Knowledge Sharing and Organizational Culture: A Qualitative Study of Pakistan's Banking Sector

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Abstract

Purpose:

The study aims to identify the impact of knowledge sharing mechanism and Organizational culture on the banking sector of Pakistan.

Design/methodology/approach:

For the purpose of this study qualitative research method was employed incorporating semi-structured interviews from employees in the banking industry. The present research is qualitative research and allowed the researcher to study experiences in greater depth and come up with the universal essence of experiences, so the phenomenological methodology was used to get profound understanding of OC and KS in banking sector of Pakistan.

Findings:

Findings of current research revealed that banking sector of Pakistan especially private sector is improving the quality of their services by focusing and improving their KS culture but in public sector government strongly affects its culture, policies and regulations.

Research limitations/implications:

Future research should aim for a larger and more diverse sample to generalize the findings. Furthermore, mixed-method approaches can be conducted to further validate the findings. The limited sample size of the present research may not represent the larger population.

Originality/Value:

Contribution of this study is to both practical and hypothetical bodies of knowledge. Practical contributions are related to the banking sector whereas hypothetical contributions are relevant to other businesses and firms that want to be successful through KS. Current research has made important contribution to the exiting literature in terms of OC and KS.

Keywords: Organization culture; knowledge sharing; banking sector; Pakistan.

JEL Classification: G21, M14

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1.   Introduction

1.1   Background of the Study

Banking sector face challenges to manage knowledge in the organizations to gain competitive edge on their competitors (Tang, 2017). Therefore, in this globalized business environment every firm and business are in its best efforts to explore the opportunities and to exploit those opportunities to gain the competitive edge over its competitors by exploring the new knowledge and consider it a best source of organizational success.

1.2   Problem Identification

Although the benefits of knowledge managements are well examined and documented but in area of knowledge sharing there are a dearth of studies, particularly related to the banking industry (Allali, 2016; Chen & Mohamed, 2006; Foss et al ., 2010; Law & Ngai, 2008). Studies on knowledge management have focused on knowledge management generally rather than knowledge sharing explicitly in the banking industry (Danish et al., 2014; Islam et al., 2012; Robinson et al., 2001). There are limited studies found on knowledge sharing in the banking industry and also there is no qualitative research conducted on knowledge sharing in the banking sector of Pakistan, which serves as the basis to conduct this qualitative study. Similarly, a number of studies and literature on knowledge sharing are conducted in developed countries but the literature on knowledge sharing in developing countries is relatively limited (Birasnav, 2014; Giampaoli et al., 2017; Lee & Choi, 2003; Mohsin et al., 2015; Tang, 2017). This clarifies that very little is known about knowledge sharing and organizational culture in the Pakistani banking industry (Mohsin et al., 2015), suggesting a huge knowledge gap on the subject. So, the contextual factors are the focus of this study that affect the implementation of knowledge sharing in Pakistani banking industry.

1.3   Research Questions

Based on above discussion following questions are derived:
1. What are the different motivational factors that make the banking employees of Pakistan to adopt knowledge-sharing mechanisms?
2. What are the different challenges and barriers faced by the bank employees to implement the knowledge sharing in the banking sector of Pakistan?
3. How the knowledge sharing mechanism can be enhanced and improvised among the banking sector employees of Pakistan?

1.4   Rationale of the Study

The implementation process of knowledge sharing and understating of organizational

culture is very important because it reveals the social systems where employees work (Davenport & Prusak, 2000; Hogan & Coote, 2014). Like other business firms, banking organizations are also now increasingly considering knowledge as their most important asset to deliver their quality services (Kasimu et al., 2012). Similarly, Western Countries as compared to the Asian developing countries (especially Pakistan) are more advanced in terms of educational setup and resources. As stated above, the association between OC and KS are always of great concern in academic studies. Nevertheless, it was noticeable from the reviewed literature that there is lack of research especially qualitative research in Asian nations especially in Pakistan on knowledge sharing and recommended additional areas to be explored in this concern particularly in banking sector of Pakistan (Mohsin et al., 2015).

1.5   *Research Objectives*

The key objective of the study is to understand the dynamics of organizational culture and knowledge sharing in Pakistani banking sector. To meet this goal, subsequent objectives were derived:
1. To understand the dynamics of organizational culture and knowledge sharing in banking sector of Pakistan.
2. To investigate the cultural elements that, promote the knowledge sharing in the banking industry of Pakistan.
3. To investigate the approaches employed by the banking industry for knowledge sharing.
4. To understand the challenges or barriers faced to implement knowledge sharing in the banking sector of Pakistan.
5. To understand the motivational factors that push and pull the banking sector employees to embrace knowledge sharing approaches.

2.   Literature Review

2.1   *Banking in Pakistan*

Ahmed et al. (2015), stated that the influence of service productiveness is enhancing in current era, hence playing an important role in the economy of a nation. In the service industry of Pakistan, the banking sector is regarded as one of the major contributors. Akhter (2007) further stated that between 2000 and 2005 Pakistani banking sector has been transformed from government dominated and sluggish sector to a much more agile, profitable and competitive sector. Adding more to that transformation of the banking segment and its part in improving and encouraging economic progress is now a leading story of a sector success. As growth of the banking segment can be perceived from its portion in GDP. Al Qeisi and Al Zagheer (2015), further proposed that the economy of Pakistan is one among developing markets of the world with an increasing level of progress, growth, and development. Therefore, the working environment of organizations in Pakistan is becoming

more competitive. Every organization wants to gain a competitive edge on their competitors to maximize their shareholders' wealth. For this purpose, every organization adopts different strategies to compete with their competitors. In current era sustainable competitive advantage can be gained through knowledge management (Mohsin et al., 2015).

2.2   *Knowledge Management in Banking Sector*

Knowledge management can be sum up as the process of the creation, collection, dissemination, organization, and consumption of knowledge to turn an organization's knowledgeable assets equally explicit and tacit knowledge into increased productivity, effectiveness and competitiveness in order to make the most of an enterprise's knowledge effectiveness and returns from its knowledge assets (Alavi & Leidner, 2001; Cabrera & Cabrera, 2002; Daghfous et al., 2013; Islam et al., 2011; Liao & Wu, 2009). Numerous researchers and philosophers like Ford (2001) observed that KM process can be assorted but knowledge sharing process is one of the common activity and strategy of KM applied by firms. Furthermore, Ling and Shan (2010) identified that in organizations, KM can be an important source to perform different activities to increase organizational performance and stability.

Over twenty-year, manual procedures are practiced by banks and ultimately have ensued in many knowledge and information systems to regulate the set of data in a customized approach. Many such knowledge systems were incorporated in such ways which were able to carry out financial activities & manage their processes and resources, despite this progression it was challenging with a number of obstructions. Furthermore, Ling and Shan (2010)argued that lack of appropriate knowledge management systems, tools, processes and plans, knowledge is just as lethal as a biological weapon could be for a financial institution specifically a bank. In today's current banking, information and knowledge are considered as a backbone of the system (Haque & Anwar, 2012). Yao et al. (2007), stated that as compared to the other industries, the presentation of knowledge management in the banking sector does not really vary however, the challenge observed is snowballing. According to an International Data Company's (IDC) survey lead crossover 600 banks in Western Europe upon which only 20% of banks were applying KM processes (Beidokhti & Ghaderi, 2011).

2.3   *OC and KS*

The term organizational culture is somewhat recent one; current literature research was inaugurated in early 1970's and 80's. Deal and Kennedy (1982), identified three main dimensions of culture: value, rites, rituals and culture network and they stated that for the success and failure of an organization culture plays a very important role. OC is the basic pattern of common assumptions, values, standards, opinions and beliefs considered to be a precise way of thinking and acting on difficulties and opportunities faced by firms and

businesses. Ferrell and Fraedrich (2015)further said that customs and artefacts are also comprised in OC that include opinions on how to solve the difficulties faced by the organizational followers.

Connelly et al . (2014), defined KS as a process of acquiring knowledge and transferring it to recipient from source. Similarly, Birasnav (2014) defined knowledge sharing as exchanging and sharing of idea, suggestions, information, experience and skills related to organization with each other. KS definition adopted for this research is practices of sharing knowledge among workers in organization to improve overall organizational performance. Besides that, KS has been described as main element of effectual KM (Baloh et al., 2012; Ekeke & Fuller-Love, 2011; Epetimehin & Fatoki, 2011; Gururajan & Fink, 2010; Lee & Choi, 2003; Olatokun & Nwafor, 2012; Oluikpe, 2012; Titi Amayah, 2013).

Knowledge can be part of KM or organizational process (Evans et al., 2015). Specified that to understand the difference between knowledge sharing as a part of an organizational practice and knowledge sharing as a part of KM, businesses and organizations should effectively correspond with the current knowledge-based economy and should also adopt the KM along with the business environmental changes. Instead of the theoretical foundation to which KS belongs, many researchers have also investigated the effect on knowledge sharing practices in organizations. Different studies conducted by Nair (2006)and Mohsin et al. (2015)identified that many elements of organizational culture within organizations have a noteworthy impact on KS practices. Evans (2012) aligned the term culture with knowledge. According to him, it is part of organizational structure and important prerequisite for creation and sharing of knowledge. Tortoriello and Krackhardt (2010), found that KS practices failed in many situations because staff believed that knowledge sharing by them is not really supported by the senior managers, as they support other programs.

2.4   OC and KS in Banking Sector

From the perspective of banking sector and the above discussion, Bock et al. (2005) related the achievement of knowledge sharing to the approaches and intentions of employees mainly when they are encouraged by the culture of their own organization. Literature review describes that the organizational culture have great influence on the knowledge management activities (Chang & Lee, 2007;Lee & Wen-Jung, 2005;Liao et al., 2012). Hislop (2013), described organizational culture as common norms, beliefs and actions of organization's members concerning what organizes an appropriate way to consider and do job in the organization. Knowledge sharing and its proper application and utilization can also increase intellectual capital, individual and organizational competitiveness and also reduce cost (Mir, 2015). From perspective of Abili et al. (2011), OC is shared culture and beliefs, that shape the practice of organizational members in the organization and organizational culture affects the KS process among the employees. Like other emerging countries, Pakistani business industry

is also experiencing numerous faintness including low quality, high prices, unemployment, a lack of administrative support, and a lack of rules and strategic image (Ahmed et al., 2015). The researcher stated that banking sector in Pakistan will not flourish without adopting the change required by current modern era.

Therefore, to sum up what has been open and conversed so far, the core feature of this research is that the banking industry worldwide particularly in Pakistan is facing rapid and regular modifications which are related to the worth of knowledge and how to benefit from this knowledge. Literature identified the link among organizational culture, knowledge sharing and competitive advantage and this link and particularly no significant qualitative study has yet been conducted in Pakistani Banking setting. Keeping in view the above discussion, it is important to understand the dynamics of OC and KS in the context of the banking sector of Pakistan. Therefore, current study attempts to address the above-mentioned gaps in literature.

3.   Research Methodology

3.1   *Research Philosophical Stance*

Aim of current research is to understand the dynamics of organizational culture and knowledge sharing in Pakistani banking sector. To fulfill this objective current study adopted the social constructivism perspective to add more profound understanding to the studied concepts and phenomenon.

3.2   *Research Approach*

The present research is qualitative research and allowed the researcher to study experiences in greater depth and come up with the universal essence of experiences, so the phenomenology strategy was used to get a profound understanding of OC and KS in the banking sector of Pakistan.

3.3   *Sampling Methods*

Sample techniques are interrelated to the segregation of banks, choice of units to be inspected and method to respondents for gathering data. Islamabad was chosen for accomplishing the present research. Banks are separated into three major groups: foreign, public and private banks. Therefore, in current research public and private banking sectors were chosen, where 2 branches from public and 2 private banks total of 4 banks were selected randomly for primary data collection from the respondents through semi-structured interviews.

3.3.1   Selection of Target Respondents

Target respondents from the population are those who meet the following standards:
- Participants should be at the executive level above than AVP.
- Participants must have a minimum of five years of knowledge and experience in the banking segment.

Once the branches were chosen then respondents were selected who met the above-mentioned standard. So, target respondents were Branch Managers (AVP and VP), HR Manager, Retail banking head and other main position holders in branches because these respondents were in good position to give information and knowledge on organizational culture and knowledge sharing.

3.4   Techniques and Procedures for Data Collection

In current research semi structured interviews are used as a data collection tool. Wethington and McDarby (2016), recognized that interview is a commonly used technique for data collection in qualitative research. In the current study, interview questions are designed based on the research's aim and objective and the semi-structured interviews were conducted in two stages; pilot study and the main study. The researcher designed several questions and produced numerous drafts which were modified, correct and refined by the researcher's supervisor before the formulation of the ultimate questions. Before the main study, pilot interviews were conducted to test these questions to polish the questioning and interviewing skills suggested. Participants were asked for their consent through a consent form to participate in interviews. Face to face interviews were conducted where participants' names were not mentioned and substituted with the code and participants also agreed to this. Every interview continued for at least 40 to 60 minutes and was conducted in the conference room of the bank during lunch hour (between 1 pm to 2 pm). Interviews were arranged for the convenience of the participants. Participants preferred to be interviewed at lunch time to ensure that they were focused on the subjects discussed and to minimize and avoid disturbances in their work and busy schedule.

For phenomenological research Creswell and Poth (2017) suggested 5 to 25, Polkinghorne (1989) suggested 5-25 and Morse (1994) recommended at least six participants who have experienced the phenomenon. Therefore, by following Creswell and Poth (2017), Polkinghorne (1989)and Morse (1994) suggestions for participants' selection in phenomenological research, researcher selected total 12 participants from banking sector of Islamabad Region for data collection. Out of which 6 employees from public and 6 from private banks were selected by using convenient sampling technique as shown in the Table 1 which is relevant to the current research because saturation of perceptions can easily be achieved through this sample size.

Table 1

A profile of the banks and participants involved in the semi-structured interviews

Type of Bank	Head count	No. of banks
Private (H)	H1-H3	1
Private (M)	M4-M6	1
Public (N)	N7-N9	1
Public (B)	B10-B12	1
Total No. of Banks		**4**

Convenience sampling was chosen based on researcher's convenience. As researcher had worked in bank and to approach her colleagues (from managerial position (Table 2) for data collection was convenient to her and also researcher's colleagues referred her to other respondents in banking sector from among their acquaintances to conduct interviews and to collect required information.

Table 2

Profile of Participant's managerial level involved in the semi-structured interviews

Management Level	Job Category	No. of Interviews conducted
Senior Management	Regional business Head	2
	Vice President	3
	Retail Operation Manager	1
Middle Management	HR Manager	1
	Assistant Vice President	5
Total No. of Interviews		**12**

For accuracy conversations were tapped so that at the time of interview if any information that was not noted down by the researcher could copied later on for analysis. Once the researcher was done with the interviews, recordings was listened carefully and transcribed word by word from the audio recording into word documents. So, to analyze the data, instead of relying on software, interviews were manually transcribed by the researcher. Number of interviews conducted is given below in table 3.

Table 3

No of participants involved in the semi-structured interviews

Type and code of Bank	No. of interviews conducted	Codes for interviewees
Private (H)	3	H1,H2,H3
Private (M)	3	M4,M5,M6
Public (N)	3	N7,N8,N9
Public (B)	3	B10,B11,B12
Total No. of Interviews		**12**

In this research thematic analysis was used to analyze the data and information collected from semi structured interviews. Borrell (2008), stated that thematic analysis allows the researcher to report themes by identifying and analyzing data and describes the thick detail of the data set.

This research includes important considerations of validity some of which are common to qualitative investigation while others are explicit to phenomenological approach. To check the validity of data this study employed the following criteria of disconfirming evidence, Prolonged Engagement in the Field, Thick, Rich Description, Peer Debriefing, Audit trail, and Collaboration.

The given study followed Sounder's common ethical problems are considered in current research such as voluntary participation, anonymity, informed consent, avoidance of harm, honesty, trust, and confidentiality.

4.   Findings

4.1   Findings from the Interviews

In this section researcher presented the themes and sub themes extracted from the 12 semi-structured interviews (face to face interviews). Interviews were conducted in total four banks; two public and two privates. Researcher used thematic analysis approach for data analysis and extracted eighteen major themes along sub-themes, sub sub-themes from data and information.

Table 4
Sub-Themes 1 & 2

Themes	Sub-Themes-1	Sub-Themes-2
1. Concept of OC	1.1 OC is ore than regulations 1.2 OC is about everything in the organization	
2. Factors Influence on Banking Culture	2.1 External Factors 2.2 Internal Factors	2.1.1 Government and political Changes 2.1.2. Customer 2.1.3. Merger 2.2.1. Organizational Factors 2.22 Employment Factors

To be continued…

Themes	Sub-Themes-1	Sub-Themes-2
3. Strengths and Weaknesses in Banking Culture	3.1 Strengths 3.2 Weaknesses	3.1.1 Reward and bonuses 3.1.2 Network Expansion 3.1.3 Government ownership 3.2.1 Intercession 3.2.2. Workload 3.2.3. Government ownership 3.2.4. Favoritism and biasness 3.2.5. HR Department 3.2.6. Lack of advanced Technology 3.2.7. Lack of Harmony 3.2.8. Age Difference 3.2.9. Resistance to Change
4. Concept of KS	4.1 KS is Social Activity 4.2 KS is a Strategic Practice	
5. Existence of KS and Mode of Communication in Banking Sector	5.1. Individual Level 5.2. Departmental Level 5.3. Organizational Level 5.4. Regional Level	
6. Benefits of KS to Banking Sector		
7. KS Approaches	7.1. Formal Approaches 7.2. Informal Approaches 7.3. Informal Approaches	
8. Who are Policy Makers	8.1 How policy makers interact	
9. Role of decision makers regarding KS		9.1.1 Intranet 9.1.2 Mentoring 9.1.3 Training 9.1.4 Conducive Working Environment 9.1.5 Communication Channels 9.2.1 Social Interaction 9.2.2 Cell Phones 9.2.3 Conductive Working Environment 9.2.4 Social Events
10. Cultural Factors to promote KS in Banking Sector	10.1 Employees' self-culture 10.2. Regulations 10.3. Values and Culture of Organization 10.4. Environmental Support 10.5. Technology	

To be continued…

Themes	Sub-Themes-1	Sub-Themes-2
11. Influence of Culture on KS	11.1. Group Integration 11.2. Collective Achievement 11.3 Interpersonal Relationship	
12. Barriers to Implement KS	12.1 Internal Barriers 12.2 External Barrier	
13. Motivational Factors to adopt KS Practices	13.1. Trust 13.2. Top Management Support 13.3. Training 13.4. Recruitment and selection 13.5. Activities for KS	13.5.1. Set of Activities 13.5.2. Activities to raise awareness for KS
14. Elements Banking Culture should include regarding KS	14.1. Organizational Strategy 14.2. Reward and recognition	
		15.1.1. Employees Self Culture 15.1.2. OC of Firm 15.1.3. Lack of communication, openness and trust 15.1.4. Regulations and policies for KS Strategy 15.1.5. Organizational Structure 15.1.6. Evaluation and Measurement Process 15.1.7. Time Constraint 16.2.1. Government and political Effect 16.2.2. Customer

4.2   Organizational Culture Concept

From the findings and analysis of information received from the respondents show that OC concept was used to present the meaning of organizational culture. Findings also suggested that people don't understand and see the OC meaning in the same way. People have diverse perceptions about OC. As (B10) stated "I think organizational culture does not have one specific and exact meaning; it varies from context to context and organization to organization". (M4) further stated that "Each organization has a different culture from the other. In some organizations you can see the staff commitment but you would see a different image in other organizations."

Therefore, two themes emerged from the respondents' answers of this question which are OC concept and components or meanings of OC concept. The following meanings were recommended by the data:
Organizational Culture is more than rules and regulations
Organizational Culture is about everything in the organization.

4.3   *Organizational Culture is more than Rules and Regulations*

Rules and regulations are the set of laws and principles implemented by the policymakers to manage people and their actions in the organization. (H1) stated that "Organizational culture is not only the rule and regulations; it is also based on core values of organization." Interestingly one of the respondents argued that rules and regulations are the important elements of the OC to enhance the employees' contribution in knowledge sharing practices. He said that "Rules and regulations are essential OC components to support the knowledge sharing process and to push employees to contribute more to the shared folders" (M5).

Thus, all the suggested concepts mentioned that OC is more than rules and regulations as there are also other components in building the sense of the OC concept in the banking sector. Similarly, rules and regulations are very important elements of organizational culture to encourage employees to contribute more in KS practices and also maintain the association among employees.

4.4   *Organizational Culture is about everything in the Organization*

It is mentioned above that OC has many meanings and elements. As (B11) stated that "Organizational culture consists of everything in the organization including the practical ways of rules and regulations, streamed and transferred information and knowledge, equality methods, events and activities that allow the employees to converse and share."

Findings indicate the "value" as one of the main OC elements which contours the OC meaning. However, the meaning of "value" appeared to be diverse. One of the respondents linked it to the policy and regulations. Respondent also linked OC with employees' personal approach and commitment to do their job. (M6) said that "OC is the values and commitment of the employees to their job and duties. These values have a strong influence on the people in the organization and indicate how they act and perform their job." According to another respondent, value is an important element of organizational culture and is about collaboration and communication how staff within the organization interact with each other.

Hence, OC is more than rules and regulations and entails value of person and organization also the way and means of communication and collaboration.

4.5   *Technology*

Prevailed technology in the organization can influence the knowledge sharing in the organization, as (N9) said "To be competitive in current era adaptation of advanced technology is very important for effective knowledge sharing because new and advanced

technology provided us the different tools and infrastructure to communicate and share." These technological advancements strongly influence the organizational culture.

To sum up from the above discussion elements or factors that might influence the KS in any organization are regulations, core values and culture of an organization.

4.6   Challenges or Barriers faced to implement KS in Banking Sector

Barriers in this research mean issues or hindrances that are/might be faced to promote the culture of KS. Two sub themes of barriers are identified from the findings of interviews which are either related to the cultural or organizational elements. Internal barriers are those obstacles which are faced by the organization internally to share knowledge.

4.7   Employees' Self-Culture

As (N7) stated that "Many employees have monopolistic behavior towards knowledge and information. So, it is a personal culture of an employee". Additionally (M4) opined that "Some employees are capsulated and some share their knowledge to specific level but do not release all that they know." If employees don't have attitude and willingness to share knowledge then to embed a sharing culture will be challenging. Selfishness of staff is also an obstacle to embedding the knowledge sharing culture in an organization. As (N7) stated that "Some employees have capsulated culture and they are selfish in nature and they think that they are influential and demanded because they can keep the knowledge and experience they have to themselves." There are also some people who are not willing to share their knowledge because they believe that the knowledge they have is a power but they are unaware of the fact that if they will share their knowledge they will be more powerful.

4.8   Lack of Communication, Trust and Openness

Lack of trust and communication are also barriers and challenging issues to embed appropriate KS culture. As opined by (H3) "Major obstacle to embed KS culture in an organization is lack of trust between employees and management or organization and also lack of communication channels for sharing. Communication is very essential for KS." (B2) additionally said that "I have seen, people feel insecure and have fear of poor outcome or failure to share their knowledge. They think that what they have is their power and to share it they will lose their value and power as they do not believe in the benefit of KS. "To meet this challenge, a supportive and conducive environment should be created. (M5) opined that "Culture of trust and openness should be created where people feel comfortable and willing to share their knowledge and expertise with others". Thus, open communication should be encouraged because open and trustworthy culture encourages people to share and utilize their knowledge.

4.9   Policies and Regulations for Documented KS Strategy

The lack of documented KS strategy in Pakistani banking sector is a barrier to embedding the KS culture, as (M6) opined that "The reason why organizations are unable to reach their KS goals is lack of understanding of benefits of KS and also lack of connection between KS strategy and overall organizational goals". According to the same respondent why organizations don't have clear KS strategy is unavailability of budget and infrastructure, "Availability of proper infrastructure and budget are important elements to embed KS strategy within the organization" (M6).

To sum up, internal barriers to share knowledge can be either personal issues or organizational issues. And negative elements of organizational culture affect the employees which in turn affect the knowledge sharing.

4.10   Organizational Structure

Creating organizational structure which is flexible enough to make employees available with easy access to knowledge and information is also a challenging issue in embedding KS culture in the organization. And this is because of the hierarchal structure of the organization, as (B10) stated "Hierarchal structure of organizations has several layers which restrain the KS practices, therefore to embed KS in hierarchal structure is a difficult task."

4.11   Lack of Time to Share Knowledge

Another important obstacle identified particularly in Public banking sector is lack of time to share knowledge or take KS initiatives. (N7) stated that "We are over loaded with daily operations and task and we don't have enough time to share knowledge with each other. Training programmes are rarely conducted, due to lack of time employees don't attend such programmes in working hours, and they don't like to work in extra hours. "Therefore, lack of time is a barrier to share knowledge, and overcome it "Organizations should create time and opportunities for employees to learn and share and also employees should be encouraged or paid extra for taking such initiatives" (B11).

4.12   Motivational Factors to Adopt KS Practices

The researcher also tried to identify motivational factors that are practiced by the Pakistani banking sector to encourage employees to share knowledge and take knowledge sharing initiatives. In this regard 'motivational factor' is the main theme and further sub themes and sub sub-theme are also identified as discuss below.

4.13   Developing Strategy for KS

KS strategy was not accepted by many respondents. (N9) said that "There is no specific knowledge management or even knowledge sharing strategy or written policy in banking sector of Pakistan." The public sector's staff does not consider the KS practices and its importance and also there is no formal KS policy because of the absence of a specific KS department, this may be because the staff is too busy with workload and they further need to have a specific department and people to consider the KS policy which they think will lead to increase their burden. As (N7) said "Our main focus is to generate business, we have old developed systems and also because of our busy schedule and even staff don't consider it important, we just let it to be done without any systematic, planned and authorized formal approaches to KS". To sum up, clear strategy for KS should be developed if the organizations want to be successful and to set KS approaches and initiatives.

4.14   Developing Trust to Share Knowledge

Findings indicate that trust is a very important motivational factors for employees to share knowledge and to take KS initiatives in the banking sector of Pakistan. As said by (N8) "Some people perceived knowledge as a source of power which make them reluctant to share" B12 added "Rivalry and jealousy also impede KS and lead to knowledge hoarding. To deal with such situation's management should develop trust between employees and organization which leads them to learn and share knowledge. Our organization is playing an important role in this regard". Concluded from the above discussion; trust is a key to be successful because the level of trust directly influences communication flow and thus the KS. For KS to occur trust among team members is very important and the Pakistani banking sector especially private banks should focus more on it.

4.15   Providing Reward and Recognition for KS

Findings showed that there is no proper performance measurement system to measure the value and role of KS initiatives. When there is no performance measurement system of KS then there is no direct reward system for it. (B11) said that "Knowledge sharing to be measured directly is difficult and to evaluate benefits of KS initiatives is also very difficult. That's why we don't have particular rewards for sharing knowledge. But I can see KS benefits in long run, such us reducing staff turnover." To sum up, for performance measurement and reward system, staff is not evaluated by their willingness to share knowledge with others in an organization or for KS initiatives. Staff shares their knowledge by themselves without any formal recognition. But it is considered to be revised by SBP (State bank of Pakistan) rules as told by (M4) that "IBP (Institute of banker Pakistan) conducted courses for bankers for their advanced qualification. Three modules are offered for two years and if are passed by the staff consecutively, they are rewarded by the bank and bank is also liable to promote that

employee one grade above because SBP asked to do that. Then certificates are given to the staff called SQC (Superior qualification certificates)."

4.16   Providing Top Management Support and Commitment for KS

No task or action can be completed and followed without top management support. Similarly, for implementation of KS, top management support and commitment are very important as it has a strong influence on KS. (M6) stated that "Top management support and commitment is very important to encourage employees to create, share and utilize their knowledge and skills and is a prerequisite for readiness to setup KS approaches or initiatives within the organization." Findings showed that top management is strongly supportive for KS initiatives in private banks, partially in provisional level public banks and limited in national level public banks.

5.   Discussion

5.1   Discussion of Findings

To present these findings in more clear and coherent form researcher brought all these subject matters in thirteen main headings discussed below.

Table 5
Research Questions and Research Objectives

Aim	Research Questions	Research Objectives
	RQ1: What are different motivational factors that make the banking employees of Pakistan to adopt knowledge-sharing mechanisms?	**RO1**: To understand the dynamics of organizational culture and knowledge sharing in banking sector of Pakistan.
Understanding organizational culture and knowledge sharing:	**RQ2**: What are the different challenges and barriers faced by the bank employees to implement the knowledge sharing in the banking sector of Pakistan?	**RO2**: To investigate the cultural elements those promote the knowledge sharing in the banking industry of Pakistan.
A study of banking sector of Pakistan	**RQ3**: How the knowledge sharing mechanism can be enhanced and improvised among the bankingsector's employees of Pakistan?	**RO3**: To investigate the approaches employed by the banking industry for knowledge sharing
		RO4: To understand the challenges or barriers faced to implement the knowledge sharing in banking sector of Pakistan.
		RO5: To understand the motivational factors that push and pull the banking sector employees to embrace knowledge sharing approaches

5.2 Challenges Faced to Implement KS and How to overcome them in Banking Sector

5.2.1 Internal Barriers

Skok and Tahir (2010)Find out that one of the main challenges and barriers to share knowledge is the staff themselves because of their cultural and social beliefs. Findings indicate that KS is very much related to the person's attitude, if employees don't have attitude and willingness to share knowledge then to embed a sharing culture is challenging. These findings are consistent with Carrillo et al. (2004) and   Martin et al. (2015) findings, they identified organizational culture, time constraint, insufficient funding, lack of standard work processes, employee resistance, poor IT infrastructure and lack of understanding of KM as major obstacles to implement KS. Moreover, to choose an appropriate method to gauge the impact of knowledge sharing initiatives on organizational performance is not an easy job and are considered to be challenging. Another important obstacle identified particularly in Public banking sector is lack of time to share knowledge or take KS initiatives because of overburdened schedule and reluctant attitudes to share knowledge with each other. Training programs are rarely conducted and due to lack of time, employees don't attend such programs.

5.2.2 External Barriers

Findings showed that government policies and support is very essential to create positive culture of association and sharing, but in public banking sector nepotism becomes a deep culture because government embedded and enhanced this culture because of their ownership and strong influence and to overcome this issue is almost not possible because this is very old prevailed culture which can't be corrected and changed, or at least it will take next 10 to 20 years, because culture needs time to change.

5.3 Motivational Factors to Adopt KS Practices

Findings identified some motivational factors that are practiced by the Pakistani banking sector to raise awareness and encourage employees to share knowledge and take knowledge sharing initiatives. Among them, trust is a significant motivational factor and medium for smooth accomplishment of knowledge sharing (Connelly et al., 2014) in the banking sector of Pakistan except national level banking sector. The banking sector encourages the employees to create, share and utilize their knowledge and skills to setup KS approaches or initiatives. Findings showed that top management is strongly supportive for KS initiatives in private banks, partially in provisional level public banks and limited in national level public bank. Findings revealed that training is a good platform for continuous learning and knowledge sharing and banking sector of Pakistan conduct proper training programmes for staff to learn and get knowledge and further contribute to create, share and utilize that knowledge as repetitively discussed in previous sections. Current findings

confirm the findings of Muhammad Siddique (2012) that supportive cultural environment, top managerial support, HR department are the core elements for effective KS execution.

5.4   Elements that Banking Culture should include regarding KS

There is no specific knowledge management or knowledge sharing strategy and written policy in the banking sector of Pakistan but to introduce such policy and strategy would be worth considering and will contribute to increase the overall organizational performance. Developing strategy for KS can lead to a successful KM (Riege, 2007). Findings also showed that proper performance measurement and reward system to measure the value and role of KS initiatives is still not a part of culture in banking sector of Pakistan. Rewards are offered by banks based on the performance of an employee but not purposively for KS and to increase the willingness of people to share their knowledge. According to findings formal performance appraisal and reward systems should be part of OC purposively for KS initiatives to encourage employees for positive KS behavior.

5.5   Role of Manager as Decision Maker to Support KS Culture

Smith and McKeen (2009), identified in their research that staff constantly stressed the importance of manager's role in communicating the values of KS and of practicing what they advocate. Previous findings are consistent with the present findings where role of managers as decision maker to promote KS culture is seen positive in private and provisional level public banks either by encouraging their members or act as a role model.

6.   Conclusionand Recommendation

6.1   Final Conclusion

The current era of competition moved from the industrialized economy to the knowledge-based economy. The approaches and practices by which firms execute their tasks have been changed because of globalization and the importance of knowledge. OC and KS are complicated concepts and defined differently because people have different perceptions and also every organization has different culture. On one hand rules and regulations are very important elements of organizational culture to encourage employees to contribute more in KS practices and also maintain the association among employees, on the other hand core values of employees and organizations are also considered important contributors to KS. Findings of current research revealed that banking sector of Pakistan especially the private sector is improving the quality of their services by focusing and improving their KS culture but in the public sector government strongly affects its culture, policies and regulations. In nut shell findings suggest that elements of OC have a strong influence on KS and "values" was one of the main elements among others. Moreover, there are also certain factors that

influence the OC which further affect the KS in banking sector of Pakistan. Generally, there are many OC factors that articulate the relationship between organizational culture and knowledge sharing in banking sector of Pakistan.

6.2   Contribution to Knowledge

Contribution of this study is to both practical and hypothetical bodies of knowledge. Practical contributions are related to the banking sector whereas hypothetical contributions are relevant to other businesses and firms that want to be successful through KS. Current research has made important contribution to the exiting literature in terms of OC and KS. Even though the relationship between the studied concepts has been the concern of many academic's researches but up till now there is no qualitative study conducted particularly in banking sector of Pakistan on this topic and this is expected to be one of the most important contributions of current research. Study will also assist the training providers to conduct formal and informal training programmes to improve the collaboration and communication among staff.

6.3   Limitation of the Study

The sample of current study was restricted just to the individuals of banking sector located in a single country (Pakistan) due to which findings of this research might not be generalized to the other organizations, businesses or country because every country and sector has different culture and working environment.

6.4   Recommendations for Future Research

Current research is conducted only in Islamabad city whereas future researcher can also broaden the geographical location. This study generally and broadly understands the studied concepts to enhance the KS practices in banking sector of Pakistan and future research can be conducted specifically to develop the framework that helps the banking industry in Pakistan to undertake the knowledge sharing processes.

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