (1.5)	3.59 (1.28)
15.	We have regular meetings with our employers.	188 (18.5)	438 (43.2)	194 (19.1)	44 (4.3)	133 (13.1)	17 (1.7)	3.59 (1.07)
16.	I am made to feel that I am valuable to my organisation.	161 (15.9)	441 (43.5)	221 (21.8)	69 (6.8)	87 (8.6)	35 (3.5)	3.55 (1.09)
17.	Ability and willingness to share my experience was considered when I was interviewed for the job.	200 (19.7)	363 (35.8)	285 (28.1)	80 (7.9)	60 (5.9)	26 (2.6)	3.55 (1.12)

18.	My evaluation procedures are clear and fair.	143 (14.1)	374 (36.9)	289 (28.5)	64 (6.3)	121 (11.9)	23 (2.3)	3.41 (1.08)
19.	Seminars relating to my work are organised regularly by my organisation.	190 (18.7)	376 (37.1)	178 (17.6)	96 (9.5)	159 (15.7)	15 (1.5)	3.41 (1.23)
20.	I get quick feedback after my appraisal.	164 (16.2)	374 (36.9)	235 (23.2)	92 (9.1)	124 (12.2)	25 (2.5)	3.40 (1.18)
21.	The transparent reward system by my organisation encourages me to share my experience.	146 (14.4)	357 (35.2)	261 (25.7)	128 (12.6)	99 (9.8)	23 (2.3)	3.30 (1.22)
22.	I have a clear understanding of the promotion criteria in my organisation.	130 (12.8)	376 (37.1)	252 (24.9)	119 (11.7)	115 (11.3)	22 (2.2)	3.29 (1.19)
23.	The management always support my suggested related ideas even when different from their own.	134 (13.2)	312 (30.8)	314 (31.0)	75 (7.4)	160 (15.8)	19 (1.9)	3.27 (1.12)
24.	Financial reward is often used in my company.	140 (13.8)	323 (31.9)	228 (22.5)	123 (12.1)	171 (16.9)	29 (2.9)	3.19 (1.24)
25.	Only my academic qualification was considered for my recruitment.	122 (12.0)	304 (30.0)	251 (24.8)	89 (8.8)	231 (22.8)	17 (1.7)	3.14 (1.17)
26.	Emphasis was laid on my professional qualification before I was hired.	96 (9.5)	269 (26.5)	258 (25.4)	138 (13.6)	231 (22.8)	22 (2.2)	2.95 (1.20)
27.	Applicants with different cultural backgrounds are not considered for employment in my organisation.	97 (9.6)	162 (16.0)	89 (8.8)	502 (49.5)	133 (13.1)	31 (3.1)	2.21 (1.45)

Table 1 shows that mean score of the respondents who receive their salary as and when due is 4.21 with standard deviation (SD) of (0.86). Those who relate well with their employers have 3.92 mean score with SD of (0.97). Those who have more experienced senior colleagues in their organisation as their mentor have their mean score and SD as 3.83 (1.09). Those who were given adequate orientation immediately they joined their organisation had mean score of 3.82 and SD of (1.13). Mean score and SD of those who indicated that organisational learning is promoted in their organization are 3.81(1.06). Those who indicated that the management trusts their working capacity had mean score and SD of 3.80 (0.91).

The table also showed that the mean score and standard deviation (SD) of those who are always encouraged by their organisation to participate in projects with other colleagues are 3.79 (1.06). Mean score and SD of those who indicated that the structure of their department promotes collective rather than individualistic behavior are 3.78 (1.05). Also the respondents whose schedule of duties are well established and clear had mean score and SD of 3.76 (1.02). the mean score and SD of those who indicated that their organisation organises a variety of trainings and development programmes regularly are 3.74 (1.11). For those who agreed that there is an atmosphere of mutual trust in my organization had mean score of



3.73 with SD of (1.00). The mean score and SD of those whose organisation operates an open-door policy are 3.68(1.12). Those whose vast experience played a major role in their being hired had a mean score of 3.66 and SD of (1.08). Those whose organisation always sponsors related courses undertaken by the

employees had mean score of 3.59 with SD of (1.28). Those who have regular meetings with their employers had mean score of 3.59 with SD of (1.07). While the mean score and SD of those who are made to feel that they are valuable to their organization are 3.55 and 1.09.

**Table 2: Challenges of Human Resource Management (HRM) and Knowledge Sharing Practices in Insurance Companies in Lagos State**

S/N	Challenges of HRM and knowledge sharing practices	SA 5 (%)	A 4 (%)	NS 3 (%)	D 2 (%)	SD 1 (%)	NR (%)	Mean (sd.)
1.	There is no motivation for sharing knowledge.	145 (14.3)	175 (17.3)	163 (16.1)	261 (25.7)	259 (25.5)	11 (1.1)	2.69 (1.40)
2.	There is no awareness of the value and benefits of knowledge sharing.	79 (7.8)	162 (16.0)	236 (23.3)	268 (26.4)	237 (23.4)	32 (3.2)	2.57 (1.24)
3.	People avoid receiving new knowledge because this may lead to more responsibilities.	107 (10.6)	152 (15.0)	204 (20.1)	259 (25.5)	282 (27.8)	10 (1.0)	2.54 (1.32)
4.	Sharing knowledge is risky because others may misinterpret the shared knowledge.	87 (8.6)	151 (14.9)	224 (22.1)	244 (24.1)	289 (28.5)	19 (1.9)	2.50 (1.29)
5.	There is no contact time to share experiences and interact.	90 (8.9)	123 (12.1)	210 (20.7)	315 (31.1)	251 (24.8)	25 (2.5)	2.48 (1.25)
6.	There is lack of trust in people because they may misuse knowledge or take undue credit for it.	71 (7.0)	134 (13.2)	233 (23.0)	289 (28.5)	264 (26.0)	23 (2.3)	2.45 (1.22)
7.	Colleagues in need of specific knowledge are difficult to identify.	69 (6.8)	103 (10.2)	226 (22.3)	323 (31.9)	273 (26.9)	20 (2.0)	2.37 (1.19)
8.	Differences in educational levels pose a great barrier to knowledge sharing.	83 (8.2)	133 (13.1)	165 (16.3)	281 (27.7)	328 (32.3)	24 (2.4)	2.36 (1.29)
9.	Differences in national and ethnic backgrounds of employees affect knowledge sharing.	70 (6.9)	99 (9.8)	208 (20.5)	294 (29.0)	319 (31.5)	24 (2.4)	2.30 (1.22)
10	I may lose ownership of the knowledge if I share with other colleagues.	67 (6.6)	103 (10.2)	142 (14.0)	273 (26.9)	415 (40.9)	14 (1.4)	2.13 (1.25)
11.	I cannot share ideas with others because of age differences.	64 (6.3)	76 (7.5)	143 (14.1)	235 (23.2)	456 (45.0)	40 (3.9)	2.03 (1.23)

Table 2 shows that the respondents' mean ratings of challenges of Human Resource Management (HRM) and knowledge sharing practices is 2.69 with standard deviation (SD) of 1.40. Those who agreed that there is no awareness of the value and benefits of knowledge sharing had mean score of 2.57 with SD of 1.24. People who avoid receiving new knowledge because this may lead to more responsibilities had a mean score of 2.54 with SD of 1.32. Those who agree that sharing knowledge is risky because others may misinterpret the shared knowledge had a mean score of 2.50 with 1.29 standard deviation. Those who agreed that there is no contact time to share experiences and interact had mean score of 2.48 with SD of 1.25.

Also those who agreed that there is lack of trust in people because they may misuse knowledge or take undue credit for it had a mean score of 2.45 with 1.22 standard deviation. Respondents who indicated that colleagues in need of specific knowledge are difficult to identify had 2.37 mean score with SD of 1.19. Those who believe that differences in educational levels pose a great barrier to their knowledge sharing had a mean score of 2.36 with SD of 1.29. Respondents that agreed that differences in national and ethnic backgrounds of employees affect knowledge sharing had mean score of 2.30 with SD of 1.22. Those who believe they may lose ownership of the knowledge if they share with other colleagues had a mean score of 2.13 with 1.25 standard deviation. And finally those who cannot share ideas with others because of age differences had mean score of 2.03 with standard deviation of 1.23.

### 5.1 Findings and Discussion

The combined effect of knowledge sharing and human resources management practices is found to be significant to employee performance in the insurance industry in Lagos State, Nigeria. It is therefore necessary to make sure that information and

knowledge especially on different insurance policies are kept in the organisation, so that knowledge gained in the organisation by the employees can be referred to and use in the organisation. In achieving this, organisation need to make use of information technology to share and keep important knowledge, but as pointed out by Vilma & Jucci (2012), care must be taken to ensure that strict information policy is not made concerning companies protective attitude to keep important information safe.

From the findings on the kinds of human resources management practices that promote employee performance, management were more committed to their employees on the issue of their welfare packages. It was discovered that salaries were always paid timely. The finding corroborates the position of Mirea (2012), as one of the extrinsic factors (welfare packages) that motivate employees. Other motivational practices identified were mentoring, training, clarity of duties and team work. This supports the work of Hazman & Aliza (2009), on training and development. Borgatti & Cross (2003) support the finding that employees working in teams would improve individual performance.

### Conclusion

The study made the attempt to investigate the effect of these variables on employee performance; however, concerning the practice of human resources management, the study found that motivation and employee relations significantly impacted on the performance of employees. But it can be concluded that hiring candidates with different backgrounds and emphasizing professional qualifications should be more widespread, as these practices do not significantly influence employee performance. The practice of knowledge sharing also impacted positively on the performance of the employees, with more

focus on communication skill, partners' similarity and trust. However, social interactions and knowledge sharing motivation should be worked on to improve and strengthen the sharing of knowledge that would influence and increase the performance of employees.

### Recommendations

Based on the findings of the study the following recommendations are made:

1. The human resources management unit should exert more effort to establish strong and effective motivation strategies, so that individuals will feel encouraged to share their knowledge openly, thus generating ideas for effective performance.
2. To resolve the issue of social interaction, organisations need to look inwards and think outside the box. Social networking and more especially social interactions, like social gatherings after work or on public holidays, should be encouraged among employees. This will enhance team work and improve skills and expertise among the employees.
3. There is need to gear effort more towards awareness and value of knowledge sharing among the employees, since this was the highest rated challenge faced by the employees in sharing knowledge.

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