

From Knowledge Management to Knowledge, Values and Cultural Values (Behavior) Management

Towards a new Cross-Cultural Leadership Decision Making and Organisational/ Institutional Development Framework

Working Paper 2017/3

Edward Gerald Ndilanha

Senior Advisor and Lead Researcher

Centre for Cross-Cultural Leadership Decision Making and Institutional/Organisational Development

Evin School of Management

Email: edward@evinschools.com

Keywords: FinTech , InsurTech¹, technology, design, development and execution of organisational and institutional development policies, strategies, projects and programmes cross-cultural management, leadership decision making frameworks

Abstract

The organisational and institutional development land scape as well as its architects who are managing and leading growth has changed. There is a shift from the industrialists and freedom fighters as well as the political economy imperialists during the industrial eras and the national liberations freedom fighters during postcolonial to the technology and development specialists who are concerns with how technology can help address addressing social development goals eg poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality. This paper note that, technology and development institutions and organisations using disruptive technology eg Internet of Things (IoT) , Artificial Intelligence (AI) and machine learning, big data, robo-advisors, cloud computing, regtech, insurtech etc, continues adoption and application of the past 18th and 19th century organisational and institutional development models and frameworks as well as the 20th century based on organisational and institutional architectural transformations in the design, organisational structure and administrative operation in a different context is the main cause of the current failure in the design, development and execution of organisational and institutional development policies, strategies, projects and programmes. We propose for a new cross-

¹ *FinTech or InsurTech, for short—is changing the way people and companies save, pay, borrow, and invest. The environment includes tech companies, infrastructure players, and startups, along with incumbents. The FinTech formula for success is simple: use technology and mobile platforms to slash costs and bypass intermediaries. New competitors often offer low-cost solutions that are simple to access and easy to use. In the process, they're upending the status quo.*

cultural leadership decision making and organisational/ institutional development framework for a cross-cultured, knowledge based and a volatile, uncertain, complex and ambiguous (VUCA) context.

I. The Changed Organisational and institutional development Landscape

It is widely acknowledged that we live in a Volatile, Uncertain, Complex, Ambiguity (VUCA) and cross-cultured and knowledge based economic context (Drucker, 1999)². This signifies a paradigm shift in the institutional and organisational development landscape from the industrialists of the industrial eras and the political economy freedom fighters during postcolonial to the technology experts and development specialists. There is a shift in priorities from imperialism and national liberations to greater concerns on how when “big data, open-source software, cloud computing, and faster processing speeds”³ is used in development agendas and technology can help address poverty, health, education, agribusiness supply value chain, and use of aid, enhancing financial inclusion and financial deepening as well as through mitigating gender inequality.

Because of this change in the context, the organisational and institutional development frameworks, approaches and initiatives have to change. Equally, those who are leading and managing changes have to consider the ills of continuing the adoption and application of the past 18th and 19th century organisational and institutional development models and frameworks which are based on perspectives grounded on political economic analysis. In addition, they need to rethink the shortfalls which are within the 20th century models and frameworks which are based on organisational and institutional architectural design.

It is from this background that, this paper argues that, the continue adoption and application of these models and frameworks is the main cause of the current failure in the design, development and execution of organisational and institutional development policies, strategies, projects and programmes³.

There are mainly two key reasons for the need for change if the current institutional and organisational development managers and leaders want to effectively address poverty, health, education, agribusiness supply value chain through achieving social development goals by use of technology to improve financial inclusion and financial deepening as well as through mitigating gender inequality.

² Drucker, P. (1999), *Management Challenges for the 21st Century*, Harper Collins, New York, NY

³ To make matters worse, the concept of culture has been the subject of considerable academic debate in the last twenty-five years and there are various approaches to defining and studying culture (for example, those of Hofstede, 1991; Trice and Beyer, 1993; Schultz, 1995; Deal and Kennedy, 1999; Cameron and Quinn, 1999; Ashkanasy, Wilderom, and Peterson, 2000; and Martin, 2002).

Firstly, organisations and institutions have to share informational internally more efficiently and learn to adapt more quickly to external circumstances so as to retain their competitive edge through knowledge sharing (McElroy, 2000).

In this, the main concern to development specialists for example with regards to facilitating increased subprime lending is on how to create opportunity for the underserved 'credit invisibles', enabling customers to establish a credit history, directly connecting borrowers to individual lenders, offering consumers a chance to get loans easily and quickly.

Secondly, organisations and institutions has to focus on cross-cultural leadership decision making processes that enhance creation of new knowledge which will help achieve growth and effectiveness achievement outcomes and keep them ahead of competitors (Savage, 2000).

II. How Technology and Development Institutions and Organisations are driving Change

It is common now within Development Institutions and Organisations to hear technological terminologies such as "disruptive technology". Disruptive technology refers to Internet of Things (IoT), Artificial Intelligence (AI) and machine learning, big data, robo-advisors, cloud computing, regtech, insurtech etc.

The relevance of these disruptive technologies to development institutions and organisations is grounded on the fact that, these technologies they support development in a number of ways. For example, development institutions and organisations use technology to enhance Cash-for-Aid programs in building financial inclusion. Development experts they see that, continuous technological innovations is helpful in developing and disbursing cash transfers. Technology help in creating efficient and accountable models of intervention that offer dignity and choice when it is aligned to regulatory requirements. Technology creates resilience through community capacity building and improving livelihoods and provides opportunities for collaboration between the humanitarian sector and the private sector.

FinTech or InsurTech experts are also concerned with revolutionising payments with alternative data. Specifically, they are concerned with using mobile data to build credit scores, financial identities and delivering instant credit, facilitating financial access, choice and control to the underserved, creating user-friendly, seamless payment experiences, competing and collaborating to facilitate transactions and deliver unrivalled solutions. These requires and understanding of the digital credit users and implementation for customer relations, repayments and collections.

There are new considerations with regards to the design, development and delivery of products, services and solutions such as an introduction to Insurtech. Insurtech is a new product which aim at transforming the insurance industry with technology . They use Insurtech as a new approaches to underwrite risk and predict loss, and think of growing existing capabilities and reach. The key concerns are how to leveraging big data, online scoring platforms and real time data streaming to better manage risk and also securing individual insurance records and history with the blockchain

Other key development considerations are for example on the role of Cash-for-Aid programs in building financial inclusion. In this case, they want to continuously innovating in developing and disbursing cash transfers; Creating efficient and accountable models of intervention that offer dignity and choice ; What more can be done to create a relevant regulatory environment? Creating resilience through community capacity building and improving livelihoods ; What opportunities exist for further collaboration between the humanitarian sector and the private sector?

Thus, these changes on the organisational and institutional development landscape is necessary because, the context where work in FinTech or InsurTech as well as development organisations and institutions as well as communities it has significantly changed. For example, currently work is undertaken by individual follower knowledge workers in hybrid structures, forms, and sizes of self-independent teams which are not centrally controlled, but through interdependent short term strategic alliances and cooperation agreements (Spekman et al. 1998)⁴.

For example, the key concern in FinTech or InsurTech as well as in development is on integrating proximity payments through facilitating a faster, cheaper and safer payment option, choosing the right contactless product for your business , encouraging the acceptance of NFC, promoting a cashless economy, working with merchants to educate consumers.

Within the knowledge economy, technology and development specialists are the key drivers of institutional and organisational development. In this case, they should be seen as the industrialist as well as the political economy liberation freedom fighters of this twenty first century who are promoting FinTech or InsurTech innovations. In this way, their main interest will be on understanding the core elements needed for venture success, developing and nurturing the next generation of FinTech or InsurTech startups, providing the right environment for innovation to flourish, fueling a healthy increase in regional and global investment into the FinTech or InsurTech sector, integrating digital services with existing legacy systems, promoting interoperability among different banks, mobile money players and FinTech or InsurTechs.

Other concerns for FinTech or InsurTech innovations is on examining alternative uses of the blockchain such as navigating the emerging opportunities offered by blockchain technology, utilising new blockchain applications to accelerate global adoption and discussing future use cases including: enhancing agriculture and creating smart farm for monitoring food supply value chain, underpinning cloud storage platforms, regulating healthcare and facilitating voting.

Of significant are the reasons which have triggered changes in the organisational and institutional development landscape. The main reasons for this change is the paradigm shifts (Kuhn, 1970)⁵ on the values as well as on the social cultural values systems (Beck and Cowan, 1996 and Rokeach 1973) which

⁴ Spekman, R. E., Kamauff, JR, J. W. and Myrh, N., 1998, An empirical investigation into supply chain management: a perspective on partnerships. *International Journal of Physical Distribution and Logistics Management* ,28, 630–650.

⁵ Kuhn, T. S. (1970). *The structure of scientific revolutions*. Chicago, University of Chicago Press.

underpins the levels of cooperations and mechanisms of cooperations at the individual level, organisation and institutional level as well as the community and societies level.

The paradigm shifts on social cultural value systems is key from cross-cultural leadership decision making perspectives because, this paradigm shifts on social cultural values systems suggest for the need of newly defined levels of cooperations and mechanisms of cooperations (see Thomas Hobbes⁶, John Locke⁷, and Jean-Jacques Rousseau⁸) in knowledge sharing processes.

In particular, knowledge sharing within institutions and organisations it occurs at three levels:

- i. During products, services and solution design, development and delivery
- ii. During strategies, policies, projects and programme design, development and execution and
- iii. During leading for institutional and organisational growth and managing institutional and organisational growth performance, governance, accountability, compliance, risk and behavior measures.

From this understanding of the role of knowledge in the creation of the future, cross-cultural leadership decision making becomes an important milestone in the field of organisational and institutional development as this field not new.

Some of the key authority within this field of organisational and institutional development includes Argyris (1992), Senge (1990), Nonaka (1995), Levitt and March (1988), March (1991) and Schein (1992). They all focus on the importance of thinking about processes and connections. Senge (1990) in particular concentrates on 'systems thinking'. He argues that organisational learning is only successful when it is based on an understanding of how the whole organisational system is connected, rather than a focus on individual parts. Argyris (1992) further develops the idea of learning by distinguishing between single and double loop learning.

III. Leadership Decision Making Processes within Technology and Development Institutions/ Organisations

⁶ Thomas Hobbes, Edwin Curley (ed.), Hackett, 1994

⁷ John Locke, *Second Treatise of Government*, C.Macpherson (ed.), Hackett, 1980.

⁸ Jean-Jacques Rousseau, *Discourse on Political Economy and The Social Contract*, Christopher Betts (trans.), Oxford University Press, Oxford World's Classics, 1994

This paper argues that, effective leadership decision making outcomes within technologies and development institutions and organisations has to be judged by looking on three dimensions of growth and effectiveness measures: firstly, how the individual knowledge workers within FinTech or InsurTech and development institutions and organisations achieve work meaning or meaning of work; secondly, how FinTech or InsurTech and development institutions and organisations achieve growth through increased sales, profitability, innovation, sustainability and adaptability and three, how the overall community-well-being and social impact is enhance eg reduced poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality from the use of products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional.

Thus, while there is a shift on the influencers and decision makers in the current organisational and institutional development context from the industrialists of the industrial eras and freedom fighters and the political economy and national liberations freedom fighters during postcolonial to the development specialists who are concerned addressing social development goals and technology experts who are concerns with how technology can help address, however, this paper note that, the continues adoption and application of the past 18th and 19th century organisational and institutional development models and frameworks as well as the 20th century based on organisational and institutional architectural in a different context is the main cause of the current failure in the design, development and execution of organisational and institutional development policies, strategies, projects and programmes.

From the understanding of this significant shift, in this paper we propose for a new cross-cultural leadership decision making and organisational/ institutional development framework for a cross-cultured, knowledge based and a volatile, uncertain, complex and ambiguous (VUCA) context. Cross-cultural leadership decision making process draws from the integral theory. It is grounded on the understanding that there are exiting different social cultural value systems which drive priorities at the individual level, organisation and institutional level as well as at the societies or community level. Because of the existence of difference social cultural value systems there are also different world-views and ideological perspectives. Different worldviews and ideological perspectives are the major causes of contradictions and conflicts during knowledge sharing processes.

Thus, cross-cultural leadership decision making is a hybrid concept which uses Multi-Level and Value Based Decision Making as its foundations, pillars and framework of reference for enhancing Levels of Cooperations and Mechanisms of Cooperations for Cross-Cultured and Knowledge based economic context decision making in a Volatile, Uncertain, Complex and Ambiguity (VUCA)⁹ context.

⁹ The Origins of VUCA. The notion of VUCA was introduced by the U.S. Army War College to describe the more volatile, uncertain, complex, and ambiguous, multilateral world which resulted from the end of the Cold War (Kinsinger & Walch, 2012). The acronym itself was not created until the late 1990s, and it was not until the terrorist attacks of September 11, 2001, that notion and acronym really took hold. VUCA was subsequently adopted by strategic business leaders to describe the chaotic, turbulent, and rapidly changing business environment that has become the “new normal.”

Cross-cultural leadership decision making underscores the epistemological and ontological limitations within the James McGregor Burn (1978)¹⁰ Transactional and Transformational Leadership which led into criticism by Bernard M Bass (1985)¹¹ who developed Authentic Transformational Leadership.

In the Cross-cultural leadership decision making we argues that, James McGregor Burn (1978) Transactional and Transformational Leadership which led into criticism by Bernard M Bass (1985) who developed Authentic Transformational Leadership are only effective to the extent that they address different and separate “leadership outcomes” in the process of knowledge sharing for driving growth and effectiveness achievement outcomes.

Specifically, while James McGregor Burn (1978) Transactional and Transforming leadership outcome is focused on developing core shared values or instrumental values (Rokeach, 1973), his critic Bernard M Bass (1985), his Transformational leadership outcome focuses is on using the instrumental values or core shared values so as to arrive at the end values or terminal values (Rokeach, 1973).

Milton Rokeach (1973)¹² in 1973 suggested that, there are two main categories of leadership priorities. There are leaders whose priorities are directed towards achieving terminal values or end values and there are those whose priorities are directed towards achieving instrumental values.

For example, FinTech or InsurTech and development institutions and organisations leaders whom there priorities is on achieving terminal values they focus on achieving the end goals eg Life without inner and outer conflicts- Pleasure, National security, Inner harmony, Happiness, A comfortable life, salvation; Universal prosocial - Equality, A world at Peace, a world of beauty; Mature accomplishment- A sense of accomplishment, social recognition, self-respect, wisdom; Positive affiliation- True friendship, mature love; Individual self-definition- An exciting life, freedom, family security.

Again on the other hand, those FinTech or InsurTech and development institutions and organisations leaders whom their priorities is directed on achieving instrumental Values their focus is on enhancing core shared values such as Self-directed competence- Broad-minded, independent, courageous, imaginative, logical; Restrictive conformity- Polite, clean, ambitious, self-controlled, capable, obedient; Prosocial concern- Forgiving, helpful, responsible, intellectual, honest, loving, cheerful.

Thus, FinTech or InsurTech and development institutions and organisations leaders will pursue different styles and approaches to achieve these two different leadership outcomes, terminal values and instrumental values. For example, while James McGregor Burn (1978) Transactional and Transforming leadership used Shared -Leadership i.e “*Ujamaa*” as instrumental values and necessary for arriving at the Core Shared Values¹³ (Edger Schein, xx), Bernard M Bass (1985) used Self-Leadership “*Kujitegemea*” as instrumental values and necessary construct for arriving at the end values of terminal values.

¹⁰ Burns, J. M. (1978). Leadership. New York: Harper & Row.

¹¹ Bass, B. M. (1985). Leadership and performance beyond expectations. New York: The Free Press

¹² Rokeach M. The nature of human values. New York: Free Press, 1973. 438 p.

¹³ Edger Schein used the Concept of Culture Island. In the late 1940s social psychologists interested in Lewinian "action research" and leadership training freely used the concept of "cultural island" to

FinTech or InsurTech and development institutions and organisations leadership decision making effectiveness and lack of effectiveness depends on how one balances the two constructs: self-leadership and shared-leadership.

Self-leadership is defined as “a process through which people influence themselves to achieve the self-direction and self-motivation needed to perform” (Houghton et al., 2003)¹⁴. Shared leadership is defined as “a dynamic, interactive influence process among individuals in groups for which the objective is to lead one another to the achievement of group or organizational goals or both” (Pearce and Conger, 2003¹⁵).

The effectiveness and significance of cross-cultural leadership as a hybrid model or framework with regards to organisational and institutional development is based on its ability to integrate and link these two: self-leadership and shared-leadership constructs together during the decision making process.

It is from this hybrid or multi-level perspective that, cross-cultural leadership decision making is considered as a “distributed leadership”. It is known as “distributed leadership” because it uses both the Shared -Leadership constructs and Self-Leadership constructs (Bligh, Pearce, and Kohles 2006)¹⁶ so as to address the conflicts and contradictions during the knowledge sharing processes due to differences which are based on different worldviews and ideological perspectives.

From this ontological and epistemological understanding, Distributed Leadership as a hybrid model, through Crossvergence it aims at introducing the Shared-Leadership constructs which is based on the horizontal paradigms within the currently existing vertical and hierarchical paradigms. The Distributed Leadership achieves this through use of “*trust building*” and “*tolerance to ambiguity*” as moderating factors in the leadership decision making process.

This approach is different from the currently existing and widely practiced leadership decision making frameworks and Maturity Analysis (James McGregor Burn (1978) Transactional and Transformational Leadership and Bernard M Bass (1985) who developed Authentic Transformational Leadership, The Leader-Member-Exchange (LMX) theory by Graen, G. B., and Uhl-Bien, M. 1995, The Victor Vroom, Philip Yetton, and Arthur Jago (1998) normative decision making framework) and taking into account of the knowledge based and cross-cultural based context. These approaches aim to control, direct, guide and limit individual human capital rewards through use of both social exchanges and economic exchanges.

indicate that the training setting was in some fundamental way different from the trainees" "back home" setting because they have now aligned together under a new “Core Shared Value”.

¹⁴ Houghton, J., Neck, C.P. and Manz, C.C. (2003), “Self-leadership and SuperLeadership: the heart and the art of creating shared leadership in teams”, in Pearce, C.L. and Conger, J.A. (Eds), Shared Leadership: Reframing the Hows and Whys of Leadership , Sage Publications, Thousand Oaks, CA, pp. 123-40.

¹⁵ Pearce, C.L. and Conger, J.A. (2003), “All those years ago: the historical underpinnings of shared leadership”, in Pearce, C.L. and Conger, J.A. (Eds), Shared Leadership: Reframing the Hows and Whys of Leadership , Sage Publications, Thousand Oaks, CA, pp. 1-18

¹⁶ Bligh, M.C., Pearce, C.L, and Kohles, J.C, (2006). The importance of self- and shared leadership in team based knowledge work; A meso-level model of leadership dynamics. Journal of Managerial Psychology Vol. 21 No. 4, pp. 296-318

Distributed Leadership argues further for application of deontological theory and consequentialism theories in the leadership normative decision making process which requires leaders to use, *Engaging, Developing, Enabling and Empowering* approach during:

- i. Knowledge sharing process for design, development and delivery of services, products and solutions
- ii. in the strategy, policy, project and programme design, developing and execution
- iii. in Leading for Growth and Managing Performance, Accountability, Governance, Compliance and Risk Measures and Behaviours.

Distributed Leadership as a both a Level of Cooperation and Mechanism of Cooperation is a Culture island (Edgar Schein, 2085a and 2085b)¹⁷. It represents an accepted and agreed level of Knowledge, Values and Culture which can be applied by individuals, organisations/institutions and communities for Cross-Cultural leadership decision making and organisational/institutional development framework.

As a Cross-Cultural Leadership Decision Making and Organisational/institutional Development Framework - Distributed Leadership can be used

- i. firstly in the design, development and delivery of services, products and solutions
- ii. in the strategy, policy, project and programme design, developing and execution
- iii. in Leading for Growth and Managing Performance, Accountability, Governance, Compliance and Risk Measures and Behaviours

The key strength of Distributed Leadership is on its ability for driving growth and effectiveness achievement at triple dimensions: achieving organisation and institution's performance, profitability, innovation, sustainability and adaptability while also ensuring the individual knowledge workers experience work meaning or meaning of work as well as enhance the overall community social impact and well-being.

IV. Toward A Cross-Cultural Leadership Decision Making and An OD and ID Framework

How FinTech or InsurTech and development institutions and organisations leaders can create learning organisation is a key theme of this section. This is because, effective FinTech or InsurTech and development institutions and organisations leadership decision making is judged based on the ability of the leader to guide the organisation and institutions through various stages of a change process, to contain anxiety, and influence the organisational culture in a positive way throughout this process. Specifically, effective leadership decision making has to result into a paradigm shifts on social cultural value systems and most of FinTech or InsurTech and development institutions and organisations leaders,

¹⁷ Schein, E. H. (1985a). *Organizational culture and leadership*. San Francisco: Jossey-Bass. Schein, E. H. (1985b). *Organizational culture: Skill, defense mechanism or addiction?* In E R. Brush & J. B. Overmier (Eds.), *Affect, conditioning, and cognition* (pp. 315-323). Hillsdale, N J: Edbaum.

because of their adoption of past decision making frameworks and model have not been able to achieve social cultural transformation. Edger Schein noted that, the concept of culture has been the subject of considerable academic debate in the last twenty-five years and there are various approaches to defining and studying culture (for example, those of Hofstede, 1991; Trice and Beyer, 1993; Schultz, 1995; Deal and Kennedy, 1999; Cameron and Quinn, 1999; Ashkanasy, Wilderom, and Peterson, 2000; and Martin,2002).

This paper proposes a Cross-Cultural Leadership decision making and an OD/ID Framework which uses key decision questions for technology and development organisations and institutions operating in a Volatile, Uncertain, Complex, Ambiguity (VUCA) and cross-cultured and knowledge based economic context. These technology and development institutions and organisations are currently faced with a number of challenges eg resolving communications and programming issues, data privacy and security concerns, regulatory concerns, standardizing the communications protocol, and so on. All these are non-technical components of a blockchain solution but as such they include designing the future state operating model (including organizational design), business process management, and governance. Specifically, challenges such as the struggle to address items such as governance, standards, and “off-ramps” to other systems requires organisational and institutional development expertise to handle them.

Hence, this framework should be seen as the “FinTech or InsurTech and development institutions and organisations Leaders Journey” through which, the planned organisational and institutional development change management can be implemented through use of Knowledge, Values and Culture (Behavior) as core shared values for driving growth and effectiveness achievement outcomes. Meaning that, like a concept of a quantum leap, for significant transformations to happen and bring about a paradigm shift (Kuhn, 1969) on social cultural value system, there has to be a consideration of time and context in sailing through one stage to another stage as the FinTech or InsurTech and development institutions and organisations is a new field of practice all together.

For example, there are several major concerns for promoting FinTech or InsurTech innovations which requires use of organisational and institutional development framework as a guide. Thus, a framework will help development experts navigate through different dynamics as it will provide a framework of reference for understanding the core elements needed for venture success, developing and nurturing the next generation of FinTech or InsurTech startups, providing the right environment for innovation to flourish, fueling a healthy increase in regional and global investment into the FinTech or InsurTech

sector, integrating digital services with existing legacy systems, promoting interoperability among different banks, mobile money players and FinTech or InsurTechs.

We propose “Five (5) Point Plan Action and Key Performance Areas for FinTech or InsurTech and development institutions and organisations to bring about overall community-well-being and social impact (eg reduced poverty, enhanced health, education, agribusiness supply value chain through financial inclusion and financial deepening as well as through mitigating gender inequality) from the use of products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional:-

KPA I: How to make Knowledge, Values and Culture (Behavior) a key focus for achieving growth and effectiveness at the triple dimensions of Individuals, organisations and the overall communities.

KPA II: How to use Knowledge, Values and Culture (Behavior) as instrumental values for sustaining and developing our Core Shared Values.

KPA III: How to use Knowledge, Values and Culture (Behavior) as performance measures for growth and effectiveness achievement.

KPA IV: How to use technology to enhance Knowledge, Values and Culture (Behavior) application in the process of knowledge sharing for designing, development and delivery of services, products and solutions.

KPA V: How to use Knowledge, Values and Culture (Behavior) to improve stakeholder’s relationships.

KPA I: Make Knowledge, Values and Cultural Behaviors as Key Growth and Effectiveness Achievement Priority/ Focus Area

The role of Knowledge, values and cultural behaviours as mechanism of cooperation as well as core shared values in driving growth and effectiveness achievement has been widely acknowledge by anthropologists and historians in Africa (I. N. Kimambo, 1969; H. Cory, 1958; B.K. Taylor, 1962; Monica Wilson, 1958; Andrew Roberts, in Brian M. Fagan (ed.),1966)¹⁸.

¹⁸ I. N. Kimambo, A Political History of the Pare of Tanzania, c.1500-1900 (Nairobi, East African Publishing House, 1969), H. Cory, Historia ya Wilaya ya Bukoba (Mwanza, 1958), 17; B.K. Taylor, The Western-Lacustrine Bantu (London, 1962) 144, Monica Wilson, Communal Rituals among the Nyakyusa (London, 1958), Chart I, Andrew Roberts, “Migrations from the Congo (A.D. 1500 to 1850)” in Brian M. Fagan (ed.), A Short History of Zambia (Nairobi, 1966), 105

From perspectives based on FinTech or InsurTech and development organisations and institutions, the role of Knowledge, Values and Culture (Behavior) in driving growth and effectiveness achievement is beyond the narrow focus on capital and technology which has dominated the growth literature for the past decades and centuries. In order to achieve this object Knowledge, Values and Culture (Behavior) in FinTech or InsurTech and development organisations and institutions must be used to guide, direct and control decision making at three areas:-

- Firstly, during knowledge sharing for growth strategy, growth policies, growth projects and growth programme design development and execution
- Secondly, during the design, development and delivery of services, products and solutions which aims to enhance growth and effectiveness achievement?
- Thirdly, during the knowledge sharing for leading for growth and managing growth performance, accountability for growth, governance for growth, compliance and risk measures and behaviors within organisations, institutions and the overall communities.

However, from the onset we need to note that, it is not all Knowledge, values and cultural behaviours are good for enhancing social development goals and the overall community-well-being and social impact eg reduced poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality from the use of products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional. Meaning that, knowledge, skills and ideas used for designing, developing and delivering FinTech or InsurTech products, services and solutions need to be refined, filtered and purified so as to bring planned growth and effectiveness outcomes. Specifically, while FinTech or InsurTech and development organisational and institutional they need to achieve growth through increased sales, profitability, innovation, sustainability and adaptability, there is a need to ensure that the products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional, firstly, make sure that the individual knowledge workers within FinTech or InsurTech and development institutions and organisations achieve work meaning or meaning of work; and also the overall community-well-being and social impact is enhance eg reduced poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality from the use of products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional.

For example, a software engineer should not just use his knowledge, skills and ideas of developing viruses so as to enhance their increased sales and profitability at the disadvantage of others. However, knowledge, values and social cultural behavior management should make sure that knowledge, skills and

ideas used in products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional do pay respect for the life (health, safety and Standards), respect for property (value for money, Quality, time efficiency and effectiveness from services, products and solutions), respect to beliefs (diversity, norms, religion, race, ethnicity, political ideology, inequalities due to income, wealth and influence or power, gender, age, human dignity, social justice etc), respect to environment(bio diversity, pollution, deforestations, natural resources, well-being and livelihood) and respect to information (transparency, confidentiality and disclosures requirements).

Thus, the relevance of Knowledge, values and cultural behaviours management is critical and relevant in the FinTech or InsurTech and development organisations and institutions for refining, filtering and purifying knowledge, skills and ideas example in driving financial services transformation with emerging technologies. Knowledge, values and cultural behaviours is essential in assessing the impact of disruptive technology: IoT, AI and machine learning, big data, robo-advisors, cloud computing, regtech, insurtech. Knowledge, values and cultural behaviours management is key in creating deeply personalised interactions and next-level customer experiences as well as re-imagining financial services processes from top to bottom and incumbents partnering with FinTech or InsurTechs and start-ups to drive innovation.

In addition, Knowledge, values and cultural behaviours management through refining, filtering and purifying knowledge, skills and ideas is significant for understanding consumer behaviour on FinTech or InsurTech platforms so as to improve financial wellbeing. Specifically, Knowledge, values and cultural behaviours management will help FinTech or InsurTech and development institutions and organisations leadership in understanding behaviour to develop new products that are aligned with how people behave on platforms; Using data science to explore data from FinTech or InsurTech platforms; Utilising behavioral science as a governing framework for understanding actions made by people; What role does testing have in validating our assumptions? Using prescriptive tools to help better decision making

The role of Knowledge, values and cultural behaviours in this framework is grounded on the human capital theory and on human capital (Stewart, 1997)¹⁹. Apart from the researchers and scholars in Africa, the role of Knowledge²⁰ in driving growth and effectiveness has also been acknowledged in the Western

¹⁹ Stewart, T.A. (1997) Intellectual capital: The new wealth of nations, Doubleday, New York.

²⁰ Knowledge economy concept „, The major changes in the last years –the exponential growth of investments in knowledge, mobile communications and internet users -accelerated development of new economy. In fact, in this economy, knowledge has become the key driver of economic competitiveness and success: it has added massive value to economic production through increases in productivity and the application of new technologies and new ideas both in the forms of new inventions and also new applications of existing knowledge –has brought revolutionary change to virtually all markets and sectors.“

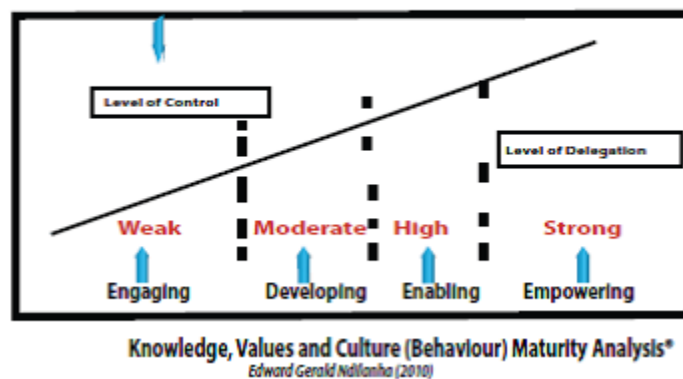
1 Knowledge economy is in this article defined according to the approach of the World Bank, which set up Knowledge Assessment Methodology (KAM) that describes Knowledge Economy Index and Knowledge Index.

as a new paradigm shift. Ross with colleagues (Roos et al. 1997)²¹ suggests that, human capital components include Knowledge, Values and Culture (Behavior).

Accordingly, knowledge, values and cultural behaviours as components of the human capital have been voiced as key in driving growth and effectiveness at the triple dimensions: ie of Individuals, organisations and the overall communities.

According to Cabrita, M and Vaz, J (2006)²², intellectual capital has been described as intangible assets that may be used as a source of sustainable competitive advantage. They argue that, however, intellectual capital components have to interact, to create value. This process of creating the future (Nonaka, I. and Takeuchi, H. 1995)²³ starts through engaging multiple stakeholders Knowledge, Values and Cultural (Behavior) and plan to ensure growth and effectiveness achievement at three dimensions of Growth.

A Cross-Cultural Leadership Decision Making Process®



„Knowledge Index (KI) measures a country’s ability to generate, adopt and diffuse knowledge. This is an indication of overall potential of knowledge development in a given country. Knowledge Economy Index (KEI) takes into account whether the environment is conducive for knowledge to be used effectively for economic development. It is an aggregate index that represents the overall level of development of a country or region towards the Knowledge Economy.“

2 KEI consists of four subindexes –economic and institutional regime, education and human resources, the innovation system and ICT.

²¹ Roos, G. and Roos, J. (1997) “Measuring Your Company’s Intellectual Performance”. *Long Range Planning*, Vol 30, pp413-426.

²² Cabrita, M and Vaz, J (2006) “Intellectual Capital and Value Creation: Evidence from the Portuguese Banking Industry” *The Electronic Journal of Knowledge Management* Volume 4 Issue 1, pp 11-20, available online at www.ejkm.com

²³ Nonaka, I. and Takeuchi, H. (1995) *The Knowledge-creating Company*. Oxford University Press, Oxford.

Knowledge, values and cultural behaviours management is a leadership transformation process which draws from grounded theory and social constructionism (Charmaz, 1996) for engaging, developing, enabling and empowering the multiple stakeholders eg in financial services, health care, technology, and even nonprofits etc as this process requires developing a link to mobile and desktop users, third parties, back-office systems. This paper proposes (engaging, developing, enabling and empowering) as the Four Practices of Cross-Cultural Leadership Decision Making Process for ensuring effective Knowledge, values and cultural behaviours management in a cross-cultured, knowledge based and volatile, uncertain, complex and ambiguous (VUCA) context.

Engaging:

Engaging staged aim at refining, filtering and purifying knowledge, skills and ideas from the weak levels to the strong level.

Weak knowledge, skills and ideas is where designed, developed and delivered FinTech or InsurTech and development organisations and institutions products, services and solutions do not pay respect for the life (health, safety and Standards), respect for property (value for money, Quality, time efficiency and effectiveness from services, products and solutions), respect to beliefs (diversity, norms, religion, race, ethnicity, political ideology, inequalities due to income, wealth and influence or power, gender, age, human dignity, social justice etc), respect to environment(bio diversity, pollution, deforestations, natural resources, well-being and livelihood) and respect to information (transparency, confidentiality and disclosures requirements).

Key examples includes when designed, developed and delivered FinTech or InsurTech and development organisations and institutions products, services and solutions do not address cyber risks for example by ensuring all platforms are guarded against attack, developing new security mechanisms whilst cybercriminals cultivate new techniques to evade them, protecting banks from evolving phishing and malware attacks, ensuring service providers meeting your security standards, extending risk management focus from pure information confidentiality to include brand reputation and making security part of your corporate DNA.

Furthermore, there are challenges in managing the multiple stakeholders within FinTech or InsurTech and development organisations and institutions. For example, efforts to encourage blockchain adoption need to consider cost implications when new and existing technology co-exist; Migrating vs. upgrading

legacy systems; How scalable is the technology? Promoting interoperability between private networks; What are the technical and business impediments holding back adoption? Will cybersecurity be a driver or a hurdle for adoption? Providing opportunities for real-time settlement capabilities.

From the understanding of the existence of weak knowledge and the need for enhancing knowledge, skills and ideas within FinTech or InsurTech and development organisations and institutions nations have introduced regulatory agencies. However, the role of regulators is not clear taking into account the volatile, uncertain, complex and ambiguous (VUCA) context in which FinTech or InsurTech and development organisations and institutions operate. There are current debates with regards to what role should regulators play to promote the adoption of RegTech? Or identifying specific rules or policies that inhibit or encourage the adoption of RegTech; ways for enhancing and improving the interactions between industry participants and regulators; Testing RegTech innovations ; How can RegTech support the industry in meeting new requirements?

Developing Stage:

The development stage seeks at developing core shared values within the FinTech or InsurTech and development organisations and institutions. Most of the organisations within the FinTech or InsurTech and development organisation and institution are still competing.

For example, with the rise of mobile payments which seem to be a threat to the existing banking legacy systems there are concerns on who will be the winners of the mobile payments war? In order to have a control of a market, FinTech or InsurTech and development organisations and institutions are considering different ways for pushing product innovation further in a market that has trouble evolving beyond payments and streamlining the enrolment process to increase customer uptake while also adding value-added financial services like free money transfers and access to credit so as to increase customer's loyalty.

Because of the mobile payment war, practitioners are thinking on modern ways to integrate payment devices. Specifically, they are exploring on the role of banks in bringing commerce to life by providing and accepting alternative payments so as increase customer engagement through centralised transactions and personalisation. The new connected customer journey considers the use of contactless payment technologies such as NFC, QR codes, BLE. However, this will require examining the potential and ramifications of the IoT: identity, access control, privacy and security.

Why technology as well as the development institutions and organisations are concerned? This is because, development agendas are customer driven and thus they require answering the call for payments innovation so as to meet the growing expectations of global real time payments processing. This will

require creating instant payment experiences on mobile devices with biometrics and UX design using a sustainable business model. These will have to take into account the need for speed, contextual analytics and platform optimization which is the key for a successful contextual purchasing experience while also increasing transparency at every stage of the payments value chain.

The current competitions within FinTech or InsurTech and development organisations and institutions are driven by the need for increased sales, profitability, innovation, sustainability and adaptability. Thus, Core shared values (CSV) as a culture island or third space will provide a mechanism of cooperation which defines the optimal accepted and agreed levels of Knowledge, Values and Culture (Behavior) which can be used as the underpin for enhancing community-well-being and social impact eg reduced poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality from the use of products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional. These can be achieved through Knowledge, Values and Culture (Behavior) management using a multi-level approach which integrate perspectives from different multiple stakeholders.

Meaning through identifying goals, priorities and purposes underpinning firstly, how the individual knowledge workers within FinTech or InsurTech and development institutions and organisations achieve work meaning or meaning of work; secondly, how FinTech or InsurTech and development institutions and organisations achieve growth through increased sales, profitability, innovation, sustainability and adaptability and three, how the overall community-well-being and social impact is enhance eg reduced poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality from the use of products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional.

FinTech or InsurTech and development institutions and organisations need to operate as “community of learners ” which are informed by critical friends who are in form of intervention Groups and Control Groups and use of special Groups to advocate for knowledge, values and cultural behaviours. These can comprise technical working groups, developed and formalized community level committees, Professional associations eg Human Resource including potentially vulnerable and underserved groups among the beneficiary population (women; children’s; older persons; the sick; persons with disabilities; and other minorities) etc

In addition, Knowledge, Values and Culture (Behavior) management can be enhanced through use of Media & Cultural Roundtables/ Workshops/Semina dialogues on different policies, strategies, guidelines, action plans, and manuals that focus on driving growth and effectiveness achievement. Various challenges for design, development and implementation of policies, strategies, guidelines, action plans, and manuals that focus on driving growth and effectiveness achievement. Challenges for translating policies and guidelines from policy into practice .Cascade and escalation of written standard operating procedures produced at the national level, lower-level and vice versa.

Enabling Stage:

Considering the diversity age, gender, professional, etc FinTech or InsurTech and development institutions and organisations achievement orientations are driven by the aspirations of the individual knowledge workers as a result, they pursue different goals and objectives. Thus, after having developed core shared values through used of shared –leadership, knowledge, values and cultural behaviours management form perspectives based on differences in social cultural values and diversities of at this stage need to provide an enabling environment through consideration of the role of self-leadership.

The need for self-leadership in knowledge, values and cultural behaviours management in FinTech or InsurTech and development institutions and organisations is grounded from the human capital perspectives that, knowledge, skills and ideas are within people- hence, they should not be controlled, limited and guided but after having established the Core shared values (CSV).

Meaning that, core shared values as a culture island or third space will be used as a benchmark and provides a mechanism of cooperation which defines the optimal accepted and agreed levels of Knowledge, Values and Culture (Behavior) which can be used by FinTech or InsurTech and development organisations and institutions. In the presence of a volatile, uncertain, complex and ambiguous (VUCA) context, core shared values will be useful in three ways. Firstly, during knowledge sharing for growth strategy, growth policies, growth projects and growth programme design development and execution ; Secondly, during the design, development and delivery of services, products and solutions which aims to enhance growth and effectiveness achievement; Thirdly, during the knowledge sharing for leading for growth and managing growth performance, accountability for growth, governance for growth, compliance and risk measures and behaviors within organisations, institutions and the overall communities.

Empowering Stage:

From monitoring, evaluation and learning, this stage seek to understand how FinTech or InsurTech and development organisations and institutions endeavors in managing and leading for growth through designed, developed and delivered products, services and solutions if they effectively managed growth performance, accountability, governance, compliance, risk and behavior measures. Monitoring, evaluation and learning is focused on three dimensions of growth and effectiveness achievement outcome measures.

The Index of Individual Effectiveness

In knowledge based economy, individual knowledge workers want to experience work meaning. Individual effectiveness ("the what Goals" is evaluated measured on the basis of goal achievements in five areas of (5) Personal Goals, Career Goals, Community Goals, Professional Goals and organisational Goals. Because of Uncertainty in Growth and Effectiveness achievement, individual knowledge Workers will adopt either a Promotional Control Strategy or Preventive Control Strategy when approaching gain and avoiding losses or pains due to non-achievement of Individual Effectiveness.

The Index of Organisational Effectiveness

- 1. Growth and profitability** is evaluated/Measured on the basis of positive indicators on profitability, growth rate of sales/revenue, financial strength, operating efficiency, performance stability over time. This is achieved when Knowledge creativity, moral Values and Cultural behaviour are used as instrument values in the process of service, products and solution design, development and delivery.
- 2. Systemic criteria's** is evaluated/Measured on the basis of positive indicators on adaptability, sustainability and innovativeness. Both are vital for surviving and propelling in a turbulent environment. This is achieved when Knowledge, Values and Cultural Behaviours are used as Core Shared Values and mechanisms of cooperation in the process of driving growth and effectiveness in the highly competitive, complex globalised and cross-cultured operating context.

The Community Social Impact Index

CSI is evaluated/measured on the basis of positive indicators on stakeholder's goodwill, public image and goodwill based on services, products and solution offerings which pay respect for the life (health, Safety and Standards), respect for property (value for money, Quality, time efficiency and effectiveness from services, products and solutions), respect to beliefs (diversity, norms, religion, race, ethnicity, political ideology, inequalities due to income, wealth and influence or power, gender, age, human dignity, social justice etc), respect to environment(bio diversity, pollution, deforestations, natural resources, Well-being and livelihood) and respect to information (transparency, confidentiality and disclosures requirements..

KPA 2: Use Knowledge, Values and Cultural Behaviors to enhance sustainable Growth and effectiveness achievement

Knowledge, Values and Culture (Behavior) can be used as instrumental values which are part of Core Shared Values which are required for sustaining and developing our growth and effectiveness achievement.

Knowledge, Values and Culture (Behaviour) should underpin institution and organisation infrastructures, information systems, routines, procedures and organizational culture because they provide the tools (management philosophy, processes, culture) for retaining, package and move knowledge (Cabrita, M and

Vaz, J ,2006).Sustainable levels of growth and effectiveness achievement can only be attained through embedding Knowledge, Values and Culture (Behaviour) within the organisations/ institutions and societies or communities.

FinTech or InsurTech and development organisations and institutions are operating in a different landscape from the Edger Schein perspectives which are based on culture deciphering where structural capital should be seen as the symbolics of office design and the institutions or organizational capabilities for creating the future (Hatch, M. J. 1990)²⁴. FinTech or InsurTech and development organisations and institutions culture is grounded on achieving speed, accountability, efficiency. In this culture, the focus is on meeting the need of specific target segment such as millennial, small businesses and the underbanked. This culture is focusing on embracing “coopetition” to engage with the existing ecosystem of banks and non-banks; Providing greater speed, accountability and efficiency; Developing an attractive and significant customer experience; Socialising financial products and services.

Considering the role of National Payment Switches, there are number of key considerations which need to be looked at so as to increase interoperability between MNOs, banks and Central Banks. National Payment Switches have become the main platform for expanding access to financial services as well as financial inclusion. Because of this, practitioners are concerned with re-evaluating the effectiveness of legacy core banking infrastructure and thinking for adopting innovative technologies to facilitate seamless payment systems which promote co-opetition between financial institutions.

The question here is how can the interoperability between MNOs, banks and Central Banks be sustainable? There is a strong link between Knowledge, Values and Culture (Behavior) and structural capital. According to Van Buren (199)²⁵Structural capital, consists of an organization s strategies, internal networks, systems, databases, and files, as well as its legal rights to technology, processes, inventions, copyrights, trademarks, trade secrets, brands, and licenses. Structural capital improves when organizations use Knowledge, Values and Culture (Behavior) to create technology and develop processes and other internal initiatives.

The structural capital of an organisation and institution consists of four elements:

- i. **Systems** - the way in which an organization’s processes (information, communication, decision-making) and outputs (products/services and capital) proceed.

²⁴ Hatch, M. J. (1990). The symbolics of office design. In P. Gagliardi (Ed.), *Symbols and artifacts*. New York: Walter de Gruyter.

²⁵ Van Buren, Mark E., A Yardstick For Knowledge Management, **Training&Development**, 53 (5), May 1999, p. 71-78.

- ii. **Structure** - the arrangement of responsibilities and accountabilities that defines the position of and relationship between members of an organization.
- iii. **Strategy, policies, projects and programmes** – which articulate the goals of the organization and the ways it seeks to achieve them.
- iv. **Culture** - the sum of individual opinions, shared mindsets, values, and norms within the organization) Organizational structure

Hence, Knowledge, Values and Culture (Behavior) as structural capital is required to enhance **knowledge diffusion, Promoting organisational change, Upgrading** human capital learning and development:-

- Firstly, during the growth strategy, policies, projects and programme design development and execution as well as in
- Secondly, during the design, development and delivery of services, products and solutions within the cooperative agreements.
- Thirdly, during leading for growth and managing growth performance, accountability, governance, compliance and risk measures and behaviors within cooperative agreements.

When Knowledge, Values and Culture (Behaviour) is seen in this way, it can perform the role of ideology and a component of structural capital. Ideology is defined (Erikson&Tedin, (2003) as a “set of beliefs about the proper order of society and how it can be achieved” (p. 64; see also Adorno et al. 1950, Campbell et al. 1960/1965, Kerlinger 1984). Denzau&North (1994/2000) they suggest something similar, except that in their definition they also highlight the role of social groups or collectivists (see also Parsons 1951): “ideologies are the shared framework of mental models that groups of individuals possess that provide both an interpretation of the environment and a prescription as to how that environment should be structured” (p. 24).

- If one accepts that ideology is shared, that it helps to interpret the social world, and that it normatively specifies (or requires) good and proper ways of addressing life’s problems, then it is easy to see how ideology reflects and reinforces what psychologists might refer to as relational, epistemic, and existential needs or motives (Jost et al. 2008a).
- Specific ideologies crystallize and communicate the widely (but not unanimously) shared beliefs, opinions, and values of an identifiable group, class, constituency, or society (Freeden 2001, Knight 2006).

It follows that; ideological framing can facilitate the use of Knowledge, Values and Cultural Behaviors to as instrumental values for enhancing sustainable Growth and effectiveness achievement. The main reason is because, ideologies endeavors to describe or interpret the world as it is—and to envision the world. In particular, ideological framing can be used by decision makers in different ways such as :-

- **Elective affinity:** force of mutual attraction involving the structure and contents of belief systems and the motives of their adherents
- **Relational motives:** the desire to affiliate and establish interpersonal relationships; a need for personal or social identification, solidarity with others, and shared reality
- **Epistemic motives:** the drive to reduce uncertainty, complexity, or ambiguity; cognitive preference for certainty, structure, order, and/or closure
- **Existential motives:** the drive to manage threatening circumstances; a personal search for security, self-esteem, and meaning in life
- **System justification:** motivation to defend, bolster, and justify the status quo; tendency to view current social arrangements as fair, legitimate, and desirable as it should be, specifying acceptable means of attaining social, economic, and political ideals.

The role of this topic is that, it helps participants to understand and appreciate the extent that different ideologies represent socially shared but competing philosophies of life and how it should be lived (and how society should be governed), it stands to reason that different ideologies should both elicit and express at least somewhat different social, cognitive, and motivational styles or tendencies on the part of their adherents (see also Jost 2006).

Furthermore, when Knowledge, Values and Culture (Behaviour) as core shared values and also instrumental values are used to sustain growth and effectiveness achievement they are expected to have a significant impact not only in leading for growth but also on managing performance, accountability, governance, compliance and risk measures and behaviours.

Naomi I.Maierhofer, Mark A.Griffin, and Mary Sheehan (2000) on the study of how managers values have an impact on employees values in in leading for growth but also on managing performance, accountability, governance, compliance and risk measures and behaviours they found that, there was a very close link between values and behaviours. Specifically, they established that, when values and behaviours are linked they will result into five different results as mentioned here under:-

- Value congruence,

- Value-behavior consistency,
- Behaviour modeling,
- Value internalisations and
- Descriptive norms.

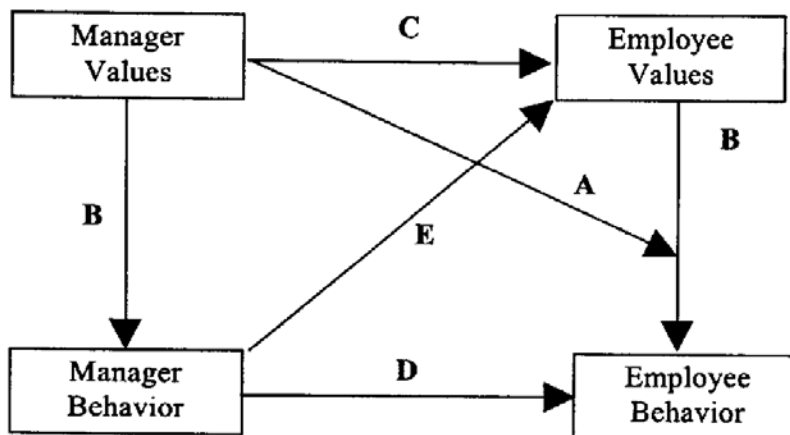


Figure 1. Alternative processes through which values influence behavior. A = value congruence; B = value-behavior consistency; C = value internalization; D = behavioral modeling; and E = descriptive norm.

(Naomi I.Maierhofer, Mark A.Griffin, and Mary Sheehan, 2000)

Anthropologists and historians (I. N. Kimambo, 1969; H. Cory, 1958; B.K. Taylor, 1962; Monica Wilson, 1958; Andrew Roberts, in Brian M. Fagan (ed.),1966)²⁶ they explain how these alternative process through which values influence behaviours were applied during the pre-colonial African traditional eras.

- **Value congruence:** African Chiefs such as Mirambo have been exercising Value congruence to model the behaviour of his strong army.
- **Value-behavior consistency:** Different punishments and punitive measures have been used in different networks of iron smith, lineages etc to ensure behaviour consistence.
- **Behaviour modeling:** Age groups such as Maasai Morani were used so as to ensure behaviour modeling.

²⁶ I. N. Kimambo, A Political History of the Pare of Tanzania, c.1500-1900 (Nairobi, East African Publishing House, 1969), H. Cory, Historia ya Wilaya ya Bukoba (Mwanza, 1958), 17; B.K. Taylor, The Western-Lacustrine Bantu (London, 1962) 144, Monica Wilson, Communal Rituals among the Nyakyusa (London, 1958), Chart I, Andrew Roberts, “Migrations from the Congo (A.D. 1500 to 1850)” in Brian M. Fagan (ed.), A Short History of Zambia (Nairobi, 1966), 105

- **Value internalisations:** social exchanges and economic exchanges have been applied in different networks of iron smith, lineages etc to ensure behaviour consistence.
- **Descriptive norms:** Different taboos, myth, stories were used as concertive control so as to enhance descriptive norms.

KPA 3: Decide on Knowledge, Values and Cultural Behaviors Growth and Effectiveness Achievement Measurements

Knowledge, Values and Culture (Behavior) are crucial constructs not only in developing performance measures for growth and effectiveness achievement (Sveiby 1998²⁷; Knight, 1999²⁸) but also in developing accountability, governance, compliance as well as risk measures and behaviours.

Lack of established core shared values (CSV) within the FinTech or InsurTech and development organisations and institutions must be considered as the main barrier to achieving enhanced community-well-being and social impact eg reduced poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality from the use of products, services and solutions designed, developed and delivered by FinTech or InsurTech and development organisational and institutional.

New measures need to consider the impact of FinTech or InsurTech and development organisations and institutions products, services and solutions using multi-level approach which integrate perspectives from different multiple stakeholders. These measures include Improving access for the unbanked and underbanked; increased growth in terms of sales and profitability of FinTech or InsurTech startups? How FinTech or InsurTech are answering the call for payment innovation; how FinTech or InsurTech products, services and solutions are creating a seamless experience across all touchpoints by moving beyond the digitalisation of features: creating a truly digital FinTech or InsurTechs but through rethinking regulation to foster socially valuable financial innovation.

In addition, measurement indicators with regards to addressing poverty, health, education, agribusiness supply value chain through enhancing financial inclusion and financial deepening as well as through mitigating gender inequality should consider the role of Cash-for-Aid programs in building financial inclusion. This include examination of how there has been continuous innovations in terms of developing and disbursing cash transfers; creating efficient and accountable models of intervention that offer dignity and choice; creation of relevant regulatory environment? Creating resilience through

²⁷ Sveiby, Karl-Erik, Intellectual Capital: Thinking Ahead, **Australian Accountant**, 68 (5), Jun. 1998

²⁸ Knight, Daniel J., Performans Measures For Increasing Intellectual Capital, **Planning Review**, 27 (2) Mar/Apr. 1999

community capacity building and improving livelihoods ; What opportunities exist for further collaboration between the humanitarian sector and the private sector?

Gladys Kingori | Founder & CEO ZOA TECH LIMITED | Kenya

Panel: Fostering P2P payments

- How are instant, mobile-to-mobile remittances shifting customer behaviour?
- Increasing interoperability between MNOs, banks and Central Banks
- Competing with non-banks
- Capitalising on favourable cross-border benefits

Leon Kiptum | Head, Consumer Banking Family Bank | Kenya

Panel: Answering the call for payments innovation

- Meeting the growing expectations of global real time payments processing
- Creating instant payment experiences on mobile devices with biometrics and UX design
- Where to start: creating a sustainable business model
- Speed, contextual analytics and platform optimisation: the key for a successful contextual purchasing experience
- Increasing transparency at every stage of the payments value chain

Knowledge, Values and Culture (Behavior) as part of the intellectual capital; they are essentially related to “knowledge that can be converted into value” (Edvinsson and Sullivan, 1996)²⁹. Hence, the “knowledge-based capital (KBC),” is an important source of economic growth. KBC are a metric that expands the concept of innovation beyond research and development to include the full range of activities needed to implement or commercialise new ideas.

Kaplan and Norton, (1996³⁰, 2004³¹) pointed out that, employees’ satisfaction, motivation and commitment are essential in driving growth and effectiveness achievement. Thus, when properly and

²⁹ Edvinsson, L. and Sullivan, P. (1996) “Developing a model for managing intellectual capital”, European Management Journal, Vol 14, No.4, pp356-364.

³⁰ Kaplan, R.S. and Norton, D.P. (1996) The balanced scorecard – translating strategy into action, Harvard Business School Press, Boston, MA.

fairly recognised and rewarded Knowledge, Values and Culture (Behavior) can be used effectively in enabling by encouraging Self -Leadership, altruistic behaviours, inward Job crafting, and Commitment to Citizenship Behaviours through building trust and tolerance to ambiguity due to diversity.

It follows that, Knowledge, Values and Culture (Behavior) can be used:-

- Firstly, during performance measures and behaviour stage of the strategy, policies, projects and programme design development and execution
- Secondly, during the design, development and delivery of services, products and solutions within the cooperative agreements.
- Thirdly, during the growth performance measures stage of leading for growth and managing performance, accountability, governance, compliance and risk measures and behaviors within cooperative agreements.

In the context of knowledge economy and cross-cultured environment, Knowledge, Values and Culture (Behavior) management changes its landscape from that of control, limiting and commanding into that of sharing and caring. This cross-cultural knowledge, values and cultural behaviour maturity analysis starts from the engaging stage, to developing, to enabling and to the empowering stage when the knowledge, values and cultural behaviours improves from the weak levels to strong levels.

In general, improved indicators for the knowledge-based economy are needed for the following tasks:

- *measuring knowledge inputs;*
- *measuring knowledge stocks and flows;*
- *measuring knowledge outputs;*
- *measuring knowledge networks; and*
- *measuring knowledge and learning.*

The principal knowledge indicators, as collected and standardised by the OECD, are:

³¹ Kaplan, R.S. and Norton, D.P. (2004) "Measuring the strategic readiness of intangible assets", Harvard Business Re-view, Vol 82, No.1, pp52-63.

- i) expenditures on research and development (R&D);
 - ii) employment of engineers and technical personnel;
 - iii) patents; and
 - iv) international balances of payments for technology
-
- i. Defining Knowledge Values and Cultural Behaviours Maturity Levels underpinning Individual Knowledge Workers Growth and Effectiveness
 - ii. Defining Knowledge Values and Cultural Behaviours Maturity Levels underpinning Organisational Growth and Effectiveness
 - iii. Defining Knowledge Values and Cultural Behaviours Maturity Levels underpinning Community Growth and Effectiveness

KPA 4: Use Technology to Improve Knowledge, Values and Cultural Behaviors Application in Driving Growth and Effectiveness Achievement

The need for use of technology to improve knowledge, values and cultural behavior management is obviously a crucial but increasingly problematic area. Key issues and experiences within the technology and development organisations and institutions which are being reviewed they are around documentation, the centralisation of documentation, comparison and synthesis, and reporting guidelines. Whereas most dissemination takes place through writing, seminar, conference and forums, there are also many ways of disseminating knowledge and experience. Since it is impossible for an organisation to learn about everything at the same time, decisions have to be made about themes that will be focused on.

Technology can be applied in order to enhance Knowledge, Values and Culture (Behavior) application:-

- Firstly, during knowledge sharing for the strategy, policies, projects and programme design development and execution
- Secondly, during knowledge sharing for the design, development and delivery of services, products and solutions within the cooperative agreements.

- Thirdly, during knowledge sharing for leading for growth and managing performance, accountability, governance, compliance and risk measures and behaviors within cooperative agreements.

KPA 5: Use Knowledge, Values and Cultural Behaviors to enhance and Build Stakeholders Relationships

This is a monitoring, evaluation and learning stage. While evaluation is key for learning, outcomes of learning are currently used for managing growth performance, accountability, governance, compliance, risk and behaviour measures. These perspectives are different from traditionally, where decisions have been made and implemented using centralised, top-down and predetermined structures operating in rigidly defined fields of action – whether in a family, a firm or a nation.

Knowledge, Values and Culture (Behavior) when used effectively can enhance stakeholder’s relationship. Stakeholder’s relationship should be seen as Social capital which can be measured as a function of longevity (Bontis, 2002)³². According to Knight (Knight, Daniel J, 1999)³³ Social capital is Customer capital and it refers to the loyalty of valuable customers created by understanding their needs and meeting them consistently:-

- i. **Supplier capital** - the mutual trust, commitment, and creativity of key suppliers.
- ii. **Alliance capital** - reliable and beneficial partners.
- iii. **Community capital** - an organization’s capabilities and reputation in its surrounding community.
- iv. **Regulatory capital** - knowledge of laws and regulations as well as lobbying skills and contacts.
- v. **Competitor capital** - critical understanding and intelligence about competitors.

³² Bontis, N. (2002) “Managing organizational knowledge by diagnosing intellectual capital: Framing and advancing the state of the field” in World Congress on Intellectual Capital Readings, Bontis, N. (Ed.), Butterworth-Heinemann, Boston, MA, pp13-56.

³³ Knight, Daniel J., Performans Measures For Increasing Intellectual Capital, **Planning Review**, 27 (2) Mar/Apr. 1999, p. 22-27.

Knowledge, Values and Culture (Behavior) are critical in improving stakeholder's relationships. Stakeholder's relationships can be improved through learning. Within technology and development organisations and institutions, learning can occur at three areas:-

- Firstly, during the growth rewarding stage of the strategy, policies, projects and programme design development.
- Secondly, during execution as well as in the design, development and delivery of services, products and solutions within the cooperative agreements.
- Thirdly, during the growth rewarding stage of leading for growth and managing performance, accountability, governance, compliance and risk measures and behaviors within cooperative agreements.

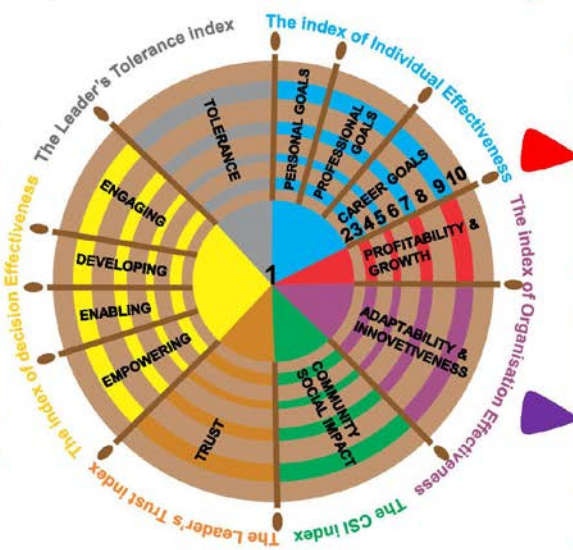
Thus, the usefulness of evaluation and the impact of evaluation have to be evidenced through enhanced stakeholder's relationships at three dimensions of growth and effectiveness.

The Index of Leadership Tolerance
 Tolerance to ambiguities is a moderating factor where the Vertical Leadership and Hierarchical based Leader-Member-Exchange is practiced to control, direct, limit and guide human Capital. Leadership effectiveness ("The How" - Behavior or competence for "Leader") is evaluated/measured on the basis of the leaders level of tolerance of followers ambiguities due to diversity i.e. age, gender, political and religion ideologies, affiliations etc. The Leader's Tolerance Index (LTI) scale analysis measures the rate of Aggression, Patience, People Skills, Quality etc. from close people such as Parents, Siblings, Children to others in groups members Followers, Line Managers and to out group members such as competitors. It further identifies Individualistic Vs Collectivists, High Vs Low Power Distance, Masculine Vs Femininity, Long Term Vs Short Term.

The Index of Leadership Decision Effectiveness
 Multi-level and Value Based Decision Making (Integra Approach) is significant in the Cross-Cultural Context with multiple stakeholders who have different Social Cultural Value systems from the Auto-reactive Survival based to Ethical class and Tribalistic Chiefdoms to, ego-centric of feudal empires and Absolutist Conformist, then to Individualistic Manipulative Materialistic values, Social centric, Institutional, as well as the Holistic value system <http://www.donwegrayson.com/>. Leadership effectiveness ("The How" - Behavior or Competence for "Leader") is evaluated/measured on basis of the leaders ability to apply **Engaging, Developing, Enabling and Empowering** decision making process. Through self Leadership and Shared/Delegated, this will encourage altruistic behaviors toward job crafting and commitment to citizenship behaviors.

The Index of Leadership Trust
 Building Trust as a moderating factor is required in cross-cultural context where work is done in hybrid structures, by individual knowledge workers who have different social cultural value systems in self-managed teams and independent functions which are not centrally controlled due with leaders who depend on followers skills and knowledge to achieve goals and objectives. Leadership Effectiveness ("The How" - Behavior or Competence for "Leader") is evaluated/measured on the basis of triple of growth and effectiveness achieving organization and institution's performance, profitability, innovation, sustainability and adaptability plus also ensuring the individual knowledge workers experience work meaning or meaning of work as well as achieve the overall community social impact and well-being.

Umoja - The Wheel of Leader's Effectiveness
 A Framework for Leading Growth and Managing Performance, Governance, Risk and Compliance in the currently globalised complex and highly influenced cross-cultural and knowledge based economic context.



The Index of Individual Effectiveness
 In a knowledge based economy, the individual knowledge workers wants to experience work meaning. Individual effectiveness ("The what/Goal") is evaluated/measured on the basis of goal achievements in five areas of (S) Personal Goals, Career Goals, Community Goals, Professional Goals and Organisational Goals. Because of Uncertainty in Growth and Effectiveness achievement, individual knowledge workers will adopt either a Proactive Control Strategy or Preventive Control Strategy when approaching gain and avoiding losses or pains due to non-achievement of individual effectiveness.

The Index of Organisational Effectiveness
Growth and profitability is evaluated/measured on the basis of positive indicators on profitability, growth rate of sales/revenue, financial strength, operating efficiency, performance stability over time. This is achieved when Knowledge, creativity, moral values and cultural behaviors are used as instrumental values in the process of service, products and solution design, development and delivery.

The Index of Organisational Effectiveness
Systemic criteria's is evaluated/Measured on the basis of positive indicators on adaptability, sustainability and innovativeness. Both are vital for surviving and prospering in a turbulent environment. This is achieved when Knowledge, Values and Cultural Behaviors are used as Core Shared Values and mechanisms of cooperation in the process of driving growth and effectiveness in the highly competitive, complex globalised and cross-cultural operating context.

The Community Social Impact Index
 CSI is evaluated/measured on the basis of positive indicators on stakeholders' goodwill, public image and goodwill based on services, products and solutions offering which pay respect for multi-stakeholder safety and standards, respect for property (value for money), Quality, team efficiency and effectiveness from services, products and solutions, respect to beliefs, diversity, justice, equity, race, ethnicity, political ideology, inequalities due to income, wealth and influence or power, gender, age, human dignity, social justice etc., respect to environment, low carbon, pollution, deforestation, natural resources, well-being and livelihood, and respect to information, transparency, confidentiality and disclosure requirements.

Copyright (2010) Edward Gerald Ndilaha