Expanded abstract

Interaction between dimensions of knowledge management in savings and credit cooperatives

Contextualization and objective

Cooperatives are non-profit organizations that satisfy social needs by developing business activities. The social and economic relevance of cooperatives is evident in their contribution to the Gross Domestic Product (GDP), generation of employment, and integration of members. Within this sector, savings and credit cooperatives serve the financial needs of agents who cannot access the formal financial system.

On the other hand, it has been shown in previous studies that knowledge management is a systematic process that positively affects competitiveness. Furthermore, it is noted that cooperatives, having to satisfy social needs through business activities, are affected by the demands of volatile and turbulent environments. Although there is literature that addresses knowledge management from its dimensions, a theoretical gap is evident because there is no consensus on the way in which these interact. Given the social and economic importance of the cooperative sector, the study’s objective is to analyze the interaction between the dimensions of knowledge management in the savings and credit cooperatives of Barranquilla (Colombia).

Design and methodology

A positivist study with explanatory scope was carried out. The research design was the non-experimental field. To collect the information, a questionnaire was constructed with a Likert-type ordinal scale (Scores from 1 to 5) and a Cronbach’s Alpha reliability index of 0.95, which was applied to 32 savings and credit cooperatives in Barranquilla, reaching a percentage of 94% response. These solidarity institutions were identified from the information provided by the Cámara de Comercio of Barranquilla. Four academics with experience in the variables studied were used for content validation.

The information collected was processed using the statistical program Statistical Package for the Social Sciences (SPSS) version 27. The multivariate statistical technique of exploratory factor analysis was used to achieve the study’s objective. On the other hand, the dimensions of the factor model were built from previous theory and estimated through principal components analysis. In evaluating the goodness of fit of the data, the multiple correlation coefficient, Bartlett’s test of sphericity, and the Kaiser-Meyer-Olkin (KMO) index were used.
Results, limitations, and implications

As a relevant result, the high percentage of participation of savings and credit cooperatives stands out, which can be considered micro or small businesses whose organic structure provides a framework of strategic flexibility that enables the socialization and use of organizational knowledge. Furthermore, the findings indicate that the management of these organizations recognizes the importance of information systems as a support tool during the KM process.

The previous theory allowed us to identify individual learning, collective learning, organizational learning, information systems, information and communication technologies, internal control systems, human capital, structural capital, and relational capital as dimensions of knowledge management. The results show that the factor model comprises three components that explain 76.1% of the variance. The most significant component is constituted by the dimensions of organizational learning, which confirms the theoretical position that understands organizations as a repository of resources with learning capability. Furthermore, the findings confirm the role of human resources during the process of knowledge creation and knowledge application.

The second component is related to intellectual capital and indicates that the cooperatives addressed are institutions that formulate and implement strategies to face uncertainty based on knowledge. Furthermore, the study suggests that these organizations develop organic structures (Structural Capital) to compete in turbulent and complex environments. The third component corresponds to technologies for knowledge management and demonstrates the role of technological tools, information systems, and internal control in distributing and measuring knowledge.

The study has allowed us to delve deeper into the different forms of interaction between the dimensions of knowledge management in the context of Barranquilla’s savings and credit cooperatives. However, this situation suggests that the results must be generalized with caution. Therefore, subsequent studies that include other regions must be developed to compare whether the results go in the same direction. Because many of the cooperatives approached are micro and small businesses, discretion is recommended when interpreting these results. The development of longitudinal studies could contribute to understanding the link between the organizational learning factor and intellectual capital in the context of supportive institutions.

Conclusions and contributions

The study contributes to previous literature because it explains the interaction between the dimensions of knowledge management in the context of savings and credit cooperatives. The previous theory demonstrates the relevance of organizational learning in the creation of knowledge; therefore, it makes sense that the dimensions of this variable constitute the most relevant factor within the model. Furthermore, the role of the individual is recognized as an element that energizes both the organizational learning process and intellectual capital. On the other hand, it was found that managers assign greater relevance to technological tools
when they can link them to their organizational structure, with the aim of supporting learning processes at the individual level and directing them toward the collective and organizational levels.