

**Fostering Organizational Learning and
Knowledge Management Recital: A case of Human Resources Best Practices at
CRDB Bank in Dodoma, Tanzania**

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Abstract

Within an age of fast technological progression and market dynamics, banking institutions encounter the necessity to foster continuous learning and effectively administer knowledge in order to attain competitive advantage. The implication of organizational learning (OL) and knowledge management (KM) on human resources practices within the banking establishments put forward insight into how banking institutions can put into practices to improve their overall recital and innovation capabilities. Exploratory mixed sequential design was used to assess the influence of OL and KM on human resource management practices among banking employees in Dodoma City, Tanzania. Purposive and convenience sampling techniques were used to collect data from interviews, questionnaires, observations, documentary reviews and focus group discussion (FGD). Qualitative data were analyzed using descriptive statistics and quantitative data adopted correlation, regressions and ANOVA methods. It was revealed that OL and KM recital have great influence on both human resources best practices. Training and development ($MS= 4.13, \sigma = 1.01$); Career planning ($MS= 4.11, \sigma = 1.02$); Compensation and rewards ($MS= 4.09, \sigma = 1.04$) and recruitment and selection ($MS= 4.02, \sigma = 1.06$) were the most significant. The Pearson correlation coefficient between recruitment and selection against performance was 0.032 at $p = 0.866$; training and development 0.409, at $p = 0.025$; compensation and reward was 0.562 AT $p = 0.001$; performance appraisal and management against performance was 0.350 at $p = 0.058$; employee participation was -0.080 at $p = 0.676$ and career planning and performance was 0.612 at and a $p = 0.000$.

Keywords: Knowledge management, organizational learning, human resource best practice, organizational performance.

Introduction

The growing tendency of organizations to recognize the potentials of improving human resource management best practices has been revitalized by contemporary management scholars. The rise of OL and KM has made institutions to engage in the utility of best practices to attain organizational strategic objectives. Equally, organizational performance continues to be a controversial matter in the management academic research. While some scholars equate performance to economic success of a certain activity (Javier, 2002), others encompass specific areas of the firm outcomes including financial set up, product market profitability and shareholders returns (Richard *et al.*, 2009). It is a broader gauge together with quality features, consistency, effectiveness and efficiency. The key features in determining organizational performance embrace working set-up, human resource working culture, guiding principles and leadership, job design and psychological form of motivation (Ahmad, 2015).

The fact that the focal point in the science of human resources management is to ascertain and create the “laws of behavior” in order to amplify productivity and breed smart actions. Although some researchers have assessed the linkage between the human resources management and organizational performance, the human resource best practices is still considered a black box that lacks simplicity (Albrecht *et al.*, 2015).

In Tanzania, the banking establishments play a crucial responsibility in steering economic development through important services e.g. banking, microfinance and capital markets. In a rapid evolving technological landscape, effective OL and KM are progressively more recognized as key aspect for enhancing consumer satisfaction, productivity, modernization and risk management within banking establishments. The banking sector in Tanzania is dominated by two banks; CRDB PLC and National Microfinance Bank NMB holding with 35% of total banking assets and a about 40% of the combined deposits. The sector has deployed the human resource best practices (Tanzania Banking Sector Report, 2017).

To cope with highly transforming financial institutions, the banks have to articulate their core values to attract definite customer segments and positioning in their core functions of financial, marketing and stakeholders’ value (Lew, 2009). Despite the fact that efforts have been made by human resources management theorists to ascertain a causal link between

traditional management practices and performance, fewer researchers have put emphasis on the potential contribution of human resource best practices on improving banking performance. As a result, many banks are facing high employee turnover with thoughtful consequences on banking outputs (Mubezi, 2008).

Rationale and significance

Banking institutions work in a fast developing situation described by technological interferences, inflexible regulatory necessities, shifting consumer outlooks and aptitude scarcity. The successful organizational learning (OL) and knowledge management (KM) are necessary for financial institutions to sustain competitiveness and lessen (Megira, 2017). Regardless of the known significance of OL and KM, bankers encounter barriers in efforts to optimize these practices to nurture a culture of best practice. Moreover, the fast technological innovations, connectedness in global markets present extra barriers in tying together constant learning and knowledge possession in financial institutions with a need to augment OL and KM practices in banking establishment for more innovative and competence in delivering stakeholders' value.

In Tanzania, KM and OL practices in banking industry is illustrated both by opportunities and challenges. While some banks have made efforts to adopt OL and KM through reinforcement of learning behavior to leverage technological advancements, others continue to struggle with barriers e.g. insufficient resources, awareness deficiency and resistance to change. However, there is a rising recognition of the need to prioritize KM and OL programs to meet the transformation shifts in consumer preferences, comply with regulators to attain a competitive fit. The rationale of this paper is to nurture KM and OL and human resource best practices in banking recital using CRDB Bank in Tanzania.

Theoretical framework

Theoretical framework provides a holistic appreciative of how KM and OL donate to competitive elasticity of financial services in a dynamic organizational complexity by exploring their definitions and accorded meaning in banking contexts (Azen, & Walker, 2021). To enhance organizational decision making capabilities to achieve competitive edge, the framework attempt to leverage varieties of knowledge, foster innovation to achieve competitive advantage in banking knowledge-driven financial services the study paid attention on Harvard framework and incentive contract and incentive contract and normative theories.

Harvard framework and incentive contract theories

The framework is based on the belief that, the problems of historical personnel management can only be solved when general managers develop a viewpoint of how they wish to see employee's involvement in enterprise development, human resources management policies and practices may to achieve goals and objectives (Shafeek, 2016). Human resources management remains a set of independent activities guided by traditional practices. The credibility of the framework however claim that, managers need to build a standpoint on how they see employees' participation and trade-off between the interests of business owners and acknowledge contextual influences in strategic choice.

Normative theories

The theory asserts that people are motivated to perform when there is are a tied rewards and incentives to reinforce employees' positive actions. As stated by Skinner, (1950), if the person timely receives the reward, the effect of the incentive is greater but tends to decrease as delay lengthens. That it is indispensable for organizations to develop valuable unique incentives scheme to raise employees recital. Moreover, the theory stressed that if the collection of human resources best practices are integrated and applied, the greater the labor productivity to be achieved (Balgobind, 2007). Correct best practices tap into employee's commitment, goal setting and job design for coherent integration to explain superior performance. Although individual performance depends on necessary knowledge and understanding of contextual roles, the influence of bundles of integrated human resources practices cannot be ignored.

OL and KM in banking institutions

Learning as a process of transformational change encompasses cognitive and behavioral aspects for creation and institutionalization of knowledge to take place (Iglesias-Rodríguez, 2019). OL is a learning process by means of interactions through practices and institutionalized in stable mechanisms to form collective achievements (Zhang & Ramos, 2023). It focuses on the continuous process of knowledge acquisition, creation, dissemination to be applied within institutional set up to solve problems, acclimatize changes and improve organizational performance by emphasizing the learning culture and mechanism, and shifting customer preferences and expectations. OL considers collective learning; enhance new services innovation and enrichment of client experiences to attain competitive edge. Resulting knowledge offers knowledge-based orientation and new ways of interpretation in banking systems to be shared by colleagues (Argote, 2011).

KM is a key market value determinant for organizational recital that needs to be adapted but based on employees' capabilities. However, the key drivers of KM and process have been difficult to embrace as it covers the systematic processes of identifying, capturing, organizing, storing and sharing knowledge within the banking system. Understanding the types of knowledge and their technological impacts in decision making is indispensable (Uddin, 2017). Explicit knowledge recapitulate banking to embody technological changes, interconnectedness, articulation and formalization in fact based systematic language, can be communicated using words, numbers, or symbols. Tacit knowledge is rooted in personal experience and skills that are unspoken and unconscious. In banking, both explicit and tacit knowledge are helpful in problem solving when things are not straight forward. OL and KM are useful in mitigating risk and preserving the bank reputation and trustworthiness and anticipate client demands in order to optimize resource allotment.

Banking challenges in Tanzania

According to (), the notable challenges faced by banking establishments in nurturing KM and OL in the current dynamic financial dealing include: tribulations associated to globalization across a range of geopolitics, rapid digital transformation, rigid regulatory compliance and talent management and retention and systematic shifting in client expectations with emerging new demographical trends necessitate the banks to invest in OL and KM.

Banking institutions in Tanzania face numerous difficulties in fostering OL and KM such as commitment to regulatory necessities as set by the Central (BOT), Tanzania Insurance Regulatory Authority (TIRA), and Capital Markets and Securities Authority (CMSA) in terms of data management, risk mitigation and reporting that demand investment in employees training and advancement in technological infrastructures. Regardless of the difficulties, there are opportunities for banking institutions to improve their OL and KM practices.

Human resource best practices recital

Human resource best practice rest on the conception that, there exist universal human resources principles that are positively correlated with employee practices at work place. Is a value-based standard to attain superior fit but cannot be explained within the current literature (Soomro *et al.*, 2011). A fundamental argument is on whether there exist universally accepted approaches on what constitutes the best practices. Modern theorist on human resources management however, argue that some proposed lists of best practices can either separately

or in combination give way to improved organizational recital (Gould-Williams, 2007). The bundle of human resources best practices include: career planning, employee participation, performance appraisal and management, recruitment and selection, training and development, compensation and rewards.

Recruitment, selection and development

Recruitment and selection determine acquisition of knowledgeable employees with skills and aptitudes to make accurate prediction on future organizational recital (Neuman, 2014). Organizational performance however, depends on numerous human resource strategies beyond recruitment and selection through maintenance of organizational values and individual commitments (Al-Ahmadi, 2009). Education and training balances or support goal congruence between employees and organizational interests (Stone, 2002). The organizational commitment is a relative strength of an individual's identification and involvement in an organization depending on effectiveness of training and development programs (Pool & Pool, 2007). Adequate training produces marked improvements, employee communication, and proficiency of performances and extends retention time.

Job design and career planning

A study by Malkanthi and Ali, (2016) in Sri Lanka on impacts of job design and employees' performance at the People's Bank of Ampara District, indicated a positive correlation of 0.958 at 0.01 significant level between job design and employees' performance. Career planning seeks to identify needs, aspirations and opportunities to support organizational goal. A well-planned career development system and internal opportunities based on merit yield employees motivation with positive impacts.

Job security, appraisal and information sharing

According to (Pfeffer, 1998), benefits of employment security, free contribution of knowledge and efforts to enhance productivity encourage people to take a longer-term perspective on jobs and performance. In his study on financial performance of 192 banks without mentioning the specific banks, indicate that there exist a significant relationship between employment security and the bank's return on assets (ROA) as an essential measure of financial performance. An investigation on the relationship between performance appraisal and information sharing among employees outcomes with reference to the Bank of Ceylon by Megira (2017), established a weak positive relationship between performance appraisal and

information sharing on employee outcomes. However, it was suggested that performance appraisal system helps to improve job performance with positive impacts on employees' outcomes (Weerakkody & Mahalekamge, 2013).

When people work together, share ideas and build on one another's ideas can impact the recital effectiveness of the whole organizational activities. Nevertheless, lack of communication and information sharing disrupts works and brings about enterprise mediocrity. Direct participation of staff facilitates an organization to fulfill its mission and objectives through new ideas, and expertise towards decision making and problem solving. Organizations that tap the people strength tend to be stronger and aggressive than those that cannot (Herminingsih, 2015).

Talent management and knowledge retention

Dealing with the multitalented challenges facing bankers demand strategic approaches, alertness and cooperation among key stakeholders to steer towards financial sustainability in a rapid changing and unpredictable working environments. Talent management and knowledge retention are indispensable, as banks struggle to catch the attention of retaining skilled personnel within powerful competition in emerging changing both employees and potential clients demographics. On the other hand, cyber-security threats and data privacy concerns are becoming hefty calling upon uninterrupted investments in strong cyber security preventive measures, workforce training, and partnership with regulators to preserve sensitive financial information and trust.

Methodology

Adopted research design was exploratory sequential mixed methods as it is characterized by an initial phase of qualitative data followed by quantitative data collection and analysis phases and interpreted by linking data set from separate series (Fetters & Creswell, 2013; Plano Clark & Ivankova, 2015; Dhanapati, 2016). The model enhanced conceptualization of the problem, demonstrate variables relationships and strategies for improving OL and KM and their impact on human resource best practices (Yin, 2011; Nayaab, et al., 2011). Data were collected from a sample of 141 respondents from stratified, convenient and purposive sampling from six branches of CRDB Bank at Dodoma City namely Dodoma, Chamwino Ikulu, LAPF. UDOM, Majengo and Kamabarage premier. The sample was determined as; $N = \mu^2 / (S\bar{A})^2$ where: N = Sample size, μ = Category standard deviation in population, S =

Standard error and \bar{A} = Category mean of population. The standard error enhanced whether disparity between observed and expected frequencies occurred due to chance and lie within specified degrees of significance level. Purposive sampling technique was used for managerial employees so as to meet the predefined group of position holders and the convenience technique was suitable for non-managerial (Kothari, 2012).

Qualitative data were collected from open and closed-ended questionnaires and focus group discussion (FGD), where open-ended questions enabled units of inquiry to construct own responses and closed-ended meat for quantitative data by choosing from possible preset responses. FGD enhanced experience sharing to allow interactions for more probing intentions. Data were analyzed by using computer software (IBM SPSS Vs.20). Descriptive statistics included frequencies, percentage; mean score and standard deviations. Correlation and regression analyses examined the degree of relationship and the role of independent variables in explaining the dependent variables (Cooper & Schindler, 2014).

Analysis of variance (ANOVA) tested the means of the populations by probing the amount of variations between samples and both qualitative and quantitative data were interpreted (Creswell & Clark, 2010; Conrady & Jouffe, 2022). The independent variables include recruitment and selection, training and development, compensation, performance management, employment security, information sharing, job design and career planning. The moderating variables include KM and OL with an impact on employee's recital, employee skills, abilities to promote positive attitudes and extended responsibilities to amplify individual employee performance.

To ensure reliability, validity and ethical considerations, a pilot study was conducted using 8 respondents drawn from the four (4) branches of the CRDB bank in Dodoma who are not part of a sample of 141. The reliability was measured using the Cronbach's Alpha. The Cronbach's Alpha scale at the pilot study phase was 0.736 which is acceptable. Triangulation method ensured accuracy from data collection methods, investigators, theories and data sources. To adhere with ethical consideration, permission letters were obtain from responsible authorizes and the participants in study were informed about the purpose of the study, assured confidentiality and anonymity before being engaged in the research process (Neuman, 2014; Jossey-Bass. 2022).

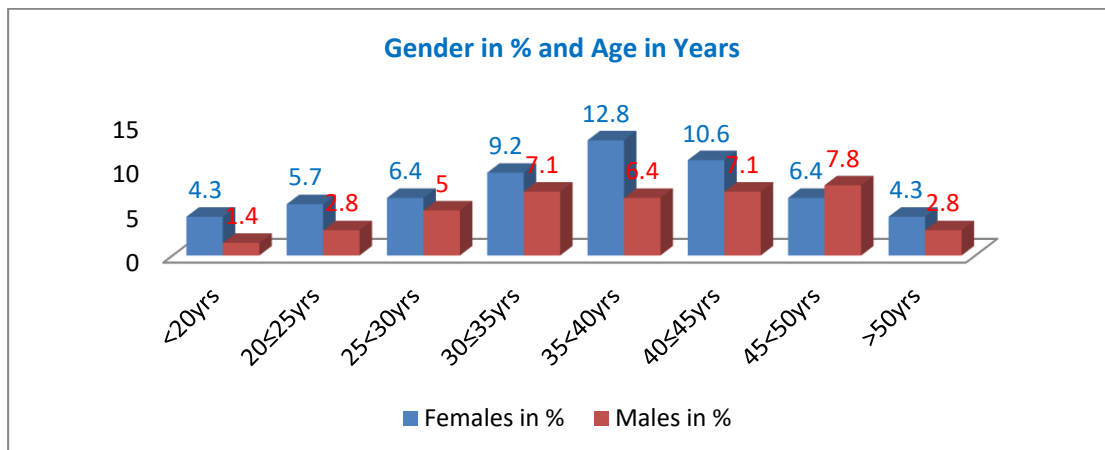
Results

Practices of human resources affect the service delivery dimensions, employee motivation, increases in production, profit making, organizational growth and customer satisfaction. It is also assumed to affect knowledge, skills, abilities, attitudes, and employees’ behavior and may thus affect the performance of an organization (Lew, 2009; Nayaab, *et al.*, 2011). The strategic fit between organizational strategy best practices of human resources management within the organization are important factors in explaining the link between human resources management and organizational performance.

From the findings we can depict that most of the respondents were at middle age, energetic, mature and self-understanding. The Bank’s workforce is well-distributed in terms of age. CRDB Bank PLC can engage career planning, training and development strategies as best practices of human resources management and retention strategy to improve employees’ performance. Gender and age hold differing personalities and experiences to influence human resource practices. Gender and age characteristics are summarized in the Figure below



Figure 1: Workforce personality by gender and age (N = 141)



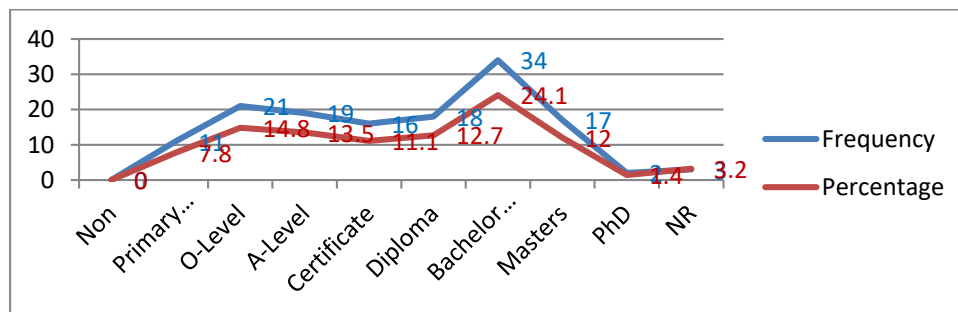
Source: Researchers’ Field Data, (2023).

Majority of the respondents fall under the age group between twenty five (25) years to less than fifty (50) years implying majority are at mid aged category that are matured, energetic and can cope with banking dynamics. This is in line with the study by (Ashton, 2018) who stated is a function of knowledge, experience and a measure of maturity of an individual.

Workforce education characteristics

Level of education and training allow employees to perform non-traditional duties and train them for more challenging activities as a way for healing persons from unawareness. The levels of education are summarized in Figure 2.

Figure 2: Employees characteristics by level of education (N = 141)



Key: O-Level is ordinary level secondary school certificate (Form IV) A-Level is advanced level secondary school certificate (Form IV) NR- Non respondent

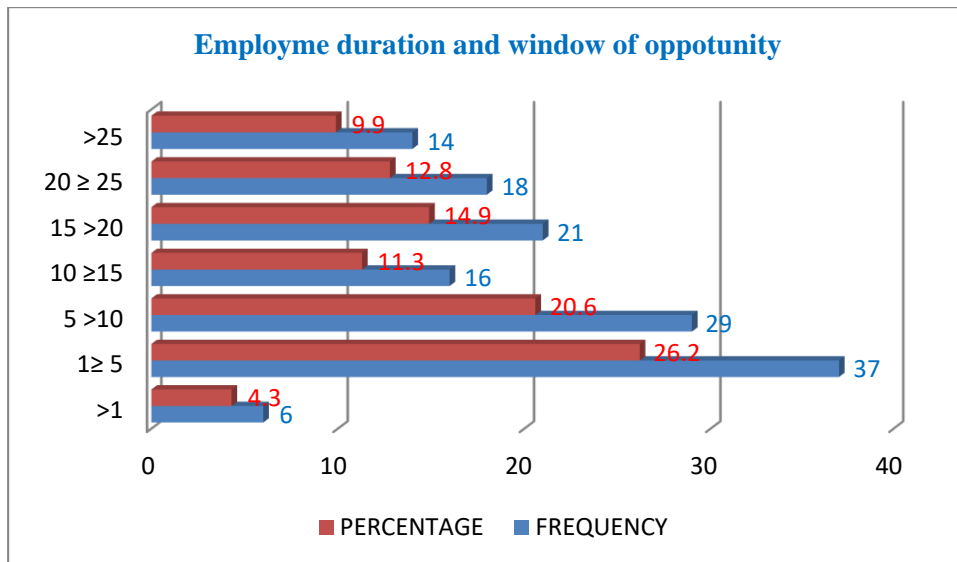
Source: Researchers’ Field Data, (2023).

Majorities of respondents were found to be bachelor degree holders (24.1%), graduated with Masters degrees (12%) and diploma holders (12%) signifying that majority of employees at CRDB Bank in Dodoma are well educated.

Employment duration and window of opportunity

While employment duration refers to the period from when a worker initially becomes an employee (a full or part-time permanent or term employee) but not limited to leave or vacations, a window of opportunity is a period of time in which some deeds can be taken to achieve desired outcomes (Malkanathi, & Ali, 2016; Zhang & Ramos, 2023). Window of opportunity and service duration are summarized in the figure 3.

Figure 3: Employee duration and window of opportunity



Source: Researchers’ Field Data, (2023).

The longer the window of opportunity remains open, the greater the possibility of employee performance success. The diagram above shows that majority were between five 5 years twenty five years 25 in employment who are fairly educated to embrace human resource best practices in their banking career.

Human resources best practices relative magnitudes

Mean score (MS) and standard deviation rated the bundle of best practices relative to categorized magnitude i.e. 1=Very important; 2 = Important; 3 = Less important; 4 = Indifferent are summarized based in the table 1.

Table 1: Perceived relative importance

SNo.	Attribute	Mean Score (MS)	Standard Deviation (σ)
1.	Training and development	4.13	1.01
2.	Career planning	4.11	1.02
3.	Compensation and rewards	4.09	1.04
4.	Recruitment and selection	4.02	1.06
5.	Talent management	3.81	1.08
6.	Employee participation	3.66	1.21
7.	Performance appraisal and management	3.47	1.33

Source: Researchers’ Field Data, (2023).

MS is calculated by adding up all the values in a bundle of best practices and divide with total number values to obtain the most representative value, standard deviation (σ) measures how dispersed the data is in relation to the mean. A high σ means values are far from the mean and

low σ indicates values are clustered close to the mean (Miles m et al., 2014). Relative magnitudes of HR best practices were revealed that, training and development (MS= 4.13, σ = 1.01) Career planning (MS= 4.11, σ = 1.02), Compensation and rewards (MS= 4.09, σ = 1.04) and recruitment and selection (MS= 4.02, σ = 1.06) were the most significant.

Inferential statistics

Inferential statistics make predictions about the population to discover general pattern their general characteristics (Kothari, 2012; Creswell, 2015). Correlation and regression analysis and ANOVA were carried out. The correlation equation was expressed as; $r_{xy} = (\sum xy) / [(\sum x^2 \sum y^2)]^{1/2}$ where: r_{xy} = Pearsons'' correlation coefficients, $x = \sum (X_i - X)$ and $y = \sum (Y_i - Y)$, X & Y being x and y values . Correlations analysis examined co variation between variables. To estimate interrelated variables, regression analysis was carried out and took the form of; $Y_t = a + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_i X_i + \epsilon$ where: Y_t = Is a dependent variable, $X_1, X_2 \dots X_i$ = predictors, a = intercept parameter, β_i = standardized regression coefficient and ϵ = observation error (Azen & Walker, 2021). The regression analysis on KM and performance is summarized in the table below.

Table 2: Regression analysis on KM and performance

		Coefficients ^a			t	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	4.696	.110		42.869	.000
	KM	.161	.227	.133	.712	.482

a. Dependent Variable: Performance

Source: Researchers' Field Data, (2023).

From the table, the degree of relationship between implementation of HR best practices and employee's recital, the Pearson correlation coefficient (r) between recruitment and selection against performance was $p = 0.032$ at $p = 0.866$; training and development against performance was 0.409, at $p = 0.025$; between compensation and reward against performance was 0.562 at $p = 0.001$; between performance appraisal and management against performance was 0.350 and at $p = 0.058$; between employee voice and participation against performance was -0.080 at $p = 0.676$; between career planning and performance was 0.612 at $p = 0.000$. The regression model for OL and KM recital is presented below:

Table 3: OL and KM organizational recital

		Performance	KM	OL
Pearson Correlation	Performance	1.000	.133	.133
	KM	.133	1.000	1.000
	OL	.133	1.000	1.000
Sig. (1-tailed)	Performance	.	.241	.241
	KM	.241	.	.000
	OL	.241	.000	.
N	Performance	30	30	30
	KM	30	30	30
	OL	30	30	30

Source: Researchers’ Field Data, (2023).

The Pearson correlation coefficient (r) was 0.133 for both KM and OL when acted on dependent variable, while p -value was 0.241 (Table 1). This means positive and significant perform increases in the same direction as KM and OL increases. This was observed by the heavily investment on ICT by the Bank. The technologies employed in the services are another sign of knowledge management strategy. This can be supported by the interviews done on the four managers on the implementation of the HRM practices. Analysis of variance as a statistical test was used to analyze the underlying difference between the means of groups as presented in table 4

Table 4: ANOVA for regression on performance

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.140	1	.140	.507	.482 ^b
	Residual	7.727	28	.276		
	Total	7.867	29			

a. Dependent Variable: Performance

b. Predictors: (Constant), OL KM

Source: Researchers’ Field Data, (2023).

The measure for moderating effects for M square submitted a mean square of 0.140 and a positive significance of 0.482 which means a significant linear relationship between MV and DV. Therefore, the general results from the above table show that the regression model predicts the employee performance insignificantly due P- value of 0.482 is greater than 5% level of significance. The Coefficients for performance is summarized in table 5.

Table 5: Performance coefficients

		Coefficients ^a			T	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constan)	4.696	.110		42.869	.000
	KM	.161	.227	.133	.712	.482

a. Dependent Variable: Performance

Source: Researchers' Field Data, (2018).

The results for whether (MVs) predict the results of (DV) showed that, they are significant that B -value = 4.696, signifying that in absence of the influence of moderating variables MV, the dependent variable DV is 4.696 meaning there exist a positive relationship when you increase the MVs. The regression model for performance is present in table 6.

Table 6: Regression equation for HRM practices

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.718 ^a	.516	.390	.569

Source: Researchers' Field Data, (2023).

a. Predictors: (Constant), Career Planning, Employee Participation, Performance Appraisal and Management, Recruitment and Selection, Training and Development, Compensation and Reward

The regression equation was significant 51.6% variations on employee performance were explained by the HRM practices with the model at $R^2 = (0.516)$ or 51.6. The remaining 48.4% imply that there are other factors that lead to employee performance which are not discussed in the study. Therefore, the bank should be aware that its performance depends on the employee's performance by 51.6%. Nonetheless, managers should understand that knowledge management and organizational learning contribute 98.2% and 97.6% respectively on employees' performance.

Table 7: ANOVA for human resources practices

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	7.931	6	1.322	4.089	.006 ^b
Residual	7.436	23	.323		
Total	15.367	29			

a. Dependent Variable: Performance

b. Predictors: (Constant), Career Planning, employee participation, performance appraisal and management, recruitment and selection, training and development, and compensation and reward

Source: Researchers' Field Data, (2023).

The results of ANOVA indicate an F-value of 4.089 at significance level of a p-value of 0.006 which is less than the level of significance of 0.05. Results from the table suggested that the regression model predicts the employee performance significantly well. This shows a significant linear relationship between HRM practices and employee's performance. Other respondents revealed that, the impact of OL and KM processes is evident by the Bank's heavily investment on ICT as a key factor of KM strategy for example services sim-banking, and internet banking services (CRDB Annual Report, 2017).

Summary and conclusions

In summary, OL and KM are essential components of strategic schedule for banking institutions. While OL take in consideration the constant acquisition, dissemination, and application of knowledge to adapt to changes and improve performance, KM engage on an organized course of identifying, capturing and sharing knowledge belongings to boost decision making and modernization. The study highlights the importance of effective OL and KM in banking institutions amidst the rapid dynamic financial dealings. An effective KM and OL are indispensable for financial institutions to steer emerging technological advancements, regulatory complexities cope with the evolving unpredictable demands from clientele.

By developing KM and OL in banking institutions can guide improved innovations to safeguard competitiveness in the changing financial services. In Tanzania, OL and KM significantly moderates both the relationship between human resource best practices and organizational recital. Escalating OL and KM leads to an increased in effects of employee's best practices and organizational recital. When tested separately, OL contributed to 87.6% both and KM 88.2 to employees' performance. Effective training and development, precise career planning, accurate compensation and rewards and proper recruitment and selection together with other human resource best practices significantly contribute to superior banking recital.

Recommendations

To improve the banking recital, link HR best practices by fostering helpful recruitment and selection, healthy considered human resource planning programs through competency-based approach, put into practice vigorous reward course of action, recover training and development to take advantage of emerging new technologies.

To enhance OL and KM, it is recommended that,

- i. Banking institutions in Tanzania have to invest in robust technologies to facilitate knowledge application and sharing across banking systems and structures.
- ii. Promote learning behaviors by providing learning opportunities for cross-functional collaboration and innovation.
- iii. Nurture talent enlargement to retain and develop key expertise within the bank.
- iv. Incorporate OL and KM practices into banking strategies to support main objectives and concerns.



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