INFLUENCE OF KNOWLEDGE MANAGEMENT PRACTICES ON ENHANCING SERVICE DELIVERY IN THE BANKING SECTOR IN KENYA: A CASE OF COMMERCIAL BANKS IN KENYA.

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INFLUENCE OF KNOWLEDGE MANAGEMENT PRACTICES ON ENHANCING SERVICE DELIVERY IN THE BANKING SECTOR IN KENYA: A CASE OF COMMERCIAL BANKS IN KENYA

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ABSTRACT

Knowledge management can help companies improve their service, increase quality of products, reduce costs and faster respond to their customers. The researcher however points out the major challenge of managing knowledge as capturing and integrating knowledge to share among other members of the organization. Success of an organization is in its ability to collect, store, and distribute specialized knowledge to create and sustain competitive advantage. The general objective of this study was to establish the influence of knowledge management practices on enhancing service delivery in the banking sector in Kenya. The study adopted a descriptive survey of 43 human resource managers drawn from commercial banks who participated in the study. A census sampling technique method was used and data was collected through the use of questionnaires. The secondary data was obtained from published documents such as journals, periodicals, magazines and reports to supplement the primary data. A pilot study was conducted to pretest the validity and reliability of instruments for data collection. The data was analyzed by use of both qualitative and quantitative methods with the help of Statistical Package for Social Sciences (SPSS) version 21 and excel. The study established that independent variables influenced positively and significantly service delivery in the banking sector. The analysis showed that knowledge acquisition and knowledge sharing are positively correlated to enhancing service delivery in the banking sector (Pearson correlation coefficient =.672, .679 and .613). The study recommends that knowledge acquisition to be facilitated through organization adequate planning to capture, and store knowledge, avoid the loss of acquired skills, knowledge and expertise in employees through the retirement of knowledgeable employees to reduce loss of an organization's valuable knowledge resources , stakeholders to freely share information and knowledge as it will lead to employees improved capability as well as aids in the generation of new knowledge, and use of ICT skills in the organizations , verbal communications or through documents, reports and work procedure, embrace technology to store and share created knowledge in the organizations by making knowledge more active and relevant for the firm by creating values. Additionally, very little has been undertaken to explore knowledge management practices on enhancing service delivery in banking sector reason why the researcher call for similar studies to be undertaken in Kenya for generalization of the findings of this study.

Key Word: *Knowledge Management, Service Delivery, Banking Sector*

INTRODUCTION

The use of knowledge is regarded as an important way to accomplish better organizational performance and effectiveness in modern society (Kalling, 2003). Knowledge is more relevant to sustain business than capital labor or land. Knowledge provides the ability to respond to novel situation. Despite this area being very important, few studies have been done to explain the various concepts, both locally as well as globally.

Wong,Yee,Ling,Lin & Leong (2012) point out that collaboration and sharing of knowledge have clear benefits for people and enhance business performance. The 21st century is the age of knowledge pioneers. Many large organizations begin to realize that keeping data and information is not enough to maintain competitive advantage in the business world and in response to this challenge, organizations have been experimenting ways for the utilization and transfer of assets so as to provide the expected products and services for the customers. They further point out that many organizations nowadays may only know their customers but do not understand them hence the need to learn from customers their experiences in using your products and services. Without an increased awareness and use of organizational customer knowledge throughout the entire organization, the organization is expected to lose competitive advantage and ability to provide the products and services meeting the customer needs.

Hawajreh & Sharabati, (2012) in their paper described knowledge management (KM) as an effective learning processes associated with the exploration and exploitation of human and knowledge sharing (KS) that use technology and appropriate environment to enhance performance and intellectual capital. In their study they sought to provide sound recommendations about knowledge management practices (KMPs) within information technology context by identifying and defining the main attributes of KMPs, by pointing out critical factors of KMPs and find suitable management ways in that context. They then pointed out the KMPs as Acquiring, Creating (generating), Transferring, Sharing, and Applying (implementing) knowledge.

According to Maseki, (2012) the banking industry in Kenya is governed by the Companies Act, the Banking Act, the Central Bank of Kenya Act and the various prudential guidelines issued by the Central Bank of Kenya (CBK). The banking sector was liberalized in 1995 and exchange controls lifted. The CBK, which falls under the Minister for Finance docket, is responsible for formulating and implementing monetary policy and fostering the liquidity, solvency and proper functioning of the financial system.

Problem Statement

African banking customers have been fairly clear about what they expect from their banks and they have been equally clear about what they are not yet getting (KPMG, 2013). According to the findings of their survey, banks in Africa, including Kenya will need to focus on maintaining their financial stability while simultaneously sharpening their customer service capabilities if they hope to capture and grow their markets. This is evident in the finding that 59.8% of the respondents in the survey indicating that service quality could determine their stay in or departure from a banking institution. Indeed, while more than one in five respondents said that their top criteria for selecting a bank was their ability to remain stable – an understandable requirement given the rash of banking collapses around the world recently – it was attention to customer service that seemed to separate the leaders from the rest of the pack.

Customer care factors were seen as being among the most important indicators for many respondents, leading almost half (43 percent) to say that they would change their banks as a result of poor service quality. Not surprisingly, therefore, customers were also quick to call for improvements in this area; around 16 percent said they wanted to see friendlier staff while 14 percent said they would like faster and more effective complaints resolution from their banks (KPMG, 2013).

Ismael & Yosuf (2010) note that efficient and effective knowledge management in organizations can enhance the quality of service delivery. Kianto, et al., (2013) note that despite knowledge management gaining increasing visibility and popularity during the past decade or so, however, the benefit of knowledge management is taken for granted by scholars engaged in the debate within this field, and it seems that practicing managers tend to be more skeptical concerning the utility of investing in knowledge management activities. They further provide statistical evidence on an international survey conducted in 2010 in 222 companies in Finland, China and Russia as finding that while 91% of companies claimed that knowledge is a key strategic asset for them, only 43% of companies had a dedicated budget for knowledge management activities.

Despite the foregoing, there is a gap of research on the knowledge management practices on enhancing service delivery in the Kenyan context. This study therefore, sought to establish the how knowledge management practices, knowledge acquisition, sharing, creation and application could enhance service delivery in the Kenyan banking sector

Objectives of the study

The purpose of this study was to examine the influence of knowledge management practices on enhancing service delivery in the banking sector in Kenya. The specific research objectives of the study were to: Examine the influence of knowledge acquisition and knowledge sharing on enhancing service delivery in the banking sector in Kenya

Research Questions

The study was guided by the following research questions:

i. What is the influence of knowledge acquisition on enhancing service delivery in the banking sector in Kenya?
ii. What is the influence of knowledge sharing on enhancing service delivery in the banking sector in Kenya?

Scope of the study

The study was carried out within the 43 licensed commercial banks in Kenya as their head offices are in Nairobi. According to the Central Bank of Kenya Report (2012) there were 43 licensed commercial banks in Kenya between the year 2008 and 2012. The study aimed to explore how knowledge management practices could enhance service delivery among commercial banks in Kenya. Hawajreh & Sharabati, (2012) in their study sought to provide sound recommendations about KMPs within the information technology context by identifying and defining the main attributes of KMPs, pointing out critical factors of KMPs and to find suitable management ways in that context. They then pointed out the KMPs as Acquiring, Creating (generating), Transferring, Sharing, and Applying (implementing) knowledge which thus form the objectives guiding this study.

LITERATURE REVIEW

Theoretical Review

Knowledge Management (KM) Model

The emergence of knowledge management as a business strategy for organizational performance has made scholars and policy makers interested in frameworks on how to institutionalize knowledge management. Kuhn and Yockey, (2003) proposed framework consists of three main interlinked components: Knowledge Management of the organization, Knowledge Management of the people and Knowledge Management of the infrastructure and processes. They further state that the organization needs to achieve a balance between these three subsystems in order to achieve a successful Knowledge Management effort. Ptaszynski, (2012) suggests this model focuses on aligning the knowledge management strategy of the organization to the overall business strategy of the organization. The culture and managing the culture change when implementing knowledge management are also of utmost importance.

The focus according to (Nelson and Winter, 2012) should be on the importance of the employees of the organization, and their contribution towards a successful knowledge management effort. They further state that there should be concerted effort to make people feel part of the change in institutionalization of KM. There is need also to encourage individual learning and innovative thinking with employees. Rewards are given to those staff that produces results. Finally, according to (O'Dell, Essaides and Grayson, 2008) the infrastructure and business processes of the organization cannot be neglected when implementing knowledge management. They highlight the importance of hardware and software that will facilitate employees to share and disseminate knowledge throughout the organization.

Service Quality Measurement Model (Servqual Model)

According to Sulieman, (2013), the banking industry environment experiences rapid changes reflected in the intensification of competition between banks and increased awareness of current and potential customers. Therefore, the quality of service and customer satisfaction is a major challenge for banks as it is reflected on the growth and development of these institutions. It is thus imperative that the banks should strive to provide high quality services to meet the needs and desires of customers and to enhance the positive relationship between the banks and their customers. The quality and continuous improvement of banking services provided to customers, is one of the most important requirements for the maintenance of the competitive position, increased market share and achieving appropriate returns to Jordanian banks. Based on the above, the study aimed to measure the impact of the quality of banking services, using dimensions of (SERVQUAL) model on customer satisfaction as an input to identify the nature of this impact and outcomes helps to identify strengths and weaknesses in order to meet the needs and desires of customers

The Servqual model is an assessment tool used in service quality and involves five most important dimensions of quality according to ranking of customers which are reliability (accuracy), assurance (credibility), tangibles (personnel & physical facilities), empathy (caring, individualized attention to customers) and responsiveness (promptness). It was created by Parasuraman, et al., in 1988. The SERVQUAL approach is the most common method for measuring service quality which is defined as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Sulieman, 2013).

Conceptual Framework

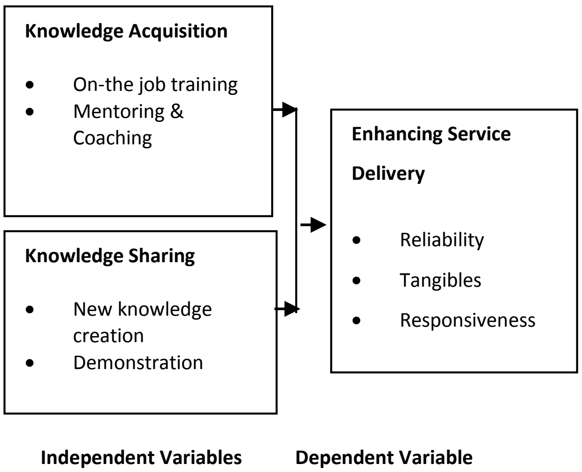

Figure 1: Conceptual Framework

Knowledge Acquisition

Hsu, et al, (2007) while looking at the factors affecting KM adoption in small and medium size enterprises in Taiwan write that with the growing importance of the knowledge economy, the internet has brought its users grand and abundant information. Enterprises have transformed from traditional competition to knowledge competition. Research has shown that knowledge has become an important tool for strengthening an enterprise’s competitive advantage. The researchers quote (Drucker, 1986) who points out that a critical key in whether an enterprise can succeed or not, is its ability to efficiently acquire and apply knowledge, transfer and preserve knowledge, or furthermore, create knowledge.

Hsu, et al., (2007) saw a gap in knowledge since larger enterprises are considered to have more characteristics relevant for the knowledge economy and have received much attention, while the importance of the knowledge economy to SMEs has been relatively ignored, creating an opportunity to look at KM as it relates to SMEs. SMEs have several characteristics that provide advantages in the area of KM. For example, SMEs typically operate on a smaller scale and are able to have more intimate interactions among people (customers, suppliers, employees, etc.). Knowledge produced through the mechanism of these communication interactions could produce knowledge to help improve the quality of work and success of the firm. Also, because of the flexibility and agility in decision-making for SMEs due to their size, establishing KM processes could improve the possibility of solving the enterprise’s difficulties increase.

Ohierenoya & Eboreime (2014) in their paper knowledge management practices and performance in Nigerian universities point out that Knowledge is acquired through education, on-job training, mentoring, seminars, conferences and workshops. Universities are citadels of learning. There is no doubt that academic and non-academic staffs have acquired knowledge over time. However the problem is that the knowledge may not be properly managed. Most of the universities do not have knowledge management programs in place because of inadequate planning and so control becomes very difficult. The net result is that a lot of staff retire, and sometimes there is nobody to take over and so the universities have to advertise for top cadre jobs. In this case the universities lose their knowledge a valuable resource through such retirement.

Knowledge Sharing

KS is the behavior where individuals collectively increase other understanding via the articulation and demonstration of personal knowledge (Li and Zhang, 2010). The process allows individual to learn and assimilate the knowledge for applications in a practical way. Therefore, KS and organizational learning are closely related. The process of thinking, knowing, learning and sharing have a reciprocity relationship. Besides, people can establish their mutual understandings via knowledge sharing inside an organization. KS among folks often not only improves their capability, new knowledge is also generated during this process (Yi & Li, 2012).

Knowledge sharing (KS) is defined as the exchange of knowledge between and among individuals, teams, departments and organizations (Kuhn and Yockey, 2003). Knowledge sharing processes involve the activities of transferring or disseminating knowledge from one person to another. This happens via formulating a problem and suggesting potential solutions, supplying justifications or stimulating events to reflect on something. Knowledge sharing is a learning activity; it comes about through observation, listening and asking questions, sharing ideas, suggesting potential solutions and adopting patterns of behaviour (Boyne, 2002).

Service Delivery

Pusaksrikit, (2006) points out that many companies face high competition in the current business world and some struggle to implement corporate strategies to respond to existing markets. To gain high benefit, these companies use KM to compete with other companies. KM is very important for all kinds of business because it can help the companies improve their service, increase quality of product, reduce cost and faster respond to their customers. However, the major challenge of managing knowledge in the companies is capturing and integrating knowledge to share among all organizational members. The successful company has to gain the ability to collect, store, and distribute specialized knowledge to create and sustain competitive advantage.

Choundhary, et al., (2010) in their research found that since the main objective of any business organization is to maximize profit, other non-financial outcomes helps firm to maximize their financial outcomes. Not only do KMPs have direct relation with organizational performance but organizational performance also influences financial performance significantly. Innovation also comes from better KMPs, however sometimes innovation can be considered as the part of organizational performance, but mostly innovation and agility have been found significantly mediating the KM usage on organizational performance. KM enhances the decision making capabilities of the organization. KMPs has direct relationship with innovation, firm performance and financial performance, while innovation also impacts on performance of organization and financial performance. It is considered that if organizational performance increases, financial performance tend to increase upward.

Empirical Literature Review

Knowledge Acquisition

Bourini, et al., (2013) quote (Darroch, 2003) who suggests that knowledge acquisition is captured by six factors: Valuing employees attitudes and opinions and encouraging employees to up-skill, having a well-developed financial reporting system; being market focused by actively obtaining customer and industry information, being sensitive to information about changes in the marketplace, employing and retaining a large number of people trained in science, engineering or math, working in partnership with international customers, and getting information from market surveys. Five factors describe the knowledge dissemination construct: readily disseminating market information around the organization, disseminating knowledge on-the-job, using techniques such as quality circles, case notes, mentoring and coaching to disseminate knowledge, using technology (such as teleconferencing, videoconferencing and groupware).

Kianto, and Andreeva, (2012) point the key literatures addressing the role of knowledge and its management in organizational performance to be the resource-based view (RBV) of the firm and the knowledge-based view (KBV) of the firm. Both of these take as their starting point the core assumption that competitiveness of the firm does not so much depend on its product-market positioning in relation to external competitors, as on its internal characteristics. According to the KBV, performance differences between organizations accrue due to their different stocks of knowledge and their differing capabilities in using and developing knowledge. Thus an important focus of the KBV is how knowledge resources are utilized and coordinated in organizations i.e. management of knowledge.

Knowledge Sharing

Ismael & Yosuf, (2010) adopted a definition by Gibbert & Krause (2002) who defined knowledge sharing (KS) as the willingness of employees in an organization to share with their colleagues the knowledge they have acquired or created. They further add that knowledge is of little value unless it is shared and the significance of KS lies in the quality of the knowledge shared. KS as subset of KM has been given high priority and expressively stated in organization's information policy. The motive is to improve the quality of service delivery. For a non-profit organization like government agency, KS represents ways to increase continuous performance, and is thought to improve customers and employees satisfaction.

Saenz, et al., (2012) Define knowledge sharing (KS), also referred to as knowledge transfer or flows as the process through which organizational actors such as teams, units or organizations exchange, receive and are influenced by the experience and knowledge of others.

Schehar, Kashif and Muhammad, (2010) did a study on factors that impact knowledge management (KM) fit in corporate sector of Pakistan. They focused on essential factors of KM processes and implications of it on dynamic capabilities, social capital, organizational process alignment, and innovation and found those factors have a significant impact on KM fit. Khaled, (2011) studied on the knowledge enablers of knowledge transfer in Telecommunications Companies. His findings show that Knowledge transfer is an integral part of knowledge sharing (KS). In order to build on the knowledge asset, organizations need to share knowledge and transfer this knowledge within organizational networks.

Turner, & Mionne, (2010) point out that successful knowledge sharing involves extended learning processes as new knowledge is integrated into products, services, or business processes both old and new. Practically every writer on management argues that measurement is critical to the success of organizations. Without measurement managers are unable to focus on the attainment of sustainable objectives because their attention is not focused on the appropriate facts. They further note that it is widely acknowledged that the knowledge based view of the firm is an outgrowth of the resource based view that, in addition to land, labour, and capital, regards knowledge as the key resource. This emphasizes the role of organizational capabilities to create sustainable competitive advantage. In other words, a knowledge based view regards knowledge assets and the organization's capabilities as prime strategic resources.

Service Delivery

Rasoulinezhad, (2011) in studying the role of knowledge management processes also brought out as practices in the Commercial Banks of Iran found that KMPs are directly related to various intermediate measures of strategic organizational performance (namely, customer intimacy, product leadership, and operational excellence), and that those intermediate measures are, in turn, associated with financial performance. The study showed that empirical studies carried out indicate that KM practices are positively associated with organizational performance. The researcher further explains that the measurement of organizational performance may take different forms, which could be based on financial performance or Intangibles such as customer satisfaction rate, new competencies and capabilities, end user satisfaction with knowledge management implementation.

Maseki, (2012) quotes (Jennex et al., 2008) who defines typical measures of knowledge management outcomes in terms of organizational performance as enhancement of: product and service quality, productivity, innovative ability and activity, competitive capacity and position in the market, proximity to customers and customer satisfaction, employee satisfaction, communication and knowledge sharing, and knowledge transparency and retention), measuring financial performance of an organization (typically used are ROS, ROA, ROE (return on equity), profitability and Tobin's q) or combining measures of general organizational performance (market, employee, intellectual capital and business performance).

The researcher further notes that managing knowledge involves managers developing a set of practices to capture, collect and transfer relevant knowledge within the organization for people to improve services, outcomes and performances. Thus, through collegial and professional teamwork, knowledge management practices actively encourage and engage people at many organizational levels in sharing with others what they know, and what they are learning. To make jobs more rewarding and work more effective, working groups of employees from across departments are persuaded to come together as teams by common need and exchange information to address concerns of organizations, institutions, stakeholders and customer expectations, etc. In this process, the teams also build relationships, trust, and expertise and create a shared repertoire of resources, tools, and artifacts that support future learning. In many organizations, these kinds of informal, self-sustaining collegial bodies have been around for a long time. They are called —communities of practice (CoPs) and have been found to be one of the effective means in managing tacit knowledge within organizations. These CoPs are often at the centre of innovation and energy and have been identified as one of the knowledge management enablers (Lave & Wenger, 1991 in Maseki, 2012).

Heck and Rogger, (2004) as quoted in (Okemwa & Smith, 2009), in turn, suggest that knowledge management interventions public service could in the mid and long term achieve significant improvement of service delivery in terms of efficiency, transparency and quality as a result of the transparent and configurable flow of information and more equitable distribution of responsibilities.

Critique of existing literature relevant to the study

Satisfactory service delivery in the Kenyan banking sector has been a big challenge and a source of great frustration for its customers. There are several gaps that researchers investigating problems in the industry have tried to resolve most of which revolve around employee and organization performance. These studies though do not satisfy the investigation on the root causes and possible solutions to the problem of the unsatisfactory quality of service the employees offer to their customers. This study therefore aims to bridge this gap by assessing how KMPs can be adopted and used to improve employee performance in the banking sector which then will translate to effective or excellent service delivery to their customers.

In the study on KMPs and how it enhances service delivery in the Kenyan banking sector, various attempts by different authors and scholars have attempted to seek out how these factors impacts on service delivery. Mosoti and Masheka (2010) in their study on knowledge management; the case for Kenya, point out a study carried out in Canada which identified eighteen KMP that they clustered into six categories. These six categories include leadership, knowledge capture and acquisition, training and mentoring, policies and strategies, communications and incentives. For this study, knowledge capture and acquisition highlights how firms capture and use knowledge obtained from other industry sources such as industrial associations, competitors, clients and suppliers and from public research institutions including universities and government laboratories. Firms dedicated resources to detect and obtain external knowledge and communicate it in the firms and encourage workers to participate in project teams with external experts.

Research Gaps

The role of knowledge management practices in the banking sector in Kenya has been tackled by researchers as indicated by the empirical review of this study. Their findings indicate that the state of knowledge management practices and their use to enhance performance in the sector is still at the infancy level (Maseki, 2012). The researcher recommended further research to be done to determine the factors influencing the adoption of knowledge management in the banking sector in Kenya which this study has addressed.

Past studies done on knowledge management practices in the Kenyan banking sector involved, a study of knowledge management and performance of commercial banks in Kenya (Maseki, 2012) whose objective was to determine the relationship between knowledge management and performance of commercial banks in Kenya. The researcher found that knowledge management greatly affected performance of the commercial banks. KM enhanced product and service quality; increased productivity and innovative ability. It also improved performance of employees on their duties in the bank and enhanced employee competence. It further enhanced the ability of the bank to develop new innovative financial products for its customers, turnaround time of employees, communication process in the bank and profitability of the bank. In addition, effective knowledge management led to enhancement of organizational business performance in terms of responding faster to business key issues such as creating new business opportunities easily; improving new product development and improving business processes.

METHODOLOGY

Research Design

The research design for this study was a descriptive survey research design since it aimed to describe the state of affairs as exists in the organization. According to Zikmund (2010), the goal of a descriptive design is to offer the researcher a profile to describe relevant aspects of the phenomena of interest from an individual, or industry oriented perspective. This study was not only restricted to fact finding but also results in the formulation of knowledge and solutions to the problem under consideration. It involved the collection of data by administering a questionnaire to a selected population, measurement, classification, analysis, comparison and interpretation of data. Descriptive research aims to gather data without any manipulation of the research context.

Population

According to CBK report 2012, there are 43 licensed commercial banks in the Country. All the commercial banks were targeted for this study which formed the sample for the study. The study targeted Human Resource Managers (HRMs) in the 43 commercial banks.

HRMs in the Commercial Banks formed the unit of analysis. The 43 Commercial Banks formed the unit of observation. The sampling frame was Human Resource Departments from where the population was drawn. Human Resource Departments were appropriate since they have the required information on KMPs in operation in their organizations and also because this study is high level hence the quality of responses expected is also high level.

Sample and Sampling Technique

A census survey was appropriate for the study since the sampling frame is relied upon to count the population. Information was obtained from the entire population. According to Zikmund (2010), census counts are necessary to adjust samples to be representative of a population by weighting them. All the HRMs of Commercial Banks were targeted for this study which formed the sample for the study and was 43 respondents.

Data Collection Instruments

For the collection of data, a questionnaire was used. A questionnaire is a set of questions or statements that assess attitudes, opinions, beliefs, biographical information or other forms of information, (McMillan & Schumacher, 2001). According to research scholars, the questionnaires are preferred for primary data collection because they are economical; they ensure anonymity, permit use of standardized questions ensure uniform procedures, provide time for the subject to think about response and are easy to administer and score (Kothari, 2011). For these reasons, therefore and considering that the entire target population will be able to read and write the research used questionnaires as the main instrument for primary data collection.

The responses are gathered in a standardized way, so questionnaires are more objective, certainly more so than interviews. Generally it is relatively quick to collect information using a questionnaire. However in some situations they can take a long time not only to design but also to apply and analyse. Potentially information can be collected from a large portion of a group. This potential is not often realized, as returns from questionnaires are usually low. However return rates can be dramatically improved if the questionnaire is delivered and responded to and an agreed time of collection arranged.

Data collection procedure

The researcher used questionnaires to collect primary data. The questionnaires were self-administered and distributed to the respondents and reasonable time given before they could be collected. The completed questionnaires were sorted and cleaned of errors. Secondary data was collected by a study of academic journals, reports and literature on KMPs; data that was collected concerned written records about variables understudy and reports with documentary evidence

Data Analysis and Presentations

Data collected was analyzed using both quantitative and qualitative methods with the help of (SPSS) version 21 and excel. The findings were presented using tables and graphs for further analysis and to facilitate comparison. This generated quantitative reports through tabulations, percentages, and measures of central tendency. The researcher further adopted correlation analysis and multiple regression model at 5% level of significance and 95% level of confidence to study the strength and direction of the relationship between the independent variables (Knowledge acquisition and knowledge sharing) and the dependent variable (enhancing service delivery). Enhancing service delivery in banking sector in Kenya was regressed against four variables of knowledge management practices. The equation was expressed as follows:

$\mathbf{Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon}$, where,

Y= Enhancing service delivery,
$\beta 0$= constant (coefficient of intercept),
$\mathbf{X_1}$= Knowledge Acquisition
$\mathbf{X_2}$= Knowledge Sharing
$\boldsymbol{\varepsilon}$ = error term;
$\boldsymbol{\beta_1 \ldots \beta_2}$= regression coefficient of two variables.

RESULTS AND DISCUSSIONS

Response Rate

The study targeted a sample size of 43 respondents from which 35 filled in and returned the questionnaires making a response rate of 81.40%. The response rate was therefore adequate for the study to make relevant conclusions basing on the responses.

Reliability and Validity Test Results

It is recommended that instruments used in research should have CVI of about 0.78 or higher and three or more experts could be considered evidence of good content validity (Amin, 2005). From the results in Table 1, it illustrates that all the two variables were valid as their CVI values exceeded the prescribed threshold of 0.78 as emphasized by Amin (2005).

Table 1: Reliability Test results

Scale	Cronbach's Alpha	CVI	Remarks
Knowledge acquisition	0.8530	0.8890	Accepted
Knowledge sharing	0.8680	0.9895	Accepted
Enhancing service delivery	0.8850	0.8534	Accepted

Demographic Information

Gender of the respondent

The study sought to determine the gender composition of the population. From the findings, it was established that majority of the respondents as shown by 58% were females whereas 42% of the respondent were males, this is an indication that both genders were well represented in this study and thus the finding of the study did not suffer from gender bias all through the study. This implies there were more females than male respondents though with less disparity meaning that there is gender balance among the employees.

Age Distribution

The study requested the respondents to indicate their age category. From the research findings, the study revealed that most of the respondents as shown by 45% were aged between 30 to 39 years, 2% of the respondents were aged between 20 to 29 years, 36% were aged between 40 to 49 years whereas 17% of the respondents were aged 50 years and above. This implies that respondents were well distributed in terms of their age. This implies that majority of the respondents were at their maturity stage and therefore able to handle their roles responsibly.

Educational Level of Respondents

The study sought to establish the educational background of the respondents. From the study findings, most of the respondents as shown by 65% indicated that they held bachelors certificates, 20% of the respondents had masters, 6% of the respondents held diploma whereas 9% of the respondents held PhD, and this implies that respondents were well educated and that they were in a position to respond to research questions with ease

Work Experience

The research sought to find out the work experience of respondents On period of service, the study revealed that most of the respondents as shown by 58% indicated to have served for a period of over 5 years, 32% of the respondents indicated to have served for a period of 2 to 5 years whereas 10% of the respondents indicated to have served for less than 1 year. This implies that majority of the respondents had served for a considerable period of time and that they were in a position to give credible information relating to the study.

Terms of Employment

The research sought to find out the terms of employment of respondents. From the findings, it was established that majority of the respondents as shown by 56% were on permanent terms whereas 44% of the respondent were on contract, this is an indication that respondents were well represented in this study in terms of employment and thus the finding of the study did not suffer from terms of employment bias all through the study.

Study Variables

a) Knowledge Acquisition

The first objective of the study was to establish the influence of knowledge acquisition on enhancing service delivery in the banking sector in Kenya. The study requested the respondent to indicate how the organization facilitates staff education to enhance service delivery in their organizations. The results were as shown in Figure 2.

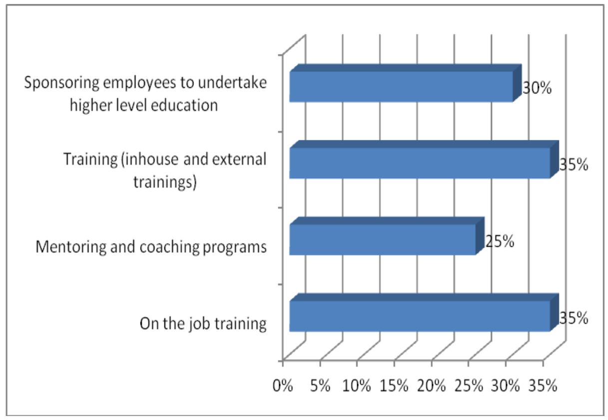

Figure 2: Organization facilitation on staff education

From the findings, it was established that majority of the respondents as shown in Figure 2 stated that the organization offered on the job training by 35%, mentoring and coaching programs by 25%, training (in-house and external trainings) by 35% and 30 % of the respondents stated that the organization sponsored employees to undertake higher level education.This implies that organization facilitation on staff education was low for knowledge acquisition thus affecting service delivery in the banking sector in Kenya. This finding agrees with the findings by Ohierenoya & Eboreime (2014) who pointed out that knowledge is acquired through education, on-job training, mentoring, seminars, conferences and workshops.

The study requested the respondent to indicate why the organization did on-the-job training. The study revealed that 35% of the respondents indicated that the organization did on-the-job training to increase efficiency and reliability in service delivery, 40% indicated it was done to accelerate the speed of learning of employees thus improving their responsiveness in service delivery and 35% of the respondents indicated it as to cut costs on training programmes which then allowed for additional funding towards improving infrastructure and service delivery.

The study further requested the respondent to indicate why mentoring and coaching programs were carried out in their organization.. The study revealed that 45% of the respondents indicated that it was done to bridge skills gaps thus improving employees abilities in enhancing service delivery, 55% of the respondents stated that it was carried out to transmit knowledge to new and existing employees hence improving their responsiveness in service delivery and 25% of the respondents cited that it was done to promote succession planning programs hence promoting employee reliability in service delivery. This implies that the organizations understood the importance of mentoring and coaching programs for the staff to enhance service delivery in their organizations. This finding agrees with the findings by Hsu, et al., (2007) who point out that a critical key in whether an enterprise can succeed on or not, is its ability to efficiently acquire and apply knowledge, transfer and preserve knowledge, or furthermore, create knowledge.

The study sought also to establish the extent to which respondents agreed with the statements relating to knowledge acquisition. A scale of 1-5 was used. The scores "Not at All" and "Small Extent" were represented by mean score, equivalent to 1 to 2.5 on the continuous Likert scale (1 ≤ Small Extent≤ 2.5). The scores of 'Moderate Extent' were represented by a score equivalent to 2.6 to 3.5 on the Likert scale (2.6 ≤ Moderate Extent ≤ 3.5). The score of "Large Extent" and "Very Large Extent" were represented by a mean score equivalent to 3.6 to 5.0 on the Likert Scale (3.6 ≤ Large Extent ≤ 5.0). The results were presented in mean and standard deviation .The mean was generated from SPSS version 21 and is as illustrated in Table 2. From the research findings, respondents to small extent stated that the organization facilitates staff education through trainings for the employees to acquire knowledge to enhance efficiency in delivery of services to the customers as shown by a mean of 2.25; respondents indicated to a large extent that the organization ensures that there is on job training to ensure the services rendered to customers are efficient and reliable to customers as shown by a mean of 4.10. To a small extent, the respondents indicated that in the organization mentoring and coaching by the senior management to new recruits is to enable them acquire knowledge on the management of the organization to facilitate meeting the legitimate expectations of both clients and fellow employees in relation to enhancing quality of the services rendered as shown by a mean of 2.55; to a large extent the organization knowledge has been lost due to inadequate planning to capture, and store knowledge, leading to the loss of acquired skills, knowledge and expertise in employees thus affecting efficiency and reliability in service delivery as shown by a mean of 4.00; to a small extent the organization values employees attitudes and opinions and encourages employees to up-skill to boost efficiency and better responsiveness to the needs of the customers. as shown by a mean of 2.28; to a large extent the organization encourages employees to have wide knowledge in their areas of operation; being market focused by actively obtaining customer and industry information, being sensitive to information about changes in the market place to enhance their reliability on the services offered as shown by a mean of 4.11; Workshops and seminars are held annually in the organization for the employees to boost their acquisition of knowledge thus enhancing the responsiveness and efficiency in service delivery as shown by a mean of 3.85 and to a large extent on the job training gives employees the assurance that the skills they acquire are useful in giving great service to their customers as shown by a mean of 4.28. The findings of the study are in tandem with Hsu, et al, (2007) that knowledge acquisition has become an important tool for strengthening an enterprise's competitive advantage as its ability to efficiently improve service delivery.

Table 2: Elements relating to knowledge acquisition

Statement	Not at all	Small Extent	Moderate Extent	Large Extent	Very large Extent	Mean	Std deviation
This organization facilitates staff education through trainings for the employees to acquire knowledge to enhance efficiency in delivery of services to the customers	8	18	3	3	3	2.25	0.28
This organization ensures that there is on job training to ensure the services rendered to customers are efficient and reliable to customers	6	3	2	18	6	4.10	0.29
In this organization mentoring and coaching by the senior management to new recruits is to enable them acquire knowledge on the management of the organization to facilitate meeting the legitimate expectations of both clients and fellow employees in relation to enhancing quality of the services rendered.	7	19	3	3	3	2.55	0.98
In this organization knowledge has been lost due to inadequate planning to capture, and store knowledge, leading to the loss of acquired skills, knowledge and expertise in employees thus affecting efficiency and reliability in service delivery	9	4	4	14	4	4.00	0.067
This organization values employees attitudes and opinions and encourages employees to up-skill to boost efficiency and better responsiveness to the needs of the customers.	8	17	3	3	3	2.28	0.28
This organization encourages employees to have wide knowledge in their areas of operation; being market focused by actively obtaining customer and industry information, being sensitive to information about changes in the marketplace to enhance their reliability on the services offered.	6	3	2	18	6	4.11	0.29
Workshops and seminars are held annually in this organization for the employees to boost their acquisition of knowledge thus enhancing the responsiveness and efficiency in service delivery	10	5	1	13	10	3.85	0.28
On the job training gives employees the assurance that the skills they acquire are useful in giving great service to their customers	2	1	1	14	17	4.28	0.27

b) Knowledge Sharing

The second objective of the study was to establish the influence of knowledge sharing on enhancing service delivery in the banking sector in Kenya. The study requested the respondent to indicate how knowledge is shared in the organizations to improve service delivery. From the findings, it was established that the respondents by 45% indicated that knowledge was shared through training programs, 50% stated through meetings and workshops, 25% indicated that it was done through brainstorming sessions, and 23% cited through electronic media such as emails, intranet, and telephones. This implies that knowledge sharing is an important factor which enhances service delivery in the banking sector in Kenya. The findings of the study are in agreement with Wong, et al., (2012) who points out that collaboration and sharing of knowledge have clear benefits for people and enhance service delivery of an organization. Turner, & Mionne, (2010) point out that successful knowledge sharing involves extended learning processes as new knowledge is integrated into products, services, or business processes both old and new. Practically every writer on management argues that measurement is critical to the success of organizations.

The study requested the respondent to indicate how the articulate sharing of knowledge in the organizations improved service delivery. From the findings, it was established that 35% of respondents stated it ensured reliability, 40% indicated to ensure consistency and 45% of the respondents agreed that it ensured completeness and accuracy. This implies that articulate sharing of knowledge in the organizations was low thus affecting service delivery on the organizations. The respondents were also asked to indicate how KS was important to the organization. They indicated it was important for the organization since it promoted employee learning and capability thus enhancing service delivery, ensured that employees acquire skills that are consistent with their roles thus promoting greater responsiveness in service delivery and it was also a forum for encouraging creativity and innovativeness thus enhancing service delivery.

The research also sought to establish the extent to which respondents agreed with the statements relating to knowledge sharing. A scale of 1-5 was used. The scores "Strongly disagree" and "Disagree" were represented by mean score, equivalent to 1 to 2.5 on the continuous Likert scale (1 ≤ Disagree≤ 2.5). The scores of 'Neutral' were represented by a score equivalent to 2.6 to 3.5 on the Likert scale (2.6 ≤ Neutral ≤ 3.5). The score of "Agree" and "Strongly agree" were represented by a mean score equivalent to 3.6 to 5.0 on the Likert Scale (3.6 ≤ Agree ≤ 5.0). The results were presented in mean and standard deviation. The mean was generated from SPSS version 21. From the research findings, the respondents disagreed that the organization encourages its employees to freely share information and knowledge to enhance efficiency and reliability in service delivery as shown by a mean of 2.32; agreed that the organization encourages employees to be articulate when sharing knowledge and information so as to enhance reliability of the services offered to customers as shown by a mean of 4.10; the respondents also strongly agreed, the organization encourages employees to acquire new knowledge to improve their capability and increase their responsiveness to customer needs in service delivery as shown by a mean of 4.25; agreed that in the organization ICT aids in the exchange of knowledge thus making service delivery tangible (the physical facilities, equipment, personnel and communication) as shown by a mean of 3.65; the respondents also agreed that the new knowledge created and shared by employees in the organization increased their responsiveness to customer needs and enhanced service delivery as shown by a mean of 4.10; the respondents strongly agreed that employees are frequently trained in this organization and encouraged to share the acquired knowledge thus leading to better performance in service delivery by a mean of 4.25 and finally also agreed that knowledge sharing increased continuous performance improvement in the organization and leads to increase in employees' competence in their customer service roles as shown by a mean of 4.16 The findings of the study are in tandem with Khaled, (2011) who observed that knowledge sharing is an integral part in the performance of an organization. In order to build on the knowledge asset, organizations need to share knowledge and transfer this knowledge within organizational networks to enhance service delivery.

Table 3: Elements relating to knowledge sharing

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std deviation
This organization encourages its employees to freely share information and knowledge to enhance efficiency and reliability in service delivery.	10	12	3	5	5	2.32	0.28
This organization encourages employees to be articulate when sharing knowledge and information so as to enhance reliability of the services offered to customers..	6	3	2	18	6	4.10	0.29
This organization encourages employees to acquire new knowledge to improve their capability and increase their responsiveness to customer needs in service delivery.	2	1	1	12	17	4.25	0.28
In this organization ICT aids in the exchange of knowledge thus making service delivery tangible (the physical facilities, equipment, personnel and communication)	6	3	2	18	6	3.65	0.29
The new knowledge created and shared by employees in this organization increases their responsiveness to customer needs and enhances service delivery.	6	3	2	18	6	4.10	0.29
Employees are frequently trained in this organization and encouraged to share the acquired knowledge thus leading to better performance in service delivery.	2	3	3	10	17	4.25	0.28
Knowledge sharing increases continuous performance improvement in this organization and leads to increase in employees' competence in their customer service roles.	2	3	1	14	15	4.16	0.28

c) Enhancing Service Delivery

The study requested the respondent to indicate how knowledge acquisition enhanced service delivery in their organization. The finding indicated that 75% of the respondents indicated that knowledgeable employees were better responsive to customer needs, 55% cited that acquired knowledge ensured that employees were equipped with the necessary skills to meet customer needs hence ensuring the provision of reliable and consistent services to customers and 65% indicated that when knowledge was acquired, errors in operation were significantly reduced thus improving service delivery.

The study requested the respondent to indicate how knowledge sharing enhanced service delivery in their organization. Whereby 50% of the respondents indicated that it ensured uniform transmission of information and necessary skills to ensure that employees give quality and consistent services to customers, 55% cited it improved working relations among employees hence ensuring better responsiveness to customer needs and 65% stated that knowledge sharing ensures the provision of continuous learning environment which thus enhances service delivery. This implies that knowledge sharing enhanced service delivery in their organization.

Elements relating to service delivery

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std deviation
This organization ensures that the physical aspects such as service equipment, computers are adequate and that employees take care of their appearance so as to appeal to their customers.	5	5	3	10	12	3.97	0.77
In this organization attention is paid to employees' performance to ensure they give the promised service dependably and accurately.	3	2	6	6	18	4.10	0.06
This organization ensures that employees give quality service by installing customer feedback systems in all front offices or banking halls or have customer feedback forms at points of service.	2	3	3	10	17	4.25	0.70
During employee recruitment in this organization care is taken to ensure knowledge and character is well assessed to get the right employees aboard.	6	6	2	18	3	3.99	0.87
In this organization, employees are trained to show care and give individualized attention to their customers.	1	1	3	16	14	4.00	0.55

Correlation Analysis

To quantify the strength and direction of the relationship between the variables, the study used Karl Pearson's coefficient of correlation (Lewin, 2005). The Pearson product-moment correlation coefficient (or Pearson correlation coefficient for short) can measure the strength of a linear association between two variables and is denoted by r. Pearson correlation was used to measure the degree of association between variables under consideration i.e. independent variables and the dependent variables. The Pearson correlation coefficient, r, can take a range of values from +1 to -1. A value of 0 indicates that there is no association between the two variables. A value greater than 0 indicates a positive association, that is, as the value of one variable increases so does the value of the other variable. A value less than 0 indicates a negative association, that is, as the value of one variable increases the value of the other variable decreases. Negative values indicates negative correlation and positive values indicates positive correlation where Pearson coefficient <0.3 indicates weak correlation, Pearson coefficient >0.3<0.5 indicates moderate correlation and Pearson coefficient>0.5 indicates strong correlation.

The analysis above showed that Knowledge acquisition and Knowledge sharing are positively correlated to enhancing service delivery (Pearson correlation coefficient =.672, .679 and .613). The correlation matrix implies that the independent variables are very crucial determinants of enhancing service delivery as shown by their strong and positive relationship with the dependent variable; enhancing service delivery. The findings are in agreement with findings of Bhatti, (2004) indicating that knowledge management processes are positively associated with organizational performance on terms of service delivery.

Table 4. Correlation Coefficients

	Enhancing Service delivery	Knowledge acquisition	Knowledge sharing
Enhancing Service delivery	1		
Knowledge acquisition	0.672	1	
Knowledge sharing	0.679	0.551	1

*. Correlation is significant at the 0.05 level (1-tailed).

Multiple Regression Analysis

According to Green & Salkind (2003) regression analysis is a statistics process of estimating the relationship between variables. Regression analysis helps in generating equation that describes the statistical relationship between one or more predictor variables to the response variable. The results are shown in Table 5.

Table 5: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756[a]	.571	.545	.256

a. Predictors: (Constant), Knowledge acquisition and Knowledge sharing

The coefficient of determination (Adjusted R^2) explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (Enhancing service delivery) that is explained by all two independent variables (Knowledge acquisition, Knowledge sharing). According to the two independent variables studied, they explain only 54.50% of the how service delivery can be enhanced in banking sector in Kenya as represented by adjusted R^2. This therefore means that other factors not studied in this research contribute 45.50% of what can enhance service delivery in the Kenyan banking sector. Therefore, a further study should be conducted to investigate the other factors that contribute 45.50% which influence service delivery in banking sector in Kenya.

Table 6: Analysis of Variance[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	86.880	2	21.720	26.8745	.0034[b]
	Residual	24.247	32	.8082		
	Total	109.901	34			

a. Dependent Variable: Enhancing service delivery in banking sector in Kenya

b. Predictors: (Constant), Knowledge acquisition and Knowledge sharing

c. Critical value = 3.390

From the Table 6, the study established the regression model had a significance of 0.34% which is an indication that the data was ideal for making a conclusion on the population parameters as the value of significance (p-value) was less than 5%.The calculated value was greater than the critical value (26.8745 > 3.390) an indication that Knowledge acquisition and Knowledge sharing all enhance service delivery in banking sector in Kenya.

Regression Coefficients

Table 7: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.555	2.065		2.309	.001
	Knowledge acquisition	.544	.585	.502	2.455	.004
	Knowledge	.593	.556	.555	3.266	.003

sharing	

a. Dependent Variable: Enhancing service delivery in banking sector in Kenya

The general form of the equation was to predict Enhancing service delivery in banking sector in Kenya from Knowledge acquisition and Knowledge sharing is: $\mathbf{Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon}$ Where Y= Enhancing service delivery in banking sector in Kenya; $\beta 0$ = Constant Term; β_1, β_2, = Beta coefficients; X_1= Knowledge acquisition; X_2= Knowledge sharing; and ε = Error term. The model equation would be; $Y=12.555 + 0.544X_1 + 0.593X_2$. The Enhancing service delivery in banking sector in Kenya = 12.555 + (0.544 x Knowledge acquisition) + (0.593 x Knowledge sharing). From above regression equation; the study found out that when all independent variables (Knowledge acquisition and Knowledge sharing) are kept constant at zero the Enhancing service delivery in banking sector in Kenya will be at 12.555. At one unit change in Knowledge acquisition will lead to 0.544 increases in Enhancing service delivery in banking sector in Kenya. Also a one unit change in Knowledge sharing will lead to 0.593 increases in the Enhancing service delivery in banking sector in Kenya.

To test for the statistical significance of each of the independent variables, it was necessary to test at 5% level of significance and 95% level of confidence of the p-values.

SUMMARY OF THE FINDINGS

a) Knowledge Acquisition

From the findings, it was established that majority of the respondents indicated that knowledge acquisition enhanced service delivery in the banking sector in Kenya. This implies that knowledge acquisition played a major role to enhance service delivery in the banking sector in Kenya. This infers that knowledge acquisition is an important factor that enhances service delivery in banking sector.

b) Knowledge Sharing

From the findings, it was established that majority of the respondents indicated that knowledge sharing enhanced service delivery. This implies that knowledge sharing is an important factor which enhances service delivery in the banking sector in Kenya. The study established that knowledge in the organizations is shared mostly in meetings and workshops but other forms of KS were also used such as through training programs, at brainstorming sessions and by use of various electronic media such as emails, intranet and telephone conversations. The organizations encourage employees to be articulate when sharing knowledge and information so as to enhance the reliability, consistency, and the completeness and accuracy of information shared. The respondents also agreed that the organization encourages employees to acquire new knowledge to improve their capability and increase their responsiveness to customer needs in service delivery and that in organizations ICT aids in the exchange of knowledge thus making service delivery tangible (the physical facilities, equipment, personnel and communication). Employees were also frequently trained in the organizations and encouraged to share the acquired knowledge thus leading to better performance in service delivery. The respondents agreed that knowledge sharing increased continuous performance improvement in the organizations and led to increase in employee's competence in their customer service roles. Additionally, the study revealed that knowledge sharing statistically and significantly enhanced service delivery in banking sector since statistically it had a positive relationship with the dependent variable. This infers that knowledge sharing is an important factor that enhances service delivery in banking sector.

c) Enhancing Service Delivery

It was established that all the dependent variables knowledge acquisition and knowledge sharing, were all significant in enhancing service delivery in the banking sector in Kenya. From the research findings, the organization ensured that the physical aspects such as service equipment, computers were adequate and that employees take care of their appearance so as to appeal to their customers and that in the organizations attention was paid to employees' performance to ensure they gave the promised service dependably and accurately. The organization ensured that employees gave quality service by installing customer feedback systems in all front offices or banking halls or have customer feedback forms at points of service; during employee recruitment in the organizations care was taken to ensure knowledge and character was well assessed to get the right employees aboard and it was evident that the organization employees were trained to show care and give individualized attention to their customers.

Conclusions

It was established that knowledge acquisition enhanced service delivery in the banking sector in Kenya. In the organizations on-the-job training knowledge acquisition and customers could improve the possibility of solving an organizations difficulties and organization knowledge is acquired through education, on-job training was done to increase efficiency and reliability in service delivery. Mentoring and coaching programmes were also done to bridge skills gaps thus improving employee's abilities and subsequently enhancing service delivery.

Additionally, it was established that knowledge sharing enhanced service delivery. Articulate sharing of knowledge in the organizations ensured it was reliable, consistent and was complete and accurate. It also promoted employees learning and improved capability thus enhanced service delivery. ICT aided in the exchange of knowledge in the organizations whereas knowledge sharing increases continuous performance improvement in the organizations which led to increased employee and customer satisfaction and significance of knowledge shared has led to improved quality of service delivery in the organizations.

Recommendations

The study recommends that knowledge acquisition can be facilitated through organization interactions between customers, suppliers and employees and through education, on-job training mentoring, seminars, conferences and workshops adequate planning to capture, and store knowledge, avoid the loss of acquired skills, knowledge and expertise in employees and the retirement of knowledgeable employees to reduce loss of an organization's valuable knowledge resources where these have not been documented to enhance service delivery in the banking sector.

Additionally, the study recommends that effective knowledge sharing need to be enhanced for service delivery by encouraging their employees, customers and stakeholders to freely share information and knowledge as it will lead to employees improved capability as well as aids in the generation of new knowledge, and use of ICT skills in the organizations for knowledge sharing will lead to increased continuous performance improvement in the organizations thus increased employee and customer satisfaction for improved quality of service delivery in the organizations.

Recommendations for Further studies

Since this study sought to establish the knowledge management practices on enhancing service delivery in the banking sector, it was established that from literature review most studies are conducted in developing countries and scanty studies are available in Africa and specifically in Kenyan organizations and banking sector. Additionally, very little has been undertaken to explore knowledge management practices on enhancing service delivery in banking sector reason why the researcher call for similar studies to be undertaken in Kenya for generalization of the findings of the study.

This study was confined to the banking sector. A comparative study should be carried out to compare whether the findings also apply for the private, non-governmental organizations and government institutions in order to validate whether the findings can be generalized on the role of knowledge management on enhancing service delivery in Kenya.

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