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Knowledge Risk and Knowledge Management Strategies in a Multifinance Company: A Case Study of PT JACCS MPM Finance Indonesia

Rafi Aziizi Muchtar [1*], Taqwim Bagus Nurzahid [2], Dana Indra Sensuse [3], Sofian Lusa [4], Yordan Yasin [5], Icha Mailinda [6]

[1*,2,3,5,6] Faculty of Computer Science, Universitas Indonesia, Central Jakarta City, Special Capital Region of Jakarta, Indonesia.

[4] Master Program in Tourism, Faculty of Tourism, Institut Pariwisata Trisakti, South Jakarta City, Special Capital Region of Jakarta, Indonesia.

ABSTRACT

Knowledge management plays a vital role in financial service organizations where operational performance relies heavily on information availability, employee expertise, and cross-divisional coordination. However, organizational knowledge is frequently undocumented, dispersed across disconnected platforms, or concentrated within specific individuals, thereby creating key person dependency and heightening organizational knowledge risk. This study investigates the factors driving key person dependency, examines how limitations in tacit knowledge transfer generate knowledge risks, and analyzes their relationship with information fragmentation at PT JACCS MPM Finance Indonesia. A qualitative case study approach was conducted through semi-structured interviews with eight purposively selected informants across the Asset, Collection, IT, Operational, and Procedure divisions, representing managerial, supervisory, and operational levels. The interview data were systematically evaluated using thematic analysis. The empirical findings reveal that tacit knowledge centralization and inadequate documentation practices not only elevate knowledge loss vulnerability during employee turnover, but also lead to operational delays, decision bottlenecks, and information fragmentation across unintegrated communication channels. To mitigate these operational disruptions, this study formulates a sustainable knowledge management strategy that integrates people, processes, and technology through centralized repository implementation, standardized documentation protocols, structured handover procedures, backup personnel assignments, and routine knowledge-sharing routines. Validated by organizational stakeholders, these strategic initiatives offer a practical framework to preserve institutional memory, ensure operational continuity, and minimize reliance on individual knowledge holders.

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CONTACT Rafi Aziizi Muchtar rafi.aziizi@ui.ac.id Faculty of Computer Science, Universitas Indonesia, Central Jakarta City, Special Capital Region of Jakarta, Indonesia.
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1. Introduction

Knowledge Management (KM) is defined as the systematic capability to create, capture, store, share, and apply knowledge to sustain operational effectiveness and competitive advantage within an organization (Becerra-Fernandez & Sabherwal, 2014). In financial service organizations, such as multifinance companies, knowledge assets extend well beyond formalized standard operating procedures, contractual templates, or regulatory repositories. Operational effectiveness is equally governed by collaborative activities across functional teams, practical familiarity with regulatory nuances, historical decision-making records, and inter-divisional communication. Consequently, the success of KM initiatives depends not merely on the deployment of information repositories, but on the organizational capacity to ensure that institutional knowledge remains accessible, assimilated, and consistently mobilized across operational workflows (Dalkir, 2017).

A fundamental challenge in organizational knowledge management arises from the distinction between explicit and tacit knowledge. While explicit knowledge can be readily codified, structured, and transferred through manuals and digital databases, tacit knowledge is deeply rooted in personal experience, context-specific problem-solving, and individual cognition (Martins & Meyer, 2022). In daily business operations, tacit knowledge encompasses interpreting complex transaction anomalies, handling loan restructuring negotiations, navigating system integration workarounds, and understanding the organizational rationale behind past procedural revisions. Although empirical studies confirm that active knowledge-sharing behaviors foster innovation, organizational agility, and operational resilience (Ali *et al*., 2018; Donate & Sánchez de Pablo, 2015), tacit knowledge remains notoriously difficult to formalize and transfer through conventional training or static documentation.

When structured mechanisms for externalizing and transferring tacit knowledge are absent, critical expertise inevitably becomes concentrated within a select group of experienced personnel. This structural vulnerability leads to key person dependency, a condition where operational routines, troubleshooting procedures, and critical decisions rely excessively on specific individuals as irreplaceable knowledge repositories. Key person dependency introduces pronounced organizational knowledge risks; it impedes cross-training, creates operational bottlenecks, and exposes the enterprise to severe capability losses when experienced employees experience burnout, transition to other roles, or depart from the organization (Al-Taweel *et al*., 2024; Nguyen, 2021). Within fast-paced financial institutions, the sudden loss of uncodified experiential knowledge directly threatens procedural compliance and service continuity.

Furthermore, unresolved knowledge dependency frequently coincides with information fragmentation across functional boundaries. In the absence of centralized knowledge governance, operational units often develop isolated information silos, storing interdependent data across disparate platforms, personal folders, email threads, and messaging channels. Although prior literature has explored knowledge sharing barriers and conceptualized knowledge loss as an operational threat (Dubickis *et al*., 2024; Durst & Zieba, 2019; Serenko, 2023), empirical investigations into the direct intersection of tacit knowledge concentration, key person dependency, and information fragmentation within non-banking financial institutions remain limited. Most existing frameworks emphasize technological implementation while underestimating the behavioral and procedural governance required to sustain knowledge continuity across interdependent operational divisions.

To address this empirical and practical gap, this study investigates knowledge dynamics within PT JACCS MPM Finance Indonesia, examining operations across the Asset, Collection, IT, Operational, and Procedure divisions. Specifically, this research aims to analyze the factors contributing to key person dependency, evaluate how impediments in tacit knowledge transfer foster organizational knowledge risk and exacerbate information fragmentation (RQ1), and formulate a sustainable Knowledge Management strategy integrating people, processes, and technology to safeguard operational continuity (RQ2).

2. Methodology

This study employs a qualitative case study approach to investigate how knowledge risk emerges within the daily operations of PT JACCS MPM Finance Indonesia (Yin, 2018). The research focuses on tacit

knowledge dependency, knowledge-sharing practices, and information fragmentation across the Asset, Collection, IT, Operational, and Procedure divisions, which are interconnected through operational workflows, core system utilization, and cross-divisional coordination. The research process comprised sequential stages, including initial problem identification, research question formulation, comprehensive literature review, empirical data collection, thematic data analysis, findings development, result synthesis and discussion, stakeholder validation, and final conclusions. Preliminary problem identification and research question formulation were conducted through exploratory interviews with key stakeholders from the IT division. In addition, relevant literature from IEEE Xplore, Scopus, ScienceDirect, ACM Digital Library, and Springer was reviewed to establish the theoretical foundation of the study.

Data were gathered through semi-structured interviews utilizing purposive sampling. Eight informants representing managerial, supervisory, and operational staff levels were selected to capture strategic, supervisory, and frontline perspectives across the Asset, Collection, IT, Operational, and Procedure divisions. All participants were directly involved in routine system workflows, operational execution, and inter-divisional coordination activities. The interview protocol was developed based on the theoretical framework, addressing sustainable knowledge management, tacit knowledge dependency, knowledge transfer mechanisms, knowledge risk mitigation, and information fragmentation. The interview sessions explored how organizational knowledge is created, accessed, transferred, and governed during daily operations, with particular emphasis on undocumented workflows and reliance on specific individuals.

The transcribed empirical data were analyzed using thematic analysis to identify recurring patterns regarding tacit knowledge dependency, knowledge transfer practices, knowledge risk, and information fragmentation (Braun & Clarke, 2022). In qualitative inquiry, participant selection and sample adequacy are guided by thematic saturation and information richness rather than statistical representativeness (Czernek-Marszałek & McCabe, 2024; Hennink & Kaiser, 2022). The analytical procedure followed the systematic framework outlined by Miles *et al*. (2020), involving data condensation, repetitive transcript examination, identification of significant statements, open coding, categorization of related codes, and the thematic clustering of participant experiences. The resulting themes were subsequently utilized to formulate strategic knowledge management recommendations aimed at mitigating reliance on key individuals and embedding sustainable knowledge transfer routines within the organization. Finally, a validation session with IT stakeholders was conducted to evaluate the organizational feasibility of the proposed framework and refine the strategic recommendations. The overall research design and operational stages are depicted in Figure 1.

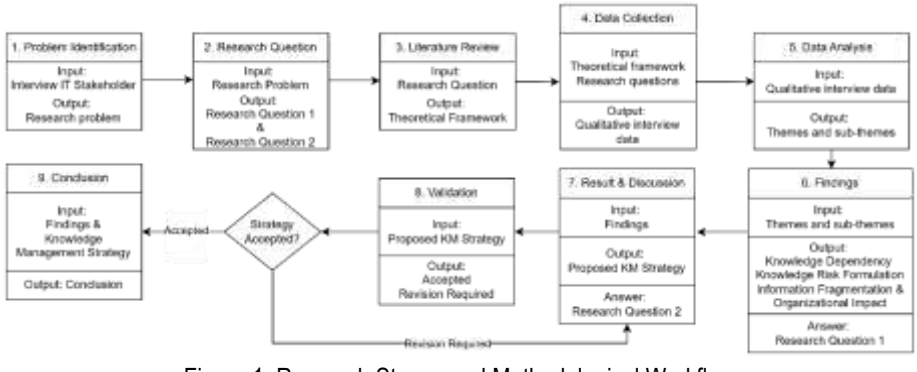


Figure 1. Research Stages and Methodological Workflow

The methodological framework illustrated in Figure 1 delineates the structured progression of the study, linking the conceptual foundation to empirical investigation and practical solution design. The initial phase focused on contextualizing operational vulnerabilities through exploratory stakeholder dialogues and targeted literature synthesis. This was followed by empirical data collection across the five designated divisions and systematic thematic coding to uncover structural bottlenecks. Finally, the synthesized themes informed the formulation of knowledge management initiatives, which were rigorously evaluated through stakeholder validation sessions to ensure strategic alignment and operational feasibility at PT JACCS MPM Finance Indonesia.

3. Results

Overview of Thematic Findings Semi-structured interviews were conducted with eight informants representing managerial, supervisory, and operational staff across the Asset, Collection, IT, Operational, and Procedure divisions at PT JACCS MPM Finance Indonesia. The collected qualitative data were examined using thematic analysis to identify recurring operational patterns and knowledge governance mechanisms. Coding frequency and response intensity revealed three dominant primary themes: Key Person Dependency Risk, Sustainable Knowledge Management, and Knowledge Risk Mitigation. Concurrently, the most prominent sub-themes comprised Documentation Practice, Operational Delay, and Knowledge Centralization.



Figure 2. Thematic Analysis Hierarchy Map

Figure 2 illustrates the hierarchical relationships between primary themes and sub-themes derived from the empirical data, while Table 1 summarizes the synthesized thematic classification.

Table 1. Overview of Thematic Findings

Primary Theme	Identified Sub-Themes
Information Fragmentation	Difficult Retrieval, Information Duplication, Multiple Platforms, Outdated Information, Scattered Information
Key Person Dependency Risk	Audit Difficulty, Decision Bottleneck, Documentation Deficiency, Knowledge Centralization, New Staff Difficulty, Operational Delay, Technical Dependency
Knowledge Risk Mitigation	Backup Person, Dependency Reduction, Documentation Improvement, Handover Process, Knowledge Sharing Barrier, Mentoring, Routine Knowledge Sharing
Knowledge Risk	Knowledge Loss Risk, Operational Dependency, Technical Knowledge Risk, Undocumented Knowledge
Sustainable Knowledge Management	Centralized Repository, Documentation Practice, Documentation Standard, Information Accessibility, Knowledge Storage
Tacit Knowledge Dependency	Contextual Knowledge, Experience-Based Knowledge, Historical Knowledge, Learning from Senior Staff, Troubleshooting Experience

Tacit Knowledge Dependency and Centralization The empirical findings reveal that operational activities across the investigated divisions depend heavily on tacit, contextual, and historical knowledge possessed by senior personnel. In the absence of comprehensive operational guidelines, problem-solving heuristics and procedural exceptions are rarely codified into formal manuals. Knowledge transfer occurs predominantly through ad-hoc verbal exchanges and direct observation of experienced staff. This dynamic drives knowledge centralization, concentrating operational capabilities within a narrow cohort of specialists. Informant accounts substantiate this condition: *"Certain knowledge is still mostly kept personally based on each PIC's individual experience"* (PAR01).; *"Employees more often learn by directly asking people who are already experienced rather than simply reading the documentation"* (PAR03).; Participants PAR05 and PAR08 further emphasized that critical operational workflows and historical decision rationales are understood exclusively by specific senior personnel. Consequently, operational processes become tethered

to these key figures for continuous troubleshooting and decision-making, producing procedural bottlenecks whenever key staff are occupied or absent.

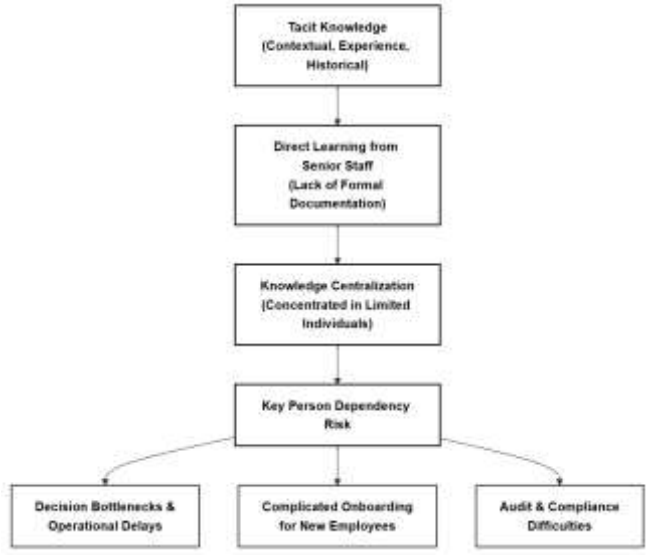


Figure 3. Tacit Knowledge Dependency and Operational Bottlenecks

Figure 3 illustrates the operational mechanism linking undocumented tacit knowledge to knowledge centralization, which in turn generates operational delays and procedural bottlenecks across divisions. Emergence of Organizational Knowledge Risk The findings indicate that persistent individual dependency progressively evolves into systemic organizational knowledge risk. Because business operations appear to function normally while experienced personnel remain available, this vulnerability remains largely latent. However, critical technical procedures—such as complex loan restructuring, exception routing, and core IT troubleshooting—are informally retained in individual memory rather than institutionalized. This concentration exposes the organization to severe knowledge loss risks during employee turnover, reassignment, or unplanned leave. Informant narratives corroborate this operational threat: *"Critical knowledge is often known by only a single individual, and work activities are disrupted when that person is unavailable"* (PAR08).; *"Dependency on specific individuals, or key person dependency, is one of the company's most critical operational risks"* (PAR04). Furthermore, empirical analysis reveals that heavy workloads, operational targets, and inconsistent documentation standards create practical barriers to knowledge sharing. To maintain immediate productivity, personnel resort to informal, ad-hoc information storage, laying the groundwork for widespread information dispersion.

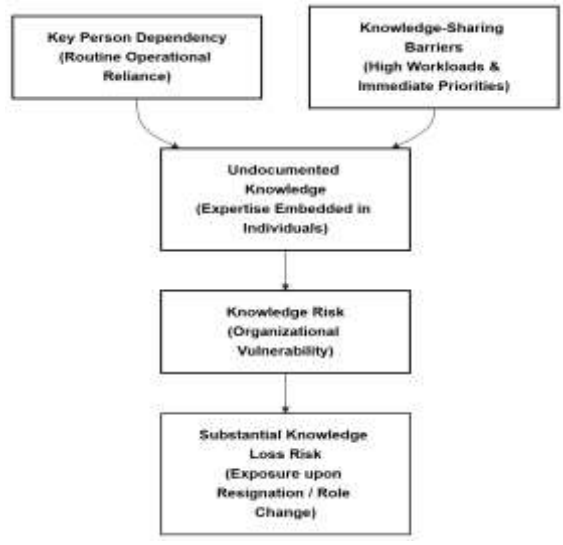


Figure 4. Knowledge Risk Formulation Workflow

Figure 4 maps the escalation path from individual operational dependency through documentation barriers to latent organizational knowledge vulnerability. Information Fragmentation across Platforms The empirical investigation demonstrates that decentralized knowledge practices lead directly to information fragmentation. Lacking an integrated enterprise knowledge platform, personnel store working files, procedural references, and transaction histories across multiple isolated tools, including local hard drives, private email archives, shared drives, and messaging applications. Informants highlighted the operational friction caused by this dispersion: *"Information remains scattered across multiple disconnected locations"* (PAR01).; *"Operational files are stored haphazardly across local drives, email attachments, and ad-hoc shared folders"* (PAR02).; *"There are several files whose circulating versions are not the most up to date"* (PAR01). This fragmentation causes document duplication, inconsistent operational references, and the accidental utilization of obsolete documentation during credit processing and operational audits.

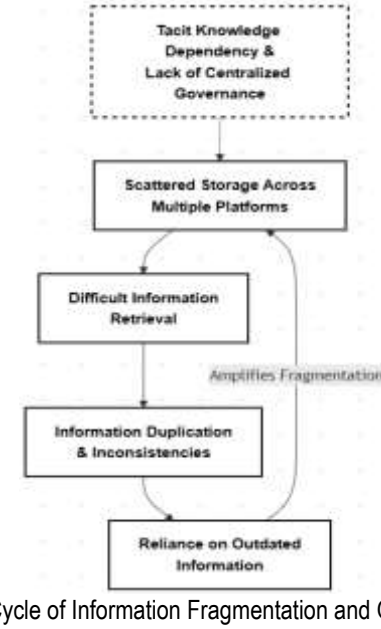


Figure 5. The Cycle of Information Fragmentation and Operational Impact

Figure 5 outlines the self-reinforcing cycle of information fragmentation, illustrating how platform dispersion

exacerbates retrieval difficulty, prompts redundant manual documentation, and increases procedural inconsistencies. Proposed Knowledge Management Framework To resolve individual dependencies and information dispersion, an integrated Knowledge Management strategy was formulated based on thematic findings, encompassing people, processes, and technology:

1) Technology: Deploying a centralized digital repository featuring standardized taxonomy, version control, and indexed search capabilities to consolidate scattered divisional assets.
2) Processes: Establishing mandatory documentation governance, standardized handover protocols during personnel rotations, and designated backup roles for core operations.
3) People: Institutionalizing routine cross-divisional knowledge-sharing forums, formal mentoring programs, and collaborative problem-solving routines.



Figure 6. Proposed Integrated Knowledge Management Strategy Framework

Figure 6 illustrates the proposed Knowledge Management framework. Follow-up validation sessions with leadership stakeholders from the IT division confirmed the operational viability and enterprise relevance of these initiatives for PT JACCS MPM Finance Indonesia.

4. Discussion

Mechanisms of Tacit Dependency, Knowledge Risk, and Fragmentation The empirical findings directly address Research Question 1 (RQ1) by demonstrating how tacit knowledge dependency operates as the foundational driver of organizational knowledge risk and information fragmentation at PT JACCS MPM Finance Indonesia. In daily multifinance operations, core tasks—ranging from credit risk exceptions to asset collateral recovery and core IT troubleshooting—demand continuous contextual judgment. When these competencies remain uncodified, knowledge centralization inevitably occurs. This condition aligns with the theoretical models of Becerra-Fernandez & Sabherwal (2014) and Martins & Meyer (2022), who highlighted that tacit knowledge naturally concentrates within experienced individuals unless proactive codification routines are established. This centralization creates acute key person dependency, converting specialized personnel into single points of operational failure. While day-to-day operations appear stable during routine periods, the enterprise carries severe latent vulnerability. These observations corroborate Durst & Zieba (2019), who identified uncodified individual dependency as a primary knowledge risk that directly endangers business continuity. When key personnel depart, rotate, or take unexpected leave, the institution encounters immediate capability attrition, validating the arguments of Jennex (2016) and Serenko (2023) regarding the fragility of organizational memory during personnel turnover. Furthermore, this study establishes a direct structural relationship between unmanaged knowledge dependency and information fragmentation. Rather than an isolated IT infrastructure deficit, information fragmentation is revealed as a behavioral consequence of individual dependency and weak documentation governance. In the absence of a unified knowledge repository, employees create personalized information archives across local drives, email threads, and instant messaging chats. As observed by Santoro *et al*. (2018), relying on disconnected storage

environments substantially increases knowledge retrieval friction. Concurrently, deficient documentation standards accelerate document obsolescence and lead to inconsistent procedural execution across functional boundaries (Hislop *et al*., 2018; Schiuma *et al*., 2012). Strategic Interventions and Mitigation Pathways The proposed Knowledge Management strategy resolves Research Question 2 (RQ2) by establishing an actionable roadmap to mitigate individual dependencies and resolve information fragmentation. The empirical model operationalizes the three-pillar architecture of people, processes, and technology proposed by Dalkir (2017). From a technological standpoint, implementing a centralized digital knowledge repository addresses the multi-platform dispersion depicted in Figure 5. Centralized storage equipped with version control eliminates the risks of outdated documentation and accelerates knowledge retrieval (Hislop *et al*., 2018). However, technology serves primarily as an enabler and cannot independently extract deeply embedded tacit knowledge. From a procedural perspective, the strategy establishes mandatory documentation governance, formal handover workflows, and designated backup personnel. These procedural mechanisms embed operational redundancy into daily routines, transforming unwritten individual heuristics into formal organizational assets and mitigating the knowledge loss risks highlighted by Jennex (2016) and Serenko (2023). From a people and behavioral dimension, establishing routine knowledge-sharing forums, structured mentoring programs, and cross-divisional workshops fosters a culture of collaborative externalization. As Nguyen (2021) argued, overcoming knowledge-sharing barriers requires structured interaction platforms to democratize tacit insights and reduce reliance on individual specialists. Stakeholder validation with IT division leadership confirmed that this integrated configuration provides a feasible, strategically aligned roadmap for safeguarding operational continuity across PT JACCS MPM Finance Indonesia.

5. Conclusion

This study examined the structural mechanisms through which tacit knowledge dependency generates knowledge risk and information fragmentation at PT JACCS MPM Finance Indonesia. The empirical findings reveal that core operational workflows remain heavily reliant on undocumented tacit, contextual, and historical knowledge held by experienced personnel. Because this knowledge is largely transmitted through informal interactions rather than standardized codification systems, critical operational capabilities become centralized within a select group of specialists, creating acute key person dependency across operational divisions. The investigation demonstrated that excessive reliance on uncodified experiential knowledge introduces systemic organizational knowledge risk by restricting cross-functional knowledge accessibility and exposing business units to severe knowledge loss during personnel transitions. This vulnerability is reinforced by inconsistent documentation routines and operational barriers to knowledge exchange, ultimately causing decision-making bottlenecks, onboarding friction, audit complications, and operational delays. Furthermore, the absence of unified knowledge governance fosters pervasive information fragmentation, compelling employees to store and retrieve data across disparate, unintegrated platforms, which in turn leads to version ambiguity, record duplication, and retrieval inefficiencies. To address these vulnerabilities, this study formulated a sustainable knowledge management strategy integrating people, processes, and technology. The proposed framework establishes a centralized digital knowledge repository supported by standardized documentation procedures, structured handover protocols, formal backup personnel designations, and institutionalized peer-learning routines. Stakeholder validation confirmed that this integrated model is organizationally feasible and strategically vital for mitigating reliance on key individuals, dismantling information silos, and safeguarding long-term operational continuity. Notwithstanding its empirical contributions, this study acknowledges several methodological limitations. The research was conducted within a single enterprise, PT JACCS MPM Finance Indonesia, meaning that the findings inherently reflect the specific operational workflows, organizational culture, and procedural dynamics of that institution. Furthermore, the inquiry relied on a purposive sample of eight key informants; while theoretical saturation was attained, the perspectives represent selected strategic and supervisory viewpoints rather than the broader enterprise workforce. Additionally, the qualitative case study design focused on contextual diagnosis and stakeholder validation without quantitatively measuring the statistical magnitude of knowledge attrition, retrieval

latency, or post-implementation performance metrics. Future research should expand this line of inquiry through multi-case comparative analyses across banking and non-banking financial institutions, incorporate broader participant samples, and employ mixed-method designs to evaluate the longitudinal impact and quantitative efficacy of knowledge management interventions over time.

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