KNOWLEDGE CREATION AND EMPLOYEE RESILIENCE IN INSURANCE COMPANIES IN RIVERS STATE

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ABSTRACT

This study examined the relationship between knowledge creation and employee resilience in insurance companies in Rivers State. The study adopted the cross-sectional research survey design. Primary data was generated through structured questionnaire. The population for this study was the 195 employees of the 36 functional insurance companies in Rivers State. The sample size of 131 was determined using the Taro Yamen's 1970 formula. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70. The hypotheses were tested using the Spearman's Rank Order Correlation Statistics. The tests were carried out at a 0.05 significance level. Findings revealed that there is a significant relationship between knowledge creation and employee resilience in insurance companies in Rivers State. Therefore, this study concludes that knowledge creation positively influences employee resilience in insurance companies in Rivers State. Hence the study recommends that insurance companies should encourage employees to actively share their knowledge, experiences, and insights with others. Create platforms, such as knowledge-sharing sessions, online forums, or internal social networks, where employees can easily exchange information and learn from each other. This collaborative environment promotes knowledge creation and supports the development of resilient employees.

Keywords: Knowledge creation, employee resilience, adaptability, responsiveness, innovativeness

INTRODUCTION

Resilient employees have the organisation's capacity to engage in ongoing development, to survive major crises, and to thrive under uncertain circumstances (Carvalho & Areal, 2015; Southwick, Bonnano, Masten, PanterBrick & Yehuda, 2014; Van der Vegt, Essens, Wahlstrom & George, 2015). This underscores the importance of contextualising employee resilience in occupational settings, and framing it as a capability that can be developed over time (Robertson, Cooper, Sarkar, & Curran, 2015; ShawMcLean, Taylor & Swartout, 2016).

Organisations that demonstrate adaptability to current and forecasted change will subsist and even thrive in uncertain business environments (Lee, Vargo & Seville, 2013; Nilakant, Walker, Kuntz, de Vries, Malinen, Näswall & van Heugten, 2016). Resilient organisations overcome both routine and major challenges, remain agile, and flourish as a result of their investment in developing adaptive capabilities among employees (Nilakant *et al.*, 2016; van der Vegt, Essens, Wahlstrom & George, 2015). This statement underscores two tenets: (i) the effective identification and development of adaptive employee capabilities is a defining feature of resilient organisations, and (ii) employees will develop and display adaptive capabilities if they receive adequate resources from the organisation. Regarding the first tenet, while there is evidence to support that resilient organisations engage and develop solutions-focused employees (Carvalho & Areal, 2015), the literature is yet to specify the employee capabilities that advance organisational resilience. Scholars and practitioners suggest that identifying these capabilities will enable organisations develop employee resilience, and plan for resilient responses to challenges (Linnenluecke, 2015; Yost, 2016). Here, we propose that employee resilience, a suite of adaptive, learning, and networking behaviours (Kuntz, Näswall & Malinen, 2016), captures the adaptive capabilities that contribute to organisational resilience.

Support-seeking, collaboration, crisis management, and continual performance improvement exemplify resilient behaviours. Employee resilience is demonstrated not only in response to crises, but also as part of business-as-usual, and signifies the ability and motivation to capitalise on organisational resources. Employee resilience is examined herein as a behavioural construct, rather than an attitude or a trait. Resilience is a valuable asset to any organization, and its role in knowledge management is paramount, as it affects the way knowledge is acquired, retained, and shared. Thus, it is essential for organizations to understand the importance of resilience and how it can be used effectively to support knowledge creation.

In this knowledge era, the growth of the internet has made vast amounts of information accessible to various professionals (Schiuma, 2012). Factors such as globalization, advancements in technology, and workforce diversity combined with the effect of a more educated and informed society have contributed to increased focus on learning and development activities in all types of organizations. These developments have led to the growth of knowledge-based economies where much attention is on how to effectively manage the human capital so they can contribute to national development of a country as expected (Omotayo, 2015). The modern-day employee sometimes referred to as a knowledge worker has therefore evolved as a result of technological advancements, higher education levels, and up-to-date employee management methods. Knowledge workers are growing kind of employees in both advanced and emerging economies. Their work revolves around knowledge and knowledge work.

However, the uniqueness of the commodity knowledge has generated debates regarding how organizations can manage their knowledge assets to improve their performance (Vosloban, 2012). Managing this intangible knowledge involves converting individual knowledge into collective knowledge, and it has been argued that this can be done by applying specific knowledge management practices to enhance individual performance (Jokonavic, Zivlak, Okanovic & Dudak, 2020). Unlike physical resources, the organizational has little or no control of this valuable resource knowledge because, it largely depends on the willingness of an employee to use and share it (Tripathi & Agrawal, 2014). In view of the critical role played by the workforce and the increased focus on knowledge as a contributor to sustained business success; it is imperative that organizations constantly manage the vast amounts of knowledge available in a manner which will make them remain competitive. Work environments no longer use manual labour-intensive methods of production but rather large scale and specialized methods which are highly mechanized, with clear emphasize on specialized roles and responsibilities (Ibua, 2014).

Several studies have been carried that examined employee resilience as a construct. For example, Okuwa, Nwuche and Anyanwu (2016), examined the relationship between human capital development and organizational resilience in selected manufacturing firms in Rivers State. Ikiriko, Jaja and Eketu carried out a study on performance management and organizational resilience of commercial banks in Port Harcourt. Paul, Bamel and Garg (2016) examined employee Resilience and Organisational Citizenship Behavior: Mediating Effects of Organizational Commitment. Also, Kuntz, Connell and Näswall (2017) carried out an investigation on workplace resources and employee resilience: The role of regulatory profiles in New Zealand and found that employees with high promotion-high prevention focus displayed the highest levels of resilience, especially at high levels of feedback. Conversely, the resilience of low promotion-low prevention individuals was susceptible to feedback availability. In the same vein, Eketu, Edeh, Ule, Fern, Kumari and Eder (2020) examined the effects of organizational structure on employee resilience in manufacturing companies in Nigeria and found that organisational structure has positive significant effect on employee resilience.

Although a lot of studies have examined employee resilience in the past, however, in the context of these studies, contextual and conceptual gaps exists. These past studies considered different predictor variables hence a conceptual gap exists. Also, these studies were undertaken in different sectors leading to a contextual gap and thus a knowledge gap exists which this study sought to fill by examining the relationship between knowledge creation and employee resilience in insurance companies in Rivers State.

Conceptual Framework

Figure 1: Knowledge Creation and Employee Resilience

Source: Desk Research (2023)

LITERATURE REVIEW

Theoretical Foundation

Resource- Based View (RBV)

Resource-Based View (RBV) of the firm was initially introduced by Barney (1991) as a managerial framework to exploit strategic assets to achieve sustainable competitive advantage. According to RBV, it is significantly easier to exploit new opportunities using resources and competencies that are already available, rather than having to acquire new skills, traits or functions for each emerging opportunity (Almarri & Gardner, 2011). A strategic resource is an asset with characteristics like uniqueness and difficultly in copying or substituting it, (Ketchen & Short, 2015), and competitors are unable to find ways to take advantage of its benefits, (Nguyen, 2010). The nature of the strategic resources is either tangible like physical assets or intangible like the knowledge and skills of employees, image of the firm and its culture, (Rothermel, 2012). This implies there that intangible resources can be viewed as more of strategic resources (that is, valuable, unique, hard to copy, and cannot be easily replaced) than tangible resources, (Barney, 1991).

Another key term in the resource-based view is capabilities. Whereas resources refer to ownership of resources, capabilities are about the ability of the organization or what it is able to do, (Ketchen & Short, 2015). According to Barney (1990), the relationship between the sources of advantage and relevant strategies can be challenging in practice and this means that managers must continually search for ways of developing and refining the strategies to achieve the desired balance. Ambula (2015) advocates that identification of core competencies and investing in organizational learning is one of the ways of nurturing and maintaining them.

The Resource-Based View (RBV) is highly relevant in the study on knowledge management and employee resilience because the RBV asserts that sustained competitive advantage is achieved through the possession of unique and valuable resources. In the context of knowledge management and employee resilience, knowledge can be considered as a valuable resource. Knowledge management practices that effectively capture, store, and disseminate knowledge within an organization can provide employees with access to valuable information and expertise. This knowledge resource can contribute to enhancing employee resilience by enabling them to adapt to challenging situations, solve problems, and learn from past experiences. The Resource-Based View provides a relevant theoretical lens for understanding the relationship between knowledge management and employee resilience. It underscores the importance of knowledge as a unique and valuable resource, resource heterogeneity and immobility, knowledge-based capabilities, and resource integration. Applying the RBV perspective can help organizations recognize the strategic significance of knowledge management in fostering employee resilience and gaining a competitive advantage in dynamic and uncertain environments.

Conceptual Review

Concept of Knowledge Management

Knowledge is the concept, skill, experience and vision that provides a framework for creating, evaluating and using the information (Soltani & Navimipour, 2016). Generally, knowledge can be divided into two types, tacit and explicit. Tacit knowledge is the personal and context-specific knowledge of a person that resides in the human mind, behavior and perception (Sikombe, Phiri, Wright, 2019). Koenig (2012) suggested that explicit knowledge means information or knowledge that is set out in tangible form. According to Goa, Sharma & Upadhyay, 2018), there is no agreed definition of KM among the practitioners due to the multidisciplinary nature of the area and the definition presented tends to be biased to the author's view. What appears common among all varied views is that KM plays a key role in improving the way people work and in promoting an environment that encourages employees to interact through effective communication channels and creating a culture governed by norms and values that affects their behaviour, (Grant, 2013). Further, most definitions are in conformity on the right approach on knowledge management and that is how knowledge must be coordinated to be effective through its creation, sharing and dissemination, (Schiuma, 2012).

Knowledge Creation

The process of knowledge creation points to the ideas and actions undertaken towards the generation of new ideas or objects (Mitchell & Boyle, 2010). It is an organization's capability to build new ideas and solutions related to various dimensions of organizational activities. These may range from managerial organizational processes to products and services to technological innovations (Un & CuervoCazurra, 2004). In the creation and acquisition phase of the Knowledge Management Life Cycle, information is acquired internally by knowledge workers, externally through outsourcing or purchased from an outside source, and the mechanisms for this phase include self-reporting, documentation, programming, instrumentation, network, knowledge engineering (Bergeron, 2003), hence affecting the overall organizational performance through self-reporting.

Creating knowledge requires the existence of a person or group of people who come up with new ideas, new concepts, innovative product or process. Knowledge creation can be achieved through research, innovation projects, experiments, observations etc. Firestone Chen and Huang (2009) suggests that knowledge production begins with the request of knowledge, followed by individual or group learning, information acquisition, application for evaluation of knowledge and ultimately, build organizational knowledge. Ceptureanu and Ceptureanu (2010) define knowledge creation process in organisations as the process of making available and amplifying knowledge created by individuals as well as crystallizing and connecting it to an organization's knowledge system.

Concept of Employee Resilience

Employee resilience in the workplace has been defined as an individual's ability to adapt and recover from stressors and challenges encountered in the workplace (Tonkin et al. 2018). The concept of resilience has gained significant attention in recent years due to the volatile and unpredictable nature of the modern business environment. Resilient employees are better equipped to handle adversity, which in turn enhances their job satisfaction, work engagement, and job performance (Tonkin et al. 2018). Resilient employees display a positive mindset, an ability to cope with change, and a willingness to learn from their mistakes (Tonkin et al. 2018). In addition, employee resilience has been associated with a decrease in absenteeism and employee turnover, as resilient employees are better equipped to deal with the stressors that often lead to these negative outcomes (Tonkin et al. 2018). Therefore, developing and maintaining employee resilience in the workplace is crucial for organizations to ensure their employees' wellbeing and productivity.

Resilience is an essential quality for employees to possess, especially in the insurance industry, where they face high levels of stress and pressure. Sarani et al. (2022) conducted a study on the factors affecting employee resilience in insurance companies and found that several factors play a crucial role in building resilience among employees. The study identified that a supportive organizational culture, adequate training and development opportunities, and effective communication channels were among the key factors that contributed to employee resilience. Encouraging teamwork, providing social support, and promoting work-life balance also emerged as significant factors that helped employees cope with stress and build resilience. In contrast, factors such as a lack of recognition, poor management practices, and limited resources were found to have a negative impact on employee resilience. Overall, the study highlights the importance of creating a supportive work environment that fosters resilience-building among employees, which, in turn, can lead to increased job satisfaction and productivity.

Measures of Employee Resilience

Adaptability

At its core, individual adaptability is viewed as the capacity to change, including both the competence and the motivation to do so (Hall, 2002; Griffin and Hesketh, 2003). How adaptability has been specified often depends on the specific field and focus of the author. For example, within the field of careers, Savickas (2005) relates to career adaptability as the attributes that individuals need to successfully engage in tasks inherent in minicircle transitions and maxi cycle stages. More generally, Ployhart and Bliese (2006) define individual adaptability as representing an individual's ability, skill, disposition, willingness, and/or motivation, to change or fit different task, social, and environmental features.

Employees need to be able to adapt to changing conditions in the workplace in order to remain competitive and provide quality work. Azevedo and Shane (2019) conducted a review of training programs aimed at improving employee adaptability. The authors studied a variety of programs and found that those that included elements such as job rotation, cross-functional teams, work teams, and job enrichment were the most successful. Other elements that proved to be important to successful adaptability programs were training in problem-solving and decision-making, goal setting, and communication. Moreover, the authors found that the most successful programs were those that allowed employees to develop their own skills through on-the-job training and job shadowing. Furthermore, they noted that when employees were able to receive feedback on their performance, they were more likely to be successful in adapting to new conditions. This study provides valuable insights into the types of programs and activities that are most effective in helping employees to develop their adaptability skills.

Responsiveness

The term responsiveness is put forward as a manner for organisations to take advantage of environmental changes. Responsiveness is the ability to cope with unexpected changes, to survive unprecedented threats of business environment, and to take advantage of changes as opportunities (Sharifi & Zhang, 1999). Employee responsiveness is the organization's ability to excel quickly and flexibly in response to changing market needs, as well as responding effectively to these changes both in the local and global environment (Sherehiy, 2008). It is an administrative strategy aimed at maintaining the organization's resources and achieving the customers' wishes in a timely manner (Hitt, Hoskisson, Robert & Duane, 2007). It therefore has to do with the ability of the organization to respond quickly to opportunities and to counter threats at the right time (Overby, Bharadwaj & Sambamurthy, 2006). It has to do with organization's ability to survive and prosper in an environment of constant change that is unpredictable (Karami, 2007).

Innovativeness

Employee innovativeness refers to employees‟ propensity to innovate can be conceived as complex behaviour consisting of idea generation, idea promotion and idea realization with the aim of meeting organizational goals in novel ways (Adah, Amah & Olori (2018). Individuals, alone or in groups, undertake innovative activities from the intention to derive anticipated benefits from innovative change. Creativity is central to innovativeness, but the concepts are not synonymous. Innovation can be seen as a successful and intentional implementation of creativity, which is more subjective and context specific by its nature (Miron, Erez & Naveh, 2004). Creativity as such may be limited to idea generation alone but by definition innovation produces benefits for the people involved in the innovative process (Anderson, Qin, Sohn, Stenger and Carter (2003). Therefore, employee innovativeness requires creativity, but creativity does not always lead to an innovation. Employee innovativeness requires that the individual is both able and willing to be innovative. With respect to abilities, above average general intellect, certain cognitive capabilities, general skills and task and context-specific knowledge, for example, facilitate innovativeness (Taggar, 2002). Beyond knowledge and skills, innovativeness requires intrinsic motivation and a certain level of internal force that pushes the individual to persevere in the face of challenges inherent in the creative work (Shalley & Gilson, 2004). From the foregoing discourse, the study hypothesized thus:

Empirical Review

Knowledge Creationa and Employee Resilience

Berraies, Chaher and Yahia (2014) conducted a study to assess the Knowledge Creation Process and Firms' Innovation Performance: Mediating Effect of Organizational Learning. The study acknowledges the importance of knowledge as a primary ingredient for ensuring the sustenance and survival of companies in the extremely competitive market today. Knowledge creation is therefore vital in creating wealth for firms. The study shows that Japanese ICT Companies (such as yahoo and Canon) thrive mostly due to their special approach in managing creation of new knowledge.

Langeroodi (2014) studied the effect of the knowledge management and Intellectual capital on organizational performance in state banks of Rasht, Naragh, Iran. The results from casual modelling indicated that factors such as efficiency, innovation and dynamic capabilities affect organizational performance directly and furthermore has indirect effect on organizational performance through efficiency, innovation and dynamic capabilities. It is also considered that the culture of learning and knowledge creation has a positive effect on intellectual capital and performance. Forghani and Tavasoli (2017) undertook a study to test the relationship between knowledge management dimensions and organizational performance in lean manufacturing companies in Iran. The model tested the impact of knowledge function, creation, acquisition, sharing and registration on organization's performance. Research samples were collected through simple random method of 194 Staff of Mes Sarcheshmeh company using a standard questionnaire. Data was analysed using SPSS and Kolmogorov test and Pearson correlation test were used. The study findings indicated that a significant relationship exists between knowledge creation, knowledge acquisition, knowledge sharing and knowledge registration and organizational performance in lean manufacturing companies in Iran.

Bihamta, Nowzari, Eghtebasi, Subramaniam, Salimi and Salehi (2012) carried out a descriptive study of the impact of knowledge creation mechanism on organizational performance, focusing on Malaysian automotive industry. In this study, the profound roles of knowledge creation in terms of socialization, externalization, combination and internalization as a model on quality process were examined. The study found positive relationship between knowledge management and organizational performance. The study concluded that the process of continuous improvement is one of the significant and predominant programs in most of the manufacturers all over the world.

Cheruiyot, Jagongo and Owino (2012) investigated the Institutionalization of Knowledge Management in selected manufacturing enterprises in Kenya. A sample of 60 senior managers in the three selected manufacturing enterprises revealed that there are two critical factors that influence institutionalization of knowledge management which are organizational practices and technological infrastructure. The study concludes that the organizational practices that include knowledge creation, distribution have the highest influence in creating value for the organization and therefore when a comprehensive view is taken in instituting knowledge management practices, organizational practices must be considered first and technological infrastructure second. Further studies were conducted by Chweya, Ojera, Ochieng, and Riwo-Abudho (2014) targeting commercial banks in Kisumu city, Kenya. The findings of the study revealed that there is significant relationship between knowledge creation and organizational performance ($r=0.614$, $p<0.001$).

Based on the foregoing, the study thus hypothesised that:

Ho_1: There is no significant relationship between knowledge creation and adaptability in insurance companies in Rivers State.

Ho_2: There is no significant relationship between knowledge creation and responsiveness in insurance companies in Rivers State.

Ho_3: There is no significant relationship between knowledge creation and innovativeness in insurance companies in Rivers State.

METHODOLOGY

The study adopted the cross-sectional research survey design. Primary data was generated through structured questionnaire. The population for this study was the 195 employees of the 36 functional insurance companies in Rivers State. The sample size of 131 was determined using the Taro Yamen's 1970 formula. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70. The hypotheses were tested using the Spearman's Rank Order Correlation Statistics. The tests were carried out at a 0.05 significance level.

DATA ANALYSIS AND RESULTS

Table 1: Correlations Matrix between Knowledge Creation and Adaptability

			Knowledge Creation	Adaptability
Spearman's rho	Knowledge Creation	Correlation Coefficient	1.000	.876**
		Sig. (2-tailed)	.	.000
		N	107	107
	Adaptability	Correlation Coefficient	.876**	1.000
		Sig. (2-tailed)	.000	.
		N	107	107

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS 23.0 data Output, 2023

Ho$_1$: There is no significant relationship between knowledge creation and adaptability in insurance companies in Rivers State.

Table 1 shows a Spearman's correlation coefficient (rho) of 0.876 which indicates a positive very high relationship between knowledge creation and adaptability in insurance companies in Rivers State. This is indicative of a very strong correlation between knowledge creation and adaptability in insurance companies in Rivers State. Similarly displayed in table 1 is the statistical test of significance (p - value), which makes possible the generalization of our findings to the study population. From the result obtained the probability value is (0.000) < (0.05) level of significance; hence the researcher rejects the null hypothesis and concludes that there is a significant relationship between knowledge creation and adaptability in insurance companies in Rivers State.

Table 2: Correlations Matrix for Knowledge Creation and Responsiveness

			Knowledge Creation	Responsiveness
Spearman's rho	Knowledge Creation	Correlation Coefficient	1.000	.531**
		Sig. (2-tailed)	.	.000
		N	107	107
	Responsiveness	Correlation Coefficient	.531**	1.000
		Sig. (2-tailed)	.000	.
		N	107	107

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS 23.0 data Output, 2023

Ho$_2$: There is no significant relationship between knowledge creation and responsiveness in insurance companies in Rivers State.

Table 2 shows a Spearman's correlation coefficient (rho) of 0.531 which indicates a positive very high relationship between knowledge creation and responsiveness in insurance companies in Rivers State. This is indicative of a very strong correlation between knowledge creation and responsiveness in insurance companies in Rivers State. Similarly displayed in table 2 is the statistical test of significance (p - value), which makes possible the generalization of our findings to the study population. From the result obtained the probability value is (0.000) < (0.05) level of significance; hence the researcher rejects the null hypothesis and concludes that there is a significant relationship between knowledge creation and responsiveness in insurance companies in Rivers State.

Table 3: Correlations Matrix for Knowledge creation and Innovation

			Knowledge Creation	Innovativeness
Spearman's rho	Knowledge Creation	Correlation Coefficient	1.000	.502**
		Sig. (2-tailed)	.	.000
		N	107	107
	Innovativeness	Correlation Coefficient	.502**	1.000
		Sig. (2-tailed)	.000	.
		N	107	107

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS 23.0 data Output, 2023

Ho$_3$: There is no significant relationship between knowledge creation and innovativeness in insurance companies in Rivers State.

Table 3 shows a Spearman's correlation coefficient (rho) of 0.502 which indicates a positive very high relationship between knowledge creation and innovativeness in insurance companies in Rivers State. This is indicative of a very strong correlation between knowledge creation and innovativeness in insurance companies in Rivers State. Similarly displayed in table 3 is the statistical test of significance (p - value), which makes possible the generalization of our findings to the study population. From the result obtained the probability value is (0.000) < (0.05) level of significance; hence the researcher rejects the null hypothesis and concludes that there is a significant relationship between knowledge creation and innovativeness in insurance companies in Rivers State.

DISCUSSION OF FINDINGS

The results from the tests of hypotheses revealed that there is a significant and positive relationship between knowledge creation and each of the measures of employee resilience in insurance companies in Rivers State. This finding agrees with the views of Bihamta, Nowzari, Eghtebasi, Subramaniam, Salimi and Salehi (2012), who affirmed the impact of knowledge creation mechanism on organizational performance on Malaysian automotive industry. Their study suggested that the roles of knowledge creation in terms of socialization, externalization, combination and internalization as a model on quality process was highly needed. The study concluded that the process of continuous improvement is one of the significant and predominant programs in most of the manufacturers all over the world. Cheruiyot, Jagongo and Owino (2012) investigated revealed that there are two critical factors that influence institutionalization of knowledge management which are organizational practices and technological infrastructure.

CONCLUSION AND RECOMMENDATION

The study conducted in insurance companies in Rivers State has determined that there is a positive and significant relationship between knowledge management and employee resilience. This implies that the implementation of effective knowledge management practices within these companies positively impacts the resilience levels of their employees.

The study recommends that Insurance companies should encourage employees to actively share their knowledge, experiences, and insights with others. Create platforms, such as knowledge-sharing sessions, online forums, or internal social networks, where employees can easily exchange information and learn from each other. This collaborative environment promotes knowledge creation and supports the development of resilient employees.

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