

PERCEPTION OF KNOWLEDGE MANAGEMENT PRACTICES BY NIGERIAN FINTECH FOUNDERS

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Abstract

This study examines the perspectives of Nigerian fintech entrepreneurs on knowledge management (KM) techniques, with the goal of comprehending the influence of KM on innovation and decision-making. The study centers around 43 individuals who are founders or co-founders of fintech companies, all of whom are part of the Young Founders Community in Nigeria. Data was collected and analyzed using an online questionnaire distributed through Google Forms. The study involved descriptive and inferential statistics, along with theme analysis for qualitative replies. The findings indicate that the respondents typically consider their knowledge management systems to be effective. It was observed that frequent knowledge-sharing activities have a substantial impact on innovation and decision-making. The main obstacles mentioned encompass technological impediments, cultural opposition, and insufficient infrastructure. These observations emphasize the significance of strong knowledge management techniques in enhancing competitive advantage and emphasize the necessity for specific tactics to overcome difficulties in implementation. This study adds to the existing knowledge in the field of knowledge management (KM) by presenting factual data from a developing market setting. Additionally, it provides practical suggestions for improving KM systems in financial technology (fintech) companies. Subsequent investigations should delve into the enduring effects of knowledge management (KM) and conduct comparison analyses across many geographical areas and sectors.

Keywords: Knowledge Management, Fintech, Innovation, Decision-Making, Nigerian Startups, Emerging Markets.



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The swift advancement of financial technology (FinTech) has greatly altered the global financial environment, especially in emerging economies such as Nigeria. This shift is propelled by pioneering solutions that augment financial inclusion, efficacy, and convenience (Chukwu, Akunna and Anaïke, 2024). Nevertheless, the long-term viability and expansion of fintech companies depend significantly on the implementation of efficient knowledge management (KM) strategies. Knowledge management is crucial for promoting innovation, improving decision-making, and sustaining competitive advantage in an organization. It involves systematic processes of creating, sharing, using, and managing knowledge and information (Sair, Sohail, and Nisar, 2024). Within the rapidly evolving FinTech industry, the utilization of knowledge management (KM) strategies plays a crucial role in determining the success or failure of both startups and existing companies (Ng, Tan, Sun, and Meng, 2022).

The FinTech business in Nigeria has experienced significant growth, with a multitude of firms forming to tackle the diverse financial difficulties encountered by the people (KPMG, 2016). However, there is a lack of research on the perspectives and implementation of knowledge management strategies by Nigerian fintech entrepreneurs in their firms, despite the rise in this sector. Gaining an understanding of these perspectives is essential, as it can provide valuable insights into the difficulties and possibilities related to knowledge management in this industry. This study seeks to investigate the perspective of knowledge management techniques among Nigerian fintech founders, with a focus on understanding how these practices impact their strategic and operational decision-making. These observations can help in creating stronger knowledge management systems that are specifically designed for the distinct requirements of fintech companies in Nigeria and comparable situations.

LITERATURE STUDY

Organizational Knowledge Management

Organizational Knowledge Management (KM) is an essential capability that involves the structured processes of creating, sharing, using, and overseeing knowledge and information within a company. According to a study conducted by Abubakar, Elrehail, Alatailat, and Elçi (2019), they emphasize the importance of KM in driving innovation, improving decision-making, and staying ahead in a competitive environment. Hussinki, Ritala, Vanhala, and Kianto (2017) highlight the importance of efficient knowledge management practices in organizations, which allow them to effectively utilize their intellectual assets. The foundation of KM is based on the resource-based view (RBV) of the firm, which suggests that knowledge is a valuable asset that can provide long-term competitive advantage (Shannak, 2012). Nevertheless, the utilization of KM in the fintech industry presents distinctive obstacles and possibilities that require a more sophisticated strategy. Fintech companies thrive in a dynamic and ever-changing landscape characterized by constant technological progress, evolving regulations, and fierce competition. As a result, successful KM in fintech should not only enable the effective utilization of knowledge but also encourage quick innovation and flexible adaptation to changes in technology and regulations (Pisoni, Molnár, and Tarcsi, 2023). In order to thrive in this ever-changing landscape, fintech firms must implement strategies that can adapt and respond to the unique challenges of their industry. This will enable them to maintain their innovative edge and competitive advantage in the market.

Knowledge management practices in the fintech industry

The fintech industry requires strong and adaptable knowledge management practices due to its fast-paced innovation, intense competition, and ever-changing regulatory environment. According to a study by Yu, Zhang, Lin, and Wu (2017), it is crucial for fintech companies to effectively handle both implicit and explicit knowledge in order to establish and sustain a competitive edge. There is a type of knowledge that is personal and specific to a particular context. This knowledge is often shared through direct interactions and collaboration. On the other hand, there is another type of knowledge that can be documented and organized systematically (Kucharska and Erickson, 2023). Efficiently managing these various forms of knowledge is crucial for improving operational efficiency and responsiveness to market demands. Staying up-to-date with the latest regulatory information, technological advancements, and market intelligence is crucial for fintech companies. This allows them to leverage cutting-edge.

technologies and innovative solutions to their advantage. According to Zeidy (2022), companies in the fintech industry that have strong knowledge management practices are more capable of recognizing market opportunities, reducing risks, and enhancing customer satisfaction. In addition, studies conducted by Sloboda and Demianyk (2020) as well as Basdekis, Christopoulos, Katsampoxakis, and Vlachou (2022) highlight the significance of efficient knowledge management in empowering fintech companies to utilize their knowledge assets for promoting innovation, optimizing operations, and adapting quickly to market dynamics. Essentially, the ever-changing nature of the fintech industry calls for a knowledge management approach that is both thorough and adaptable, enabling continuous learning and adjustment in a fiercely competitive and regulated setting

Knowledge Management in Nigerian financial technology companies

The fintech sector in Nigeria has undergone substantial expansion, propelled by a sizable population lacking access to banking services, rising mobile phone usage, and favorable regulatory frameworks. Although there has been an increase in Nigerian fintech startups, there is a lack of extensive research on knowledge management strategies in these firms. Kasimu and Leje, (2019) propose that Nigerian firms frequently have difficulties in implementing knowledge management (KM) as a result of cultural, infrastructural, and technological obstacles. These issues are expected to worsen in the rapidly evolving fintech industry, where the capacity to rapidly adjust and innovate is essential. The view of knowledge management techniques by Nigerian fintech startups can offer significant insights into the distinct problems and potential within this particular setting. Gaining insight into these perspectives can assist in formulating customized knowledge management strategies that target the distinct requirements and limitations of Nigerian fintech companies, hence augmenting their ability to innovate and expand (Awodu, 2023; Ndudi and Kifordu, 2024).

Theoretical framework and Literature Gaps

This study is based on the knowledge-based view (KBV) of the organization, which suggests that knowledge is a crucial strategic asset that can lead to long-term competitive advantage (Grant, 1996). The importance of effectively managing both tacit and explicit knowledge within organizations to promote innovation and improve decision-making cannot be overstated. Within the fintech sector, staying up to date with the fast-paced advancements in technology and the ever-changing regulations requires a deep understanding of knowledge management practices. The current body of literature primarily focuses on broad KM concepts and does not extensively explore the intricacies of KM within the fintech sector, especially in emerging markets such as Nigeria. This study seeks to address the existing gap by investigating the perspectives, implementation, and adaptation of knowledge management strategies by Nigerian fintech firms. It aims to understand how these firms navigate their distinct challenges, such as cultural, infrastructural, and technological barriers. This study aims to explore the strategic role of knowledge in driving innovation and competitive advantage in the Nigerian fintech sector. By using the KBV framework as a foundation, the research seeks to provide a deeper understanding of this topic.

Although there has been a significant amount of research conducted on knowledge management (KM) in different industries, there is a noticeable lack of specific studies on KM in the fintech sector, particularly within the Nigerian context. The gap is quite significant, considering the sector's rapid expansion and its crucial contribution to promoting financial inclusion and driving economic development. Nigerian fintech companies thrive in a vibrant landscape marked by a significant number of people without access to traditional banking services, a growing number of mobile phone users, and a regulatory framework that encourages their growth. However, these companies also encounter distinct obstacles, including restricted availability of cutting-edge technologies, diverse cultural practices, and varying degrees of regulatory compliance. The existing literature lacks adequate coverage of the impact of these particular factors on knowledge management practices in Nigerian fintech companies. This study seeks to gain a thorough understanding of the KM strategies used by Nigerian fintech startups through empirical research. It aims to provide valuable insights into how these strategies are adapted and implemented in high-growth, technology-driven industries in emerging markets. In addition, the research results can provide valuable insights for policymakers and industry stakeholders regarding the key factors that influence the effectiveness of knowledge management. This information can then be used to develop policies and initiatives that foster a knowledge-driven innovation ecosystem in Nigeria

Research Design

This study used a descriptive research approach to investigate the perspectives of Nigerian fintech entrepreneurs on knowledge management (KM) methods. Descriptive research is appropriate for this study because it enables a comprehensive depiction of the existing status of knowledge management procedures without any manipulation of variables (Creswell, 2014). The study use a combination of quantitative and qualitative methodologies to ensure a thorough comprehension of the phenomena being investigated. The researchers employed an online survey to gather information from founders and co-founders in the fintech industry, taking advantage of the ease and wide accessibility of digital methods for data collecting (Ward, Clark, Zabriskie, and Morris, 2014)

Data Collection Methods

An online questionnaire completed using Google Forms was used to collect data for this study. The questionnaire was created to collect a comprehensive array of data, encompassing demographic information, evaluations of knowledge management techniques, and the difficulties and advantages linked to the implementation of knowledge management. The study population consisted of 385 tech startup founders who were members of the Young Founders Community in Nigeria. Among this cohort, a total of 43 individuals who are founders or co-founders in the fintech industry participated in the study. The survey consisted of a combination of closed and open-ended questions in order to facilitate quantitative analysis and to obtain more comprehensive understanding of the participants' perspectives and experiences.

Data Analysis

The data obtained from the online questionnaire were examined using both descriptive and inferential statistical techniques. Descriptive statistics, including measures like as means, medians, frequencies, and standard deviations, were employed to provide a concise summary of the demographic characteristics of the participants and their perceptions of KM practices. Statistical methods such as correlation and regression analysis were used to examine the connections between various variables and assess the importance of these connections. The qualitative data obtained from open-ended questions were subjected to thematic analysis, a method that involved coding the replies and identifying recurring themes and patterns (Braun and Clarke, 2006). The utilization of a mixed-methods approach facilitated a more comprehensive comprehension of the data by amalgamating the advantages of both quantitative and qualitative analysis.

Measurement of Variables

The factors assessed in this investigation encompass both independent and dependent variables pertaining to knowledge management strategies. The independent variables encompass demographic parameters, including age, gender, educational background, and years of experience in the fintech business. The dependent variables in this study encompass the founders' evaluations on the efficacy of knowledge management techniques, the frequency of knowledge sharing activities, and the influence of knowledge management on innovation and decision-making. The variables were predominantly measured using Likert scales, which ranged from 1 (strongly disagree) to 5 (strongly agree). This was done to precisely quantify the attitudes and views of the respondents (Likert, 1932).

RESULT AND DISCUSSION

Demographic Profile of Participants

The demographic profile of the respondents offer a fundamental comprehension of the sample group. According to the data presented in Table 1, the largest proportion of participants falls within the age range of 20-30 years (34.9%), followed by the age range of 31-40 years (65.1%). There were no participants over the age of 40. The sample consists of 76.7% male respondents and 23.3% female respondents. Regarding the educational background, 65.1% of the participants possess a bachelor's degree, while 34.9% have obtained a master's degree. The majority of respondents (46.5%) have 5-10

years of experience in the fintech industry, while a significant portion (41.9%) have less than 5 years of experience

Perception of Knowledge Management Practices by Nigerian Fintech Founders

Characteristic	Frequency (N=43)	Percentage (%)
Age		
20-30 years	15	34.9
31-40 years	28	65.1
Gender		
Male	33	76.7
Female	10	23.3
Educational Background		
Bachelor's Degree	28	65.1
Master's Degree	15	34.9
Years of Experience		
Less than 5 years	18	41.9
5-10 years	20	46.5
More than 10 years	5	11.6

Table 1. Demographic Characteristics of Respondents (2024)

Source: Author’s Survey (2024)

Assessing Knowledge Management Practices

The study assessed the perspectives of KM practices among Nigerian fintech entrepreneurs by examining various variables, such as the efficacy of KM systems, the frequency of knowledge sharing, and the influence of KM on innovation and decision-making. The respondents expressed predominantly favourable views regarding knowledge management approaches. It is clear that the respondents had a favourable impression of their knowledge management practices, as evidenced by the high level of agreement about the usefulness of knowledge management systems (81.4%) and the frequency of knowledge sharing (76.7%). This is consistent with the theoretical underpinnings that were established by Massi, (2023), who stressed the significant role that knowledge management systems play in the processes of organizational knowledge:

Table 2. Perceptions of Knowledge Management Practices (2024)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Agree + Strongly Agree (%)
KM systems are effective	0	2	6	25	10	81.4
Frequent knowledge sharing	1	3	6	23	10	76.7
KM practices are well integrated into organizational culture	0	4	8	21	10	72.1
KM tools are user-friendly and accessible	1	3	7	24	8	74.4

Source: Author’s Survey (2024)

The influence of knowledge management on innovation and decision-making.

The study demonstrates a notable and favourable association between efficient knowledge management procedures and innovation within financial technology organizations. For the purpose of determining how knowledge management (KM) affects innovation and decision-making, specific questions were asked. The comprehensive replies are presented in Table 3, which demonstrates that there is a high perceived impact of knowledge management methods on both the innovation and decision-making processes utilized by the firms. This discovery is consistent with prior research conducted by Koshelieva et al. (2023) and Lam, Nguyen, Le, and Tran (2021), who contend that knowledge management (KM) promotes a culture of ongoing innovation by promoting the generation and distribution of novel ideas. Efficient knowledge management (KM) systems offer fintech founders prompt and pertinent information, thereby improving their capacity to make well-informed choices. This outcome corroborates the claims made by (Abubakar, Elrehail, Alatailat, and Elçi, 2019), who emphasize the significance of knowledge management (KM) in enhancing corporate decision-making by ensuring that valuable knowledge is easily available.

Table 3.
The Influence of Knowledge Management on Innovation and Decision-Making (2024)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Agree + Strongly Agree (%)
KM positively impacts innovation	0	1	5	24	13	86.0
KM positively impacts decision-making	1	2	6	22	12	79.1
KM contributes to the development of new products	0	2	5	23	13	83.7
KM improves strategic planning and execution	1	1	7	24	10	79.1

Source: Author’s Survey (2024)

For the purpose of investigating the connections between the variables, inferential statistics were utilized. A presentation of the Pearson correlation coefficients between the important variables is provided in Table 5

Table 4.
Correlation Analysis (2024)

Variable	Effectiveness of KM Systems	Frequency of Knowledge Sharing	Impact on Innovation	Impact on Decision-Making
Effectiveness of KM Systems	1.00	0.72**	0.75**	0.68**
Frequency of Knowledge Sharing	0.72**	1.00	0.69**	0.65**
Impact on Innovation	0.75**	0.69**	1.00	0.70**
Impact on Decision-Making	0.68**	0.65**	0.70**	1.00

**p < 0.01

Source: Author’s Survey (2024)

The correlation analysis showed strong positive relationships between the effectiveness of KM systems and both innovation ($r = 0.75$, $p < 0.01$) and decision-making ($r = 0.68$, $p < 0.01$). As knowledge management (KM) systems develop, fintech organizations are more likely to see increased levels of innovation and enhanced decision-making processes.

Challenges in Implementing Knowledge Management

Despite the favourable opinions, respondents have recognized certain difficulties, which are outlined in Table 5. The data emphasizes the primary challenges that fintech companies encounter while developing efficient knowledge management systems. Although KM methods are generally viewed positively, respondents have cited many hurdles in the implementation of effective KM systems. The predominant hurdles cited were technological obstacles, cultural reluctance towards knowledge exchange, and insufficient infrastructure. The issues align with the discoveries made by Kasimu and Leje (2019), who observed comparable barriers in Nigerian construction industry. To tackle these difficulties, it is necessary to adopt a comprehensive strategy that involves investing in cutting-edge knowledge management tools, cultivating a culture that prioritizes the sharing of knowledge, and enhancing the entire information technology infrastructure:

Challenge	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Agree + Strongly Agree (%)
Technological Barriers	2	5	6	20	10	69.8
Cultural Resistance	3	7	8	18	7	58.1
Inadequate Infrastructure	2	9	12	15	5	46.5
Lack of Training and Expertise	1	8	10	18	6	55.8

Source: Author's Survey (2024)

Table 5.
Challenges
in Implementing
Knowledge
Management
(2024)

DISCUSSION

The results of this study shed light on the crucial importance of using efficient knowledge management (KM) strategies to improve innovation and decision-making in Nigerian fintech companies. The significant consensus among participants about the efficacy of KM systems (81.4%) and their influence on innovation (86.0%) and decision-making (79.1%) indicates that strong KM practices are crucial for the success of these firms. These findings support the knowledge-based view of the company, which suggests that organizational knowledge is a crucial resource that supports competitive advantage and innovation (Grant, 1996). The strong positive correlations shown between the effectiveness of knowledge management (KM) systems and both innovation and decision-making outcomes support the theoretical claim that well-managed knowledge assets can greatly improve organizational performance and strategic capabilities.

The comprehensive examination demonstrates that efficient knowledge management (KM) systems significantly contribute to the advancement of novel goods and strategic planning. This supports the claims made by Popadiuk and Choo (2006) and Brix, (2017) that the creation and dissemination of knowledge are fundamental for continuous innovation. The strong correlation between frequent information sharing and enhanced creativity and decision-making results supports the assertion made by Antunes and Pinheiro (2019) that regular

knowledge exchanges promote organizational learning and adaptability. Although respondents had positive opinions, they also emphasized substantial hurdles, including technological barriers (69.8%) and high expenses connected with KM tools (62.8%). These problems highlight the importance of fintech companies investing in modern knowledge management (KM) tools and promoting a culture that prioritizes information sharing in order to fully capitalize on the advantages of KM. It is essential to overcome these obstacles, as highlighted by Shrafat (2018), who pointed out that insufficient infrastructure and cultural opposition can hinder the successful adoption of KM methods.

These findings offer useful insights into the distinct problems and possibilities encountered by fintech companies in Nigeria. They contribute to the existing knowledge management literature by emphasizing the contextual aspects that influence knowledge management techniques in emerging countries. The empirical evidence highlights the crucial role of KM in promoting innovation and enhancing decision-making. However, it also indicates the challenges related to infrastructure and culture that need to be overcome. Subsequent studies should investigate longitudinal methodologies to analyze the progression of knowledge management techniques over time and their enduring influence on organizational performance. Conducting comparative studies across various sectors can provide a clearer understanding of how industry-specific factors impact the implementation and effectiveness of knowledge management (KM) practices. These studies can offer valuable insights that can benefit both academic research and practical approaches to improving KM in the fast-changing fintech sector.

CONCLUSION

This study investigates the perspectives of Nigerian fintech founders on knowledge management (KM) practices. It uncovers that efficient KM systems are vital in promoting innovation and improving decision-making in the fintech industry. The results suggest that Nigerian fintech founders usually have a positive perception of their knowledge management (KM) practices. They rate the effectiveness of their KM systems, the frequency of information exchange, and the influence of KM on innovation and decision-making as high. These findings are consistent with the theoretical principles of knowledge management, namely the knowledge-based perspective of the organization, which highlights the strategic significance of knowledge as a critical organizational resource (Shannak, 2012).

Contributions to New Theories

This study enhances the existing knowledge on Knowledge Management (KM) by presenting empirical evidence from the fintech business in Nigeria, which is a context characterized by its emergence as a market. This study expands the comprehension of how knowledge management methods are perceived and executed in high-growth, technology-driven industries. This study further emphasizes the crucial significance of knowledge management (KM) in promoting innovation and enhancing decision-making. It provides support for the theoretical claims made by Abubakar, Elrehail, Alatailat, & Elçi (2019) and Lam, Nguyen, Le, & Tran (2021). Moreover, the identification of distinct difficulties in the implementation of Knowledge Management (KM), such as technological constraints and cultural resistance, enhances the existing body of knowledge by providing valuable insights into the particular challenges encountered by fintech companies in developing nations.

Implications in Theory and Practice

The discoveries have numerous theoretical and practical ramifications. This study provides theoretical support for the idea that Knowledge Management (KM) is a valuable strategic resource that plays a crucial role in improving organizational performance, especially in the field of financial technology (fintech). The findings indicate that future investigations should delve deeper into the correlation between knowledge management methods and organizational outcomes in various contexts and industries. This could include conducting longitudinal studies to analyze the enduring effects of knowledge management on business performance.

Essentially, the report offers practical and implementable insights for fintech entrepreneurs and managers in Nigeria and other comparable developing countries. Fintech organizations can prioritize the creation and deployment of strong knowledge management (KM) systems by recognizing the crucial role of KM in promoting innovation and enhancing decision-making. To maximize the efficiency of KM techniques, it is crucial to tackle the obstacles that have been identified, such as technology barriers and cultural opposition. To increase knowledge management processes, it is recommended to invest in modern KM technology, promote a culture that values information sharing, and improve IT infrastructure.

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