

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

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

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Abstract

The organisational and institutional development land scape as well as its architects has changed. Currently, the strategists who are managing and leading growth are the technology and development specialists. This paper examines how the current strategist like their peers in the ancient eras are driving growth and effectiveness achievement outcomes through use of technology to addressing social development goals. Specifically, 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 have failed to bring desired disruption because of its continues adoption and application of the past 18th and 19th century organisational and institutional development models and frameworks in the design, development and execution of organisational and institutional development policies, strategies, projects and programmes. On the basis of our findings from consulting works in development policies, projects, strategies and programmes which aimed to address eg poverty, health, education, agribusiness supply value chain, financial inclusion and financial deepening, and also taking into account the current cross-cultured, knowledge based and a volatile, uncertain, complex and ambiguous (VUCA) context, we propose for a new cross-cultural leadership decision making and organisational/ institutional development framework for leading for growth and managing growth performance, accountability, governance, compliance, risk and behaviour measures.

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

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 pltfoms 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.

Background

The institutional and organisational strategists (Mintzberg, Ahlstrand, & Lampel, 1998a) as well as the development landscape has significantly changed. Development agendas are driven by technology and development experts. Taking into account the role of social cultural value systems (Graves, 1970) in driving decision making at the individual levels, organisation and institution as well as at the communities and societal levels, research has not established how the value differences of the technology and development experts whose decision making draws from different pillars, foundations and framework of references can be integrated (Beck & Cowan, 1996).

This paper argues that, in order for technology for development to bring about the desired social development goals eg poverty, health, education, agribusiness supply value chain, financial inclusion and financial deepening, etc in the communities there is a need for social cultural value integration between the technology and development experts. It is thus the new social cultural value system “core shared value” which can be used in the design, development and execution of developmental policies, projects, programmes and strategies. Specifically, this paper wants to contribute to the question on how technology experts and products, services, and solutions such as FinTech or InsurTech can through working together with development institutions and organisations bring about a more than the current transformation in this knowledge, cross-cultured and VUCA context can through use of disruptive technology.

Technology for development is the key driver of growth and effectiveness not only in developing economies but also for bringing sustainable development to developed economies (Sen, 2000) by addressing social exclusion and enhancing “standard of living”. In order to achieve this desired sustainable development, technology and development experts should be seen as the strategists (Mintzberg et al., 1998a) with the responsibility of driving social development changes through their disruptive technological products, services and solutions. However, this has not been achieved. Specifically, most of technology and development experts as today's leaders, have not been able to address eg poverty, health, education, agribusiness supply value chain, financial inclusion and financial deepening etc because their strategies, policies, projects and programmes have not been able to bring about a paradigm shift through social cultural value system transformation.

While it is widely accepted and acknowledged that technology has brought a significant contribution towards human development, however, the levels of how technology can impact and influence human kind has been underestimated. The levels of human knowledge is greater or higher than what is known, seen and articulated (Polanyi, 1966a). It is from this Polanyi concept of tacit knowledge where this paper argues for the need of having pillars, foundations and framework of reference which can guide knowledge application if at all we want to see the full application of technology for development from its full potential. Meaning that, while there a clearly seen milestones which the technology for development has achieved, what has been achieved in terms of “standard of living” is still very minimal (Sen, 1988). Among other reasons for this minimal contribution from cross-cultural theory and drawing from the Marxist perspective (Jackson, 2011) is because of the existing power dynamics at the individual, organisations and institutions as well as communities and societal level which influence the nature of technological and development knowledge and how this knowledge is produced, shared and applied in driving social development challenges.

The role of work environment (Amabile, Conti, Coon, Lazenby, & Herron, 1996) for effective knowledge production, sharing and applications to support technology for development is very critical. Meaning that, applied knowledge is required to support technology for development in the design, development and execution of development services, products and solutions or the design, development and execution of developmental policies, strategies, programmes and projects as well as in the leading for development growth and managing growth performance, accountability, governance, compliance, risk and behaviour measures. However, in the presence of power dynamics (Jackson, 2011) between the technology and development experts, desired creativity and innovation will not bring about the required social development changes.

For example, one of the key questions is on how can the uses of FinTech or InsurTech as technologies for development can or enhance standard of living? Do the technology and development experts as the current strategist -leaders have applied skills and knowledge to achieve the desired developmental goals? Considering that most of the technology and development experts there academic backgrounds are not grounded on cross-cultural management and leadership which its main goals is to bring about awareness of and challenges of cultural values in driving “change”- while they are good on managing the diversities (Hofstede, 2011) related soft skills, most of them do luck and are not well equipped with hard cross-cultural management and leadership understanding –such as how to drive changes through social cultural value systems integration (Beck & Cowan, 1996).

The need for integrating knowledge, values and cultural behaviours within the development fields are not knew (D. A. Kolb, 1984) . Specifically, it was also from this cross-cultural understanding and the management and leadership gaps in development that Kurt Lewin (Burnes, 2004) introduced the planned

approach to change. Kurt Lewin (Eng, 1978) field theory and action learning as well as the (D. A. Kolb, 1984) experiential learning cycles were designed to bring about social development changes and transformation in societies through developing normative leadership decision making processes which could provide a step by step process on how to bring about change and transformation. Their views were different from the other existed leadership decision making processes and styles. During their time (Lewin and Kolb), there were in existence of leadership approaches and styles. These management and leadership styles and process were transactional in nature- the focused on limiting, controlling, directing and guiding the knowledge application (Hollander, Vroom, & Yetton, 1973)(Slocum & Vroom, 2000). These transactional based styles and approaches of management and leadership do not also even align with the current knowledge based, cross-cultured and VUCA context- as they do not favor free knowledge sharing not only in the design, development and execution of developmental policies, strategies, programmes and projects, but also in the design, development and delivery of technology for development products, services and solutions as well as in the leading for development and managing developmental growth, accountability, governance, compliance, risk and behaviour measures.

Thus, development institutions and organisations which host technology for development products, services and solutions such as Fintech and Insurtech need to have an articulated normative leadership decision making processes which provide a step by step on how technology can lead to desired results. This is from the understanding that the social cultural values (see (Beck & Cowan, 1996) and (Graves, 1970)) which underpin decision making within development organisations and institutions are different from those which drive decision making within the technologists organisations and institutions but also at the individual levels. These perspectives on technology for development possess a challenge on how technology can be used to enhance development and as such this perspective on technology for development becomes a new phenomenon and is different from the past views.

In this paper we propose a Leadership Decision Making and Organisational/Institutional Development Conceptual Framework for organisations and institutions operating in a knowledge based, cross-cultured and VUCA context where knowledge. This is from the understanding that (Peter Drucker Society, 2011) we live in a knowledge based, cross-cultured and VUCA context where knowledge, values and cultural behaviours need to be integrated not only in the design, development and delivery of social development goals and objectives but also in the design, development and execution of development policies, strategies, programmes and projects as well as in leading for growth and managing growth performance, accountability, governance, compliance, risk and behaviour measures. Thus, in order to enhance the disruptive impact of technology for development eg fintech and insurtech, this paper proposes for a hybrid configuration (Peter Gronn, 2009) of leadership decision making during the design, development and delivery of technology for development products, services and solutions; during the design, development and execution of development policies, programmes, strategies and projects and also ;

during the leading for development and managing development performance, accountability, governance, compliance, risk and behaviour measures. Thus, we consider that the leadership based on distributed leadership provides the foundation, pillars and framework of reference which can underpin the levels and mechanisms of cooperation between the development institutions and organisation and the technological providers.

Distributed leadership (P. Gronn, 2002) (Harris & Spillane, 2008) as a unit of analysis which integrate both self-leadership and shared-leadership constructs is a new approach to leadership decision making process which is more engaging different multiple stakeholders from the technology side so as to develop core shared values and also enabling differences of multiple stakeholders due to their diversities and worldviews as well as which provide an empowering in terms of giving autonomy to use self-leadership and shared-leadership processes in driving development.

Specifically, effective leadership decision making has to result into a paradigm shifts on social cultural value systems. Thus, the role of a normative decision making process in enhancing development from the multi-level perspectives (Couzin, Krause, Franks, & Levin, 2005) 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.

This paper argues that, what technology has achieved so far in terms of development is just a drop in an ocean given the guided, controlled, limited context in which technological services; products and solution are designed, developed and delivered. Like any other paradigm shifts (Kuhn, 1970) such as the industrial eras, etc, the best way to evaluate the impact of technology is from seeing a paradigm shift on social cultural value system.

Edger Schein (Culture & Francisco, 1994) 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).

A Cross-Cultural Leadership Decision Making and an Organisational and Institutional Development Framework

In order for technology to bring about social cultural transformation and a paradigm shift in development, this paper proposes for a Cross-Cultural Leadership decision making and an organisational and

institutional development framework. An organisational and institutional development (OD/ID) framework (Cameron & Quinn, 2011) 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 (see table 1 below).

Table 1: "CULTURAL FENCES": Provides a Summary of Chronology of Competing Social Structures and Political Ideologies

Chronology of competing social structures and political ideologies	Pre-historic/ Pre-paradigm era Hunters-Gatherers	Pre-colonial			Post-Colonial		Desired State
	Communal system	Feudal System /Age of Improvement			Post-Colonial/Independence Neo-colonialism		Higher Order Values
	Communal	Tribalistic Clan	Feudal empires/ Slavery/Germans/ Colonial/ Warlords	Colonial/ British Monarchy/ Bureaucratic/	African Socialism with tribalistic, conformist and socio-centric values	Corporate/Culture-geometric, manipulative and existential values	(Holistic values)
Final say	Knowledgeable people	African Chiefs	War Lords /Arabs/Germans/	Court /League of nations	Chairman	Chairman	Court / legalism/ Bureaucratic
Some say	elders	African Chiefs/ headmen/ Commoners	African Chiefs/ headmen/ Elites	African Chiefs/ headmen/Peoples/ Elites	Party	Party	People
System	G1	G2	G3	G4	G5	G6	E
Values	Survival/Barbs	Ethnic Tribes	Feudal Empires/ Ancient Nations	Ancient Nations/ Corporate/Industrial /Materialistic Values	Peasant values / socio-centric /Value Communities	International business values/ Manipulative /Corporate Values	Due Process / Holistic Value
Prime Mover	Family/ Serve the bands	Serve classes/Nobles	Serve society via Power	Protect society via Authority /conformists	Punish enemies of Revolution'	Open door and suspend Legalism /Corporate states	Constitution /World Court
Leaders	Knowledge/ Shared Leadership	Leader Member Exchange/Master networks	Leader Member Exchange/Master networks	Leader Member Exchange/Master networks	Long March with Mtd. Nyamira/ Leader Member Exchange/Master networks	Party bureaucrats/ Master networks/ Leader Member Exchange/	Distributed Leadership= Shared Leadership = Self- Leadership
Struggles		G1 vs. G2	G2 vs.G3	G3 vs. G1, G2, G3	G6 vs. G1, G2, G3, G4, G5	G8 vs. G6 vs. G1, G2, G3, G4, G, E	
Time Line	?	1500AD -1800	1800 -1900	1900-1960	1961-1985 CE	1986-to date	

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Source: Authors configuration based on Graves (1970), Beck and Cowan (1996) and Historians (Kimambo, I.N, 1999; Cory H, 1958; Monica Wilson, 1958 and B.K.Taylor, 1962).

Specifically, from the integral perspectives (Beck & Cowan, 1996) the cross-cultural context is made up of different players whose thinking and worldviews of levels of conscious are influenced by social cultural value systems. These social cultural value systems ranges from survival, tribalistic, egocentric, conformists, manipulative, sociocentric , existential etc. It is these different worldviews or levels of human existence (eg G1, G2, G3 etc...) which influence the contradictions and conflicts and also form the basis of struggles or the power dynamics within the organisations and institutions.

Thus, from the multi-level perspectives:

Firstly, the role of an organisational and institutional development frameworks (Hall & Martin, 2005) within technological and development organisations and institutions is to provide a step by step process so as to achieve the desired development transformation as address the current challenges through integration of these different worldviews and ways of thinking.

Secondly, the role of the leadership decision making framework is to guide on how to decipher (Culture & Francisco, 1994) the different existing social cultural value systems at the individual, organisation and institutions as well as at the communities and societal level. Technology and development institutions and organisations are currently faced with a number of challenges which are not of technical or developmental nature but require hard and not soft management and leadership approaches so as to address them.

For example, when you examine technology for development services, products and solutions such as blockchain they might need to resolve different 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 require organisational and institutional development expertise to handle them.

While having a normative leadership decision making framework which can guide on the day to day step by step as a leaders journey will help to minimize the risk which development institutions and organisations are facing, what is currently missing is the establishment of constructs and dimensions which can underpin the levels and mechanism of cooperation within the development organisations and institutions. For example, when technology experts and development experts come together, what pillars, foundations and framework of reference will act as the underpins for the levels of cooperation and also provide an optimal mechanism of cooperation. This is an area where most of the current research has not looked at; as such, it is also an area or gap this paper wants to address.

Different scholars (von Krogh, Nonaka, & Rechsteiner, 2012) have made attempts to identify constructs and dimensions which can underpin the levels of cooperation and mechanism of cooperation in the knowledge based, cross-cultured and VUCA contexts. For example, in the development institutions and organisations which bring together development experts and technology experts the levels of cooperation and mechanism of cooperations are essential for helping not only in the smooth design, development and delivery of technology for development products, services and solutions such as Fintech and InsurTech but also it has reduced contradictions and conflicts in the design, development and execution of

development policies, projects, programmes and strategies and also it it enhanced the process of leading for development growth and managing development performance, accountability, governance, compliance, risk and behavior measures. Specifically, the constructs and dimensions which will underpins the levels of cooperations and mechanism of cooperation when used in technology for development eg in Fintech and Insurtech will help as a “leaders journey” through which, the planned organisational and institutional development change management can be implemented.

Following our research and consulting work in this area, we have identified the nexus of Knowledge, Values and Culture (Behavior) “adaptive capabilities” which can be used as the core shared values and act as the mechanism of cooperation which can help for driving growth and effectiveness achievement outcomes. The use of adaptive capabilities is different from (Penrose & Management, 2004) other resource based views and (Teece, Pisano, & Shuen, 1997) dynamic capabilities. Adaptive capability its focus is on identifying the constructs which can underpin the levels of cooperation and mechanism of cooperations in driving development goals and objectives through use of technology for development- its main goals and objectives is to bring about transformation in the standard of living - eg poverty, health, education, agribusiness supply value chain, financial inclusion and financial deepening, etc in the communities through making a paradigm shift on social cultural value systems.

Meaning that, like a concept of a quantum leap, for significant transformations to happen on the standard of living eg poverty, health, education, agribusiness supply value chain, financial inclusion and financial deepening, etc in the communities through use of technology for development products, services and solutions such as Fintech and InsurTech etc 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. This is because, the FinTech or InsurTech and development institutions and organisations is a new field of practice all together.

For example, on the supply side, there are several major concerns for promoting technology for development products, services and solutions such as the FinTech or InsurTech innovations which requires use of organisational and institutional development framework as a guide. On the demand side, there are also concerns on the low uptake of technology for development solutions, services and products in the communities and societies. There is no or scant research which has made attempt to understand how this demand side and supply side gap can be mitigated taking into account that research, sales and marketing are not the primary areas of professional development for development experts and technology experts.

Thus, the role of an institutional and organisational development framework is to help development and technology 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.

In the following section we provide a conceptual framework of institutional and organisational development for supporting development and technology experts in three way; Firstly during the design, development and delivery of technology for development products, services and solutions such as Fintech and Insurtech; secondly, in the design, development and execution of development policies, strategies, programmes and projects and thirdly in leading for development and managing development performance, accountability, governance, compliance, risk and behavior measures.

We propose “Five (5) Point Plan Action and Key Performance Areas where technology and development institutions and organisations can focus so that to bring about overall community-well-being and social impact. Specifically, we demonstrate how useful this conceptual framework can be when used by technology and development experts in eg addressing poverty, health, education, agribusiness supply value chain through financial inclusion and financial deepening so as to mitigate gender inequality. Specifically, the focus of the framework is on how development and technology experts they can drive development goals and objectives through use of designed, developed and delivered technology for development products, services and solutions such as FinTech or InsurTech.

These five key areas of performance are detailed here under:-

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.

Technology and development experts like heroes (Campbell, 1960, 2016; Luomala & Campbell, 1950), in order to be disruptive using technology for development products, services and solutions such as Artificial intelligence, Robotic, Big Data, Internet of Things (IoT) etc they must begin their disruptive journey by being called away from the ordinary world. The bellow organisational and institutional development framework provides - the Leader's Journey for technology and development experts to have a successful journey in a knowledge based, cross-cultured and VUCA context.

In order to navigate successfully, technology and development experts they need to have knowledge, values and cultural behaviours as “adaptive capabilities” which can help them to make sense and to take effective action when responding to such unprecedented conditions (see Developing the artist - leader by Colin Funk and J. Brian Woodward) and from the known to the unknown context – knowledge, values and cultural behaviours are “aesthetic based capabilities” different from other capabilities such as resource based capabilities (Penrose & Management, 2004) or dynamic capabilities (Teece et al., 1997). “aesthetic based capabilities” they help technological and development experts abilities or qualities comprised of aesthetic judgment, a perceptual stance and an ability to create plausible narratives of the world around them with strategic thinking, boldness, courage, adventuring, determination and persistence, confidence, innovation, etc. Aesthetic sensibility is necessary so as to deal with the volatile, uncertain, complex and ambiguous context which the development and technology presents.

The section below provide details on how the knowledge, values and cultural behaviours as aesthetic capability are developed and also applied in driving development goals and objectives using technology for development products, services and solutions by technology and development experts.

KPA 1: Make Knowledge, Values and Cultural Behaviors as Key Growth and Effectiveness Achievement Priority/ Focus Area

The question on how the nexus between Knowledge, values and cultural behaviours can contribute towards development is not new in Sub-Saharan Africa. In Africa, Knowledge, values and cultural behaviours as aesthetic based adaptive capabilities have been widely documents drawing from the perspectives based on indigenous African knowledge (Agrawal,

1995; Breidlid, 2009; Dei, 2012; Kaya & Seleti, 2013; Moahi, 2012; Morolo, 2004; Owusu-Ansah & Mji, 2013; Shizha, 2010) within early African indigenous societies of hunters, gathers and fishers(K.-E. Sveiby, 2002).

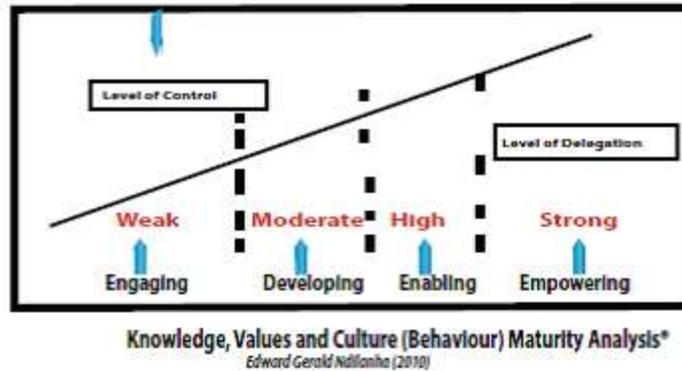
Social cultural value systems (Beck & Cowan, 1996; Graves, 1970) are the key drivers of how Knowledge, values and cultural behaviours are produced, shared and applied within Sub-Saharan African organisations and institutions as well as societies and communities. It is around Knowledge, values and cultural behaviours as aesthetic based adaptive capabilities were missions, visions, goals and objectives were formulated and communicated and preserved. Among others, Knowledge, values and cultural behaviours, were communicated through different media including storytelling, rituals, proverbs and mythologies etc.

The role of Knowledge, values and cultural behaviours as aesthetic based adaptive capabilities 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 (Maddox, Giblin, & Kimambo, 1996) (Mazrui, Wondji, & Unesco. International Scientific Committee for the Drafting of a General History of Africa., 1999)(Iliffe, 1980) see also (I. N. Kimambo, 1969; H. Cory, 1958; B.K. Taylor, 1962; Monica Wilson, 1958; Andrew Roberts, in Brian M. Fagan (ed.),1966)² as these were used as the underpinning beliefs, assumptions, and perspectives which could assist leaders in developing their aesthetic imagination of their context and then develop narratives which can guide them how to approach their day today duties and actions.

While the aesthetic based adaptive capabilities are significant in driving growth and effectiveness, however, their remain questions here on how these aesthetic based adaptive capabilities are developed as these are not trained within the traditional academic programmes within business schools. This is even a far greater challenge to development and technology experts whose training is not in leadership programmes.

² 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

A Cross-Cultural Leadership Decision Making Process®



Drawing from the pre-paradigm eras, within the hunters, gathers and fishers bands (K.-E. Sveiby, Linard, & Dvorsky, 2002), knowledge, values and cultural behaviours were used in all decisions as aesthetic based adaptive capabilities. This social constructivist (Berger & Luckmann, 1966; K Charmaz, 2003; Smith, 2001) process involved “engaging” together all the multiple stakeholders from their diversities such as age and gender in the knowledge sharing process. The knowledge sharing processes were at three levels: Firstly, during the design, development and delivery of products, services and solutions in their communities and societies; secondly, during the design, development and execution of policies, strategies, programmes and projects and; thirdly, in leading for growth and managing growth performance, governance, accountability, compliance, risk and behaviours measures.

The “engaging stage” its process was sort of a therapeutical process (Kathy Charmaz & Keller, 2016; Quick & Gavin, 2000) involved different multiple stakeholders including age and gender in the formulation and articulations of goals and objectives as well as missions and visions. This level is where (Feather & Peay, 1975; Rokeach, 1973; Schwartz, 1994) the instrumental values and terminal values are also articulated.

For example, (Karl-Erik Sveiby & Simons, 2002) on the basis of secondary data from social anthropology studies of contemporary hunter-gatherer societies they developed a general framework for shared leadership using a story based on ‘The Black Swans’, - one of the oldest surviving records of a code of conduct for leaders, and its implications for the discourse on shared and distributed leadership is discussed.

During the “developing stage” Knowledge, Values and Culture (Behavior) aesthetic based codes of conducts were designed and applied as adaptive capabilities. Similarly, during the engaging stage is when the multiple stakeholders mark articulations of different policies, strategies, programmes and projects which can be designed, developed and executed so as to ensure successful implementation and achievement of the developmental goals and objectives. Specifically, unlike the “engaging stage” which is used for abstraction, conceptualisations, strategic thinking and dialog (Jackson, 1995a; Mcleod, 2013), the “developing stage” is when the actual designing, developing and delivery of technology for development products, services and solutions eg FinTech or InsurTech takes place. The significance of the engaging stage from the Knowledge, values and cultural behaviour “Maturity Analysis” point of view is that, it is the stage where the policies, strategy, programmes and projects are actually getting tested (Igor Ansoff, 1994) .For example, taking on the example of the “Black Swan” the engaging stage is when leaders will start experiencing how followers are exposed through submission to rules and regulations. Some of these rules includes those which requires knowledgeable people to respect others and not to use their knowledge to harm other people or the communities (K. Sveiby & Skuthorpe, 2006).

During an “enabling stage” developmental experts need to provide autonomy (Schwartz, Tsai, Knutson, & Fung, 2006) required by the egocentric driven-technology experts as this is a suitable environment for innovation. Failure to adhere to these value based dynamics- conflicts and contradictions will be inevitable. In this way, because of their love of innovation (Amabile et al., 1996) while technology experts would favor use of their intellectual as an instrument value (Schwartz et al., 2006) any conformist and sociocentric based value restrictions which will require them to submit to authorities and conformity (Rokeach, 1973; Schwartz, 1994) as imposed by development organisations and institutions during the designing, developing and executing their policies, strategies, programmed and projects might be a counterproductive to the egocentric- technology experts- unless these were well articulated by the technological experts during the engaging stage.

Time and context are of interest to cross-cultural scholars (Jackson, 2000, 2011) because they are crucial in making ethical judgement. It is argued that, in the cross-cultured context, enough time is required to navigate through different stages from the articulation of missions, visions and to the execution of the planned objective or goals – the decisions to move from a stage to another

stage is informed by what Charmaz (Kathy Charmaz, 2005) calls “grounded theory” –this is what made Kolb (D. A. Kolb, 1984) to suggest that, experience as part of learning.

The key difference between the conceptual framework proposed in this paper and experiential learning (Jackson, 1995b; D. Kolb, 1983; Smith, 2001) as well as grounded theory (Kathy Charmaz, 2017) is that, while these later start with experience, the former draws from strategic management (Mintzberg, Ahlstrand, & Lampel, 1998b) and it starts with abstractions, conceptualisations, strategic thinking before going to the actual implementations. Again, it is value based process (Manz, Manz, Adams, & Shipper, 2011) which is informed by knowledge, values and cultural behaviours as aesthetic based adaptive capabilities.

For example, in the story on black swans there were rules on how knowledge was shared and also distributed among different people. Showing that, in driving growth and effectiveness achievement, rules governing knowledge, values and cultural behaviours applications as adaptive capabilities were given more emphasis. The need for knowledge, values and cultural behaviours (K.-E. Sveiby, 1996) need to go beyond the current narrow focus on capital and technology which has dominated the growth literature for the past decades and centuries.

The “empowering stage” -it is an end of the journey- where technology experts are left so that they can demonstrate accountability of the results they have achieved. Through monitoring, evaluation and learning processes, development goals and objectives can be measured. For example, it is during this point in time where we can measure how Knowledge, Values and Culture (Behavior) applied as technology for development eg in FinTech or InsurTech has contributed towards development.

In particular, the assessment of Knowledge, Values and Culture (Behavior) will focus on the three levels of decision making (Argyris, 1976):

- 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.

Knowledge, values and cultural behaviours can be used to underpin codes of behaviour (Karl-Erik Sveiby, 2001) not only during designing, developing and executing policies, strategies, programmes and projects but also can be used during managing performance, accountability, governance, compliance, risk and behaviours measurement. 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 (Scott, 2002), 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),
- Pay respect for property (value for money, Quality, time efficiency and effectiveness from services, products and solutions),
- Pay 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),

- Pay respect to environment(bio diversity, pollution, deforestations, natural resources, well-being and livelihood) and
- Pay 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 & Ruckdeschel, 1998). Apart from the researchers and scholars in Africa, the role of Knowledge(Marr, 2005) in driving growth and effectiveness has also been acknowledged in the Western as a new paradigm shift. Ross with colleagues (Roos & Roos, 1997) 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 (M do Rosário Cabrita & Vaz, 2006; Maria do Rosário Cabrita & de Vaz, 2008; R. Cabrita & Vaz, 2006; Marti & Cabrita, 2012), 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 (Ikujiro Nonaka & Takeuchi, 1996) starts through engaging multiple stakeholders Knowledge, Values and Cultural (Behavior) and plan to ensure growth and effectiveness achievement at three dimensions of Growth.

Knowledge, values and cultural behaviours management is a leadership transformation process which draws from grounded theory and social constructionist (Kathy Charmaz, 2000)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.

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

The key question which I want to address at this stage is on how do we make development policies, strategies, projects and programmes sustainable through use of knowledge, values and cultural behaviours as aesthetic adaptive capabilities?

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 (Maria do Rosário Cabrita & de Vaz, 2008) (POLANYI, 1930) (Polanyi, 1966b). 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.

Technology and development experts have different worldviews on how development goals and objectives can be achieved. Because of the existence of these differences in worldviews as well as diversities, it is important to develop core shared values. Before this however, there I a need to understanding the different social cultural value systems or ways of thing and the levels of conscious which underpin these differences.

Technology 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 (Siehl, 1992)symbolics of office design and the institutions or organizational capabilities for creating the future (Hatch, 1993)(Hatch, 2004)(Hatch, 2005). For example, how can the development organisations and institutions develop a technology based culture- which enshrines a culture which is grounded on achieving speed, accountability, and efficiency? While technology based organisation might be based on a horizontal organisational structure, the development organisations are structured following a vertical organisational structure. These differences in organisation and institutional structure they have a bearing on the leadership styles as well as the decision making processes.

The key benefit of the technology organisation culture is to enhance cooperation. By embracing “coopetition” they engage in the existing ecosystem with other institutions; providing greater speed, accountability and efficiency; developing an attractive and significant customer experience; socialising financial products and services. While these cooperations have been widely practiced with banking institutions and organisations, they are however new practices within the development organisations and institutions.

There are clear examples of how technology organisations and institutions have using knowledge, values and cultural behaviors as adaptive capability have developed strong core shared values with banking institutions in execution of joint projects such as National Payment Switches. 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 ranging from establishing joint training programmes, stakeholders consultative meetings, teams and departmental workshops, established peer review and performance review mechanisms as ways to checking performance, governance,

accountability, compliance, risk and behaviour measures. It is out of these length and difficult processes that we see National Payment Switches have become the main platform for expanding access to financial services as well as financial inclusion.

The main challenges of developing core shared values are when some institutions and organisations fail to make significant shifts from its value system to another value system. For example, while it has been a bit successful for a banking and technology organisations and institutions to use knowledge, values and cultural behaviours to sustain their core shared values, but yet, 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 competition between financial institutions. Thus, the question here is how can the interoperability between MNOs, banks and Central Banks be sustainable?

Knowledge, Values and Culture (Behavior) and structural capital

There is a strong link between Knowledge, Values and Culture (Behavior) and structural capital. According to Van Buren (Van Buren, 1999), structural 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.
- 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.

Knowledge, Values and Culture (Behavior) and ideology

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, 2006) as a “set of beliefs about the proper order of society and how it can be achieved” (Meloan, der Linden, & Witte, 1996)(Grant, 2014)). Denzau and North (DENZAU & NORTH, 1994) (Denzau, Minassians, & Roy, 2016)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, Federico, & Napier, 2009).
- Specific ideologies crystallize and communicate the widely (but not unanimously) shared beliefs, opinions, and values of an identifiable group, class, constituency, or society(Freeden, 2008).

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, Nosek, & Gosling, 2008).

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.

Knowledge, Values and Culture (Behavior) and Value congruence; value-behavior consistency; behaviour modeling; Value internalisations and Descriptive norms

Naomi I.Maierhofer, Mark A.Griffin, and Mary Sheehan (Maierhofer, Griffin, & 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 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 (Brown & Treviño, 2006, 2009; Cole, Carter, & Zhang, 2013; Edwards & Cable, 2009; Gordich, 2010; Howell, Kirk-Brown, & Cooper, 2012; Sorthaix, Dietrich, Chow, & Salmela-Aro, 2013; Suar & Khuntia, 2010; Uçanok, 2009; Yu, Assor, & Liu, 2015) including Value congruence; value-behavior consistency; behaviour modeling; Value internalisations and Descriptive norms.

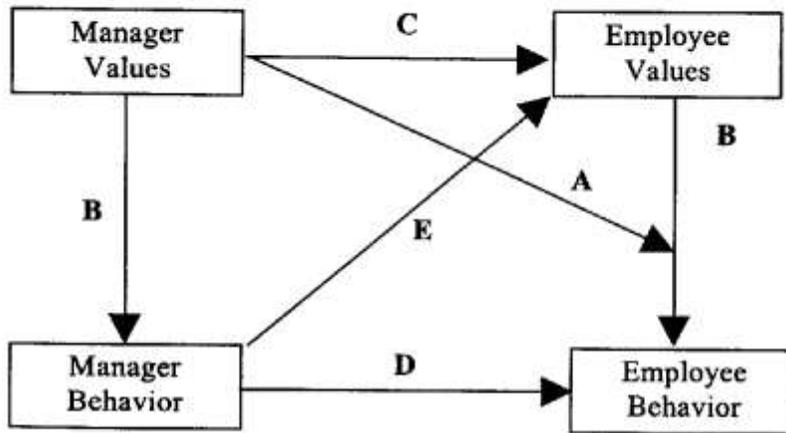


Figure 1. Alternative processes through which values influence behavior. A = value congruence; B = value-behavior consistency; C = value internalization; D = behavioral modeling; and E = descriptive norm.

(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)³ 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.
- **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.

³ 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

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

The key argument in this section is that, the lack of applying Knowledge, Values and Culture (Behavior) -“phronesis” as aesthetic based adaptive capabilities and as measures of development outcomes (I Nonaka & Toyama, 2007) must be considered as the main barrier to achieving enhanced community-well-being and social impact.

While Knowledge, Values and Culture (Behavior) have been crucial constructs in developing performance measures for growth and effectiveness achievement, and also in developing accountability, governance, compliance as well as risk and behaviours measures (K.-E. Sveiby, 2002) within the indigenous traditional early societies of hunters, gathers and fishers, these adaptive capabilities have not been widely applied in measuring achievement outcomes within the current post paradigm technology and development institutions and organisations. For example, while there has been an increased efforts on enhancing financial inclusion and financial deepening however, this has not translated to reduced gender inequality from the use of products, services and solutions designed, developed and delivered by technology and development organisational and institutional.

New measures need to consider the impact of technology for development products, services and solutions such as the FinTech or InsurTech to different multiple stakeholders. For example, while current measure of technology for development is focused on measures such as improving access for the unbanked and under-banked; increased growth in terms of sales and profitability of FinTech or InsurTech startups- there are no aesthetic based measures –knowledge, values and cultural behaviours which are essential for ensuring (Sen, 2000) the standard of living have been enhanced from the use of products, services and solutions designed, developed and delivered by these technology organisations and institutions. In this way, the use of knowledge, values and cultural behaviours as aesthetic measures will challenge further technology experts to scale up their innovations.

In addition, measurement indicators with regards to addressing poverty, health, and 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 community capacity building and improving livelihoods; what opportunities exist for further collaboration between the humanitarian sector and the private sector?

Some of the key questions that technology is trying to address currently is on the issues of how to foster P2P payments. The main interests on P2P payments are how are instant, mobile-to-mobile remittances shifting customer behaviour? Increasing interoperability between MNOs, banks and Central Banks and competing with non-banks while also capitalising on favourable cross-border benefits.

In addition, technology need to respond on addressing payments innovation challenges such as meeting the growing expectations of global real time payments processing; creating instant payment experiences on mobile devices with biometrics and UX design. These can be achieved through creating a sustainable business model and use of speed, contextual analytics and platform optimisation while also 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 & Sullivan, 1996). 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,(Kaplan & Norton, 1996)(Kaplan & Norton, 2004) pointed out that, employees’ satisfaction, motivation and commitment are essential in driving growth and effectiveness achievement. Thus, when properly and 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:

- 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, 1999)(Bontis, Crossan, & Hulland, 2002). According to Knight (Knight, 1999),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.

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:-

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