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A Study on Knowledge Transfer Barriers in Private Institution

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Abstract
Knowledge management nowadays being recognized where the trends in gaining competitive advantages with managing information and knowledge in the organization or institution. The shifting from industry based economy to knowledge economy have pressure the leader managing their knowledge respectively. The Knowledge economy is one of key driver for economic growth. The knowledge economy is where a group of specific sectors within the economy that is knowledge intensive in their activity. They deal extensively with information or information technology and their business is all about the distribution or exchange of the information that they hold. It became critical factor of knowledge economy where knowledge transfer becomes necessarily where to use effectively and efficiently the economic resources knowledge. The aim of this paper is to study the possible barrier of knowledge transfer faced by employee in organization.

Keywords: Barriers, Knowledge Transfer, Information Management, Individual Barrier, Technology Barrier, Organizational Barriers

Introduction
The transferring knowledge where it have two type which are tacit and explicit knowledge where the knowledge occur through socialization, internalization, Besides, the process of transferring knowledge occur in different level. The level of knowledge transfer are individual, intra or inter organization and technology. The level in transferring knowledge affecting the different perspective in how managing and exchange the knowledge between organization which occur from individually, organization and the use of technology to perform the task. The lack of knowledge transfer culture which it have the barrier which hinder the one of the KM process which is knowledge transfer or disseminating in the institution. The barriers kept knowledge does not emerge and enrich inside the institution which slowing the pace in building a good and strong connection between knowledge creation and performance of the institution. It can be the determinant of quality services or product offered by manipulating the existing knowledge inside the institution.
Therefore, by understanding the barriers or obstacle which can harm the knowledge transfer process need to be analyses in reducing or eliminating the obstacle in transferring knowledge inside the institution. The Zurich Takaful is service private company whereby it important for them analyzing the barriers of knowledge transfer.

Knowledge is one of the most important assets for organization to create value and hence, sustainable competitive advantages. Nowadays, where the competitive is intense where everyone relies the important of knowledge where the everyone focusing on knowledge based economy. In order to be knowledge based management which facilitates the transferring knowledge among the employee. There are barriers knowledge transfer which prevent this activity occur inside the company. According to Cantoni, Bello and Frigerio (2001), mentioned even more serious, the fact that persons within an organization do not know what others are doing or what they know has lead to so much waste and duplication of efforts that it became imperative to look for at least partial solutions. The organizations asset which is knowledge in the brains of their employees is hard to transfer. The barriers of knowledge transfer need to identify for able the organization secure their assets. Putting this together, techniques for archiving, transferring and increasing knowledge will be crucial factors for high performance organizations (Maurer, 1999). Knowledge transfer very important in organization due to distributed work arrangement, globalization, the multi-unit organization form and inter organizational relationship such as mergers, acquisition, and alliances.

The aim of this study is to study the possible barrier of knowledge transfer faced by employee in organization. The knowledge retention is important where capturing and tapping the knowledge was hard. In addition, the researcher need to identify the barrier which the most affecting the hinder of knowledge transfer.

The remainder of this paper is organized as follows. Section 2 is literature review. Section 3 discusses on the methodology. Section 4 is data analysis. Section 5 is findings and results. Final section contains some concluding remarks.

**Literature Review**

*The relationship between individual barriers with knowledge transfer*

Individual barrier is one of the recipient and absorptive of the knowledge. The individual does influence the knowledge transfer in the organization. The discipline of social psychological is concern with how social context and situation influence people thoughts. Fear transfer knowledge because of negative perception by other (Bordia, Irmer and Abusah, 2006) and interpersonal trust (Renzi, 2008) can influence of knowledge transfer activities in company.

*The relationship between organizational culture barriers with knowledge transfer*

Organizational culture barriers will be one of factor successful transferring knowledge in the organization. However, the organizational culture does affecting the knowledge transfer. The knowledge transfer occurs in different level which facilitates the knowledge transfer. The culture, norm and practices inside the company could be obstacle in exchange and transferring the knowledge. According to Kumar and Ganesh, (2009)
social factor is characteristic of social context of the organization. Factor of degree organizational norm, practices support the knowledge transfer in organization. The lack of motivation factor in organization which hinder the knowledge transfer where the poor leadership motivate people by less giving recognition to its people and (Srivastava, Bartol and Locke, 2006) said to facilitate knowledge sharing between team and member needs empowering leadership plays role.

The relationship between technological barriers with knowledge transfer in company

According to the Kumar and Ganesh, (2009) availability of the technology and ease of use by person either knowledge personally (Borgatti and Cross, 2003) or through repositories (Watson and Hewett, 2006) is important element influence the knowledge transfer. However, the lack of technological support which perceive by ease by worker is one of reason it become hinder or obstacle people to transfer knowledge. The incapability of technology makes people or organization unbelief to transfer knowledge. The risk taken may too high to transfer the knowledge. The dependent variable in the research framework is “knowledge transfer”. Meanwhile, the independent variables are individual barrier, organizational culture barrier and technological barrier. These three independent variables has been identified as in this research that influence the barriers in knowledge transfer.

Figure 1. Proposed Framework

Based on the discussions of the relationships of the variables in the theoretical framework of the study above, the following research hypotheses are deemed important to be tested and analyzed:
H1 There are significant relationship the individual could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency.
H2 There are significant relationship the organizational culture could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency
H3 There are significant relationship the technology could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency.

Methodology
The survey is to collect quantitative data through questionnaire. In addition, reviewing literature also one of the methods. Therefore, this enables researchers to conduct large scale studies and analyze answers in fast manner by the comparing variance in predetermined values. This further indicates that by using large amount of data from population which are in economical to distributed questionnaire to the respondent. The data collected from numerous respondents. Research is well structured and only analyses questions that can be measured by these methods. Hence, the research choice used in this research would be the mono method choice. The researcher would conducted data collection according the quantitative procedure. The quantitative data collection is being used in this study. Quantitative research methodologies producing findings by means statistical procedure or other quantification (Strauss and Corbin,1990). The choice on quantitative approach is because to ensure the precisely findings reflect the population from which sample be drawn (Vanderstoep and Johnston, 2009).

Population and Sampling
In this study, the target population was employee working in takaful industry. The specific company being choose is Zurich Takaful in Sungai Petani agency. The table for determining sample size of a known population by Krejcie and Morgan (1970) is referred by the researcher in determining the appropriate sample size of this research. Once the sampling groups have been decide, simple sampling is used to select the participations of the sample for this research. Simple random sampling was decide to take the method in data collection. According to Christensen, Johnson and Turner (2009), simple random sampling is the best sampling method to use to ensure an equal probability for all items in the population. Researcher use simple random sampling for easily understood. Therefore for data analysis, the researcher will follow the quantitative data analysis procedure which is explained later in the data analysis section in next chapter.

Data Analysis
Individual Barriers
The results of individual barriers in term of trust concept, fear of disadvantages or risk and communication skills revealed in Table 1. The first result shows that the employee in company trust their manager and subordinate when exchanging knowledge (M=4.45, SD=.589). The second result is the employee transferring and share their knowledge only if they be in same frequency with the people (M=4.09, SD=.988). Third, the employee transfer knowledge to other people based on the past experience dealing with the people (M=4.09, SD=.462). Fourth result shows the employee would transfer their knowledge without
worrying others (M=3.88, SD=.900). Fifth result shows the employee have enough skills to evaluate the source of the information or knowledge transfer the knowledge to others (M=3.88, SD=.488). Sixth result is the employee feel risk to transfer and share knowledge because the fear of delivery wrong information that cause them trouble (M=3.83, SD=.935). Seventh result the employee are actively expressing whatever ideas, information or knowledge if needed (M=3.67, SD=.944).

Eighth result shows the employee were concerned with other perception if they share or transfer inadequate or wrong knowledge (M=3.63, SD=.826). Ninth, they concern giving out not clearly defined ideas when knowledge transfer (M=3.50, SD=.992). Tenth result shows they found hard transferring knowledge when do not close enough with receiver knowledge (M=3.20, SD=1.157). Eleventh, language barrier makes not transferring knowledge (M=2.92, SD=1.145). Twelfth they feel no confidence when share or transfer knowledge to others (M=2.75, SD=1.380). Thirteenth result show they lack of communication among subordinate that hinder the knowledge transfer process (m=2.73, SD=.930). Fourteenth, the employee feel risk to transfer knowledge because fear would be uncompetitive.

Table 1. The descriptive statistic of Individual Barriers variables

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>N</th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I trust my manager and subordinate when exchanging knowledge</td>
<td>64</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>4.45</td>
<td>.074</td>
<td>.589</td>
</tr>
<tr>
<td>I have problem trusting people in workplace</td>
<td>64</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>2.22</td>
<td>.121</td>
<td>.967</td>
</tr>
<tr>
<td>I have enough skills to evaluate the source of information or knowledge before transfer the knowledge to others</td>
<td>64</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>3.88</td>
<td>.061</td>
<td>.488</td>
</tr>
<tr>
<td>I transfer knowledge to other people based on past experience dealing with the person</td>
<td>64</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>4.09</td>
<td>.058</td>
<td>.462</td>
</tr>
<tr>
<td>I would like to transfer knowledge</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.88</td>
<td>.112</td>
<td>.900</td>
</tr>
<tr>
<td>Statement</td>
<td>N</td>
<td>M</td>
<td>SD</td>
<td>Skew</td>
<td>Kurt</td>
<td>Lower 95%</td>
<td>Upper 95%</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>---</td>
<td>---</td>
<td>----</td>
<td>------</td>
<td>------</td>
<td>------------</td>
<td>----------</td>
</tr>
<tr>
<td>I found that it is hard to transfer knowledge because I do not close enough with receiver of knowledge</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.20</td>
<td>.145</td>
<td>1.157</td>
</tr>
<tr>
<td>I transfer and share knowledge only if I be the same frequency with the people</td>
<td>64</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>4.09</td>
<td>.123</td>
<td>.988</td>
</tr>
<tr>
<td>I feel risk to transfer and share knowledge because of fear that I would be uncompetitive</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>2.70</td>
<td>.144</td>
<td>1.150</td>
</tr>
<tr>
<td>I feel risk to transfer and share knowledge because the fear of delivery wrong information that cause trouble</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.83</td>
<td>.117</td>
<td>.935</td>
</tr>
<tr>
<td>I concern with other perception if i share or transfer inadequate or wrong knowledge</td>
<td>64</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>3.63</td>
<td>.103</td>
<td>.826</td>
</tr>
<tr>
<td>I feel no confidence when share or transfer knowledge to others</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>2.75</td>
<td>.173</td>
<td>1.380</td>
</tr>
<tr>
<td>I concern about giving out not clearly defined ideas when knowledge transfer</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.50</td>
<td>.124</td>
<td>.992</td>
</tr>
<tr>
<td>I lack of communication among subordinate that hinder the knowledge transfer process</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>2.73</td>
<td>.116</td>
<td>.930</td>
</tr>
<tr>
<td>I actively expressing whatever ideas,</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.67</td>
<td>.118</td>
<td>.944</td>
</tr>
</tbody>
</table>
Language barrier can make me does not transferring knowledge

<table>
<thead>
<tr>
<th>Information or Knowledge if Needed</th>
<th>4</th>
<th>1</th>
<th>5</th>
<th>2.92</th>
<th>.143</th>
<th>1.145</th>
<th>1.311</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid N (listwise)</td>
<td>64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Organizational Barrier**

The results of organizational culture barrier in term of support knowledge transfer and motivation revealed in Table 2. The result shows the employee only share and transfer knowledge when forced only (M=4.03, SD=.755). Secondly, the organization always remind the importance of knowledge transfer (M=4.00, SD=.563). Thirdly, the organization have specific guideline on how to facilitated knowledge in the organization (M=3.97, SD=.755). Fourth result shows the company always offer and give recognition when employee transfer the knowledge. Fifth, employee seldom participate in knowledge transfer activities (M=3.86, SD=.833). Sixth, the employee always know what to do when knowledge transfer (M=3.81, SD=.794).
Table 2. The descriptive statistic of Organizational Barriers variables

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>N</th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>My organization always remind the importance of knowledge transfer</td>
<td>64</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>4.00</td>
<td>.070</td>
<td>.563</td>
</tr>
<tr>
<td>I only share and transfer knowledge when forced only</td>
<td>64</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>4.03</td>
<td>.094</td>
<td>.755</td>
</tr>
<tr>
<td>Is there are specific guideline on how to facilitated knowledge transfer in organization</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.97</td>
<td>.094</td>
<td>.755</td>
</tr>
<tr>
<td>The company always offer or giving recognition when employee transfer knowledge</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.94</td>
<td>.091</td>
<td>.732</td>
</tr>
<tr>
<td>Employee seldom participated in knowledge transfer activities</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.86</td>
<td>.104</td>
<td>.833</td>
</tr>
<tr>
<td>The employee always know what to do when knowledge transfer</td>
<td>64</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>3.81</td>
<td>.099</td>
<td>.794</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Technological Barrier

The results of technological barrier in transferring knowledge revealed in Table 3 shows that barrier in term of lack technological support in company. First the technology in their company have limited function in supporting the knowledge transfer (M=3.05, SD=1.105). Secondly there are lack of technological support for ease knowledge transfer activities (M=2.97, SD=.959). Third the employee feel lack of technological support makes them difficult to transfer knowledge. Fourth, the technology support in their company beyond their skill of ease of use (M=2.42, SD=.851). Fifth, they feel hard dealing with new technology to transfer knowledge (M=2.41, SD=1.019).

Table 3. The descriptive statistic of Technological Barriers variables

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>N</th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>The technology support in my company have inability to perform the managing information</td>
<td>64</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>2.41</td>
<td>.111</td>
<td>.785</td>
</tr>
<tr>
<td>The technology in my company have limited function in supporting the knowledge transfer</td>
<td>64</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>3.05</td>
<td>.138</td>
<td>1.105</td>
</tr>
<tr>
<td>I feel the lack of technology support make me difficult to transfer knowledge</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>2.89</td>
<td>.139</td>
<td>1.114</td>
</tr>
<tr>
<td>Transfer Knowledge</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>2.97</td>
<td>.120</td>
<td>.959</td>
</tr>
<tr>
<td>---------------------------------------------------------</td>
<td>----</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>There are lack of technological support for ease knowledge transfer activities</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>2.42</td>
<td>.106</td>
<td>.851</td>
</tr>
<tr>
<td>The technology support in my company beyond my skill of ease of use</td>
<td>64</td>
<td>5</td>
<td>1</td>
<td>6</td>
<td>2.41</td>
<td>.127</td>
<td>1.019</td>
</tr>
<tr>
<td>I feel hard dealing with new technology to transfer knowledge</td>
<td>64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Knowledge Transfer**

The results of knowledge transfer revealed in Table 4. First, the employee know the benefit of transferring knowledge for themselves and organization (M=4.11, SD=.715). Secondly, level of knowledge complexity hinder the transferring process to occur. Third, based on they experience, level of difficulty which is high to transfer knowledge make it hard to transfer (M=3.25, SD=1.054). Fourth, they have ability, willingness and capabilities in transferring knowledge but failed to do so to others (M=3.13, SD=.882).
Table 4. The Descriptive Statistic of Knowledge transfer variables

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>N</th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I know the benefit knowledge transfer for myself and organization</td>
<td>64</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>4.11</td>
<td>.089</td>
<td>.715</td>
</tr>
<tr>
<td>Based on my experience, level of difficulty which is high to transfer knowledge make</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.25</td>
<td>.132</td>
<td>1.054</td>
</tr>
<tr>
<td>hard to transfer knowledge</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level of knowledge complexity hinder knowledge transfer to occur</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.36</td>
<td>.136</td>
<td>1.089</td>
</tr>
<tr>
<td>I have the ability, willing and capabilities in transferring knowledge but i have fail</td>
<td>64</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>3.13</td>
<td>.110</td>
<td>.882</td>
</tr>
<tr>
<td>transferring knowledge to others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Findings and Discussion

To investigate relationship between individual barrier and knowledge transfer Zurich Takaful in Sungai Petani Agency

This part explained conclusion of descriptive statistic of individual barrier in transferring knowledge in company. The individual barriers act as independent variable. Seven item were list under trust concept, three item under dimension of fear of disadvantage of risk and 5 item under communication skill. Therefore, sum up to fourteen item were be studied to investigate the relationship between individual barrier and knowledge transfer in the company. Firstly, in trust concept dimension the statement they trust their manager and subordinate when exchanging knowledge with mean score 4.45 indicate they have agree with the statement. In addition, they have no problem trusting people in workplace whereby they disagree the statement I have problem trusting people in workplace with mean score 2.22. However, they transfer and share knowledge only if the
other person is in the same frequency with them and transferring knowledge can be influence based on experience dealing with the person with mean score 4.09 for both item.

Secondly, in investigate fear of disadvantages or risk when transferring knowledge. They feel risk because fear of delivery wrong information that cause them trouble when transfer knowledge with mean 3.83 which indicate they slightly agree the statement. Besides, they were slightly agree concern other perception when share and transfer inadequate and wrong knowledge with mean score 3.63. Thirdly, in communication skills, they concern about giving out not clearly defined ideas when knowledge transfer with mean score 3.50 but they disagree feel no confidence when share or transfer knowledge to others with mean score 2.75. The language barrier not the factor hinder transferring knowledge where the employee disagree the statement language barrier can make me does not transferring knowledge.

Therefore, in discovering the relationship between independent and dependent variable answering this research objective, the researcher has concluded the correlation analysis. One hypothesis has been developed for this purpose that known as “H1: There are significant relationship the individual could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency”. Based on the Pearson correlation analysis carried out refer appendix, it was found that there is a significant relationship between both variables at 0.01 level (2-tailed). This then indicates that the hypothesis proposed earlier is then accepted. In addition, looking at the strength of the relationship, it was found that the Pearson correlation coefficient value between both variables is “r = 0.687”. This then indicates that the strength of the relationship between both variables is strong. Hence, H1: There are significant relationship the individual could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency were supported. Hence, the employee may have problem transferring knowledge because the interaction which develop trust may be effected because seldom meet and knowing each other especially among agent whereby they are scattered around country. Some of them work as agent Takaful as their part time. Due these limitation and hindrance the individual factor such as trust, lack communication skill would become barrier in transferring knowledge. In addition, employee encounter challenges in expressing tacit knowledge to transfer personal knowledge perhaps due to lack of familiarity or trust (Haas & Hansen, 2005).

Zurich Takaful in Sungai Petani Agency
The organizational barriers act as independent variable. There are two dimension under the organizational culture barrier which are support knowledge transfer and motivation. Three item were list under support knowledge transfer and three item under dimension of motivation. Total question being asked for investigate the relationship were six question. First dimension was support knowledge transfer indicate mostly employee agree the statement my organization always remind the importance of knowledge transfer and there are specific guideline on how to facilitated knowledge transfer in organization with mean score 4.00 and 3.97 respectively. However, they only share and transfer knowledge when forced with the mean 4.03. While on motivation in term of organizational culture they agree whereby the company always offer or give recognition when employee transferring knowledge with mean 3.94. Besides, the employee always know what to do
when knowledge transfer activities with mean 3.81 which indicate they slightly agree the statement but they also slightly agree employee seldom participated in knowledge transfer activities with mean score 3.86. Thus, in demonstrated the relationship whether the organizational culture barrier do have significant relationship with the transferring knowledge and in order test the hypothesis H2: “There are significant relationship the organizational culture could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency”. Pearson analysis were presented in appendix. It found that based on the Pearson correlation analysis carried out refer appendix, it was found that there is no significant relationship between both variables whereby it at 1.78 level (2-tailed). This then indicates that the hypothesis proposed earlier is not accepted because of the value is greater than 0.05. In addition, correlation coefficient give result of there are no linear relationship between variable looking at the value “r = -.170”. Hence the H2: There are significant relationship the organizational culture could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency were not supported. Therefore, the organizational culture are not barrier in transferring knowledge in the company. It is because the organization do support the transferring knowledge and motivated their employee in involving the transferring knowledge activities. According to Wilkesmann and Wilkesmann, (2011) mentioned in term of organizational context they being propose providing direct channel whereby the employees able exchange their knowledge without middleman directly to each other and as well as by nurturing an appropriate organizational culture. These include promoting informal and formal activities which increasing engagements between employee especially between agents due to nature of work and their limitation.

To investigate relationship between technological barrier and knowledge transfer Zurich Takaful in Sungai Petani Agency

The technological barrier act as independent variable. There was only one dimension measured which are lack of technological support. There were six item listed to investigate relationship between technological barrier and knowledge transfer. The finding from technological barrier did not influence the transferring knowledge whereby the total mean of the six item were 2.69 which indicate most of them disagree with the item or statement given. First they disagree with the statement the technology in my company have limited function in supporting the knowledge transfer. It clearly defined there are no issues related to technological support for transferring knowledge activities or process in the company. Besides, lack of technological support for ease knowledge transfer activities and they feel there are lack of technological support make them difficult to transfer knowledge with mean score 2.97 and 2.89 respectively indicate they disagree. Furthermore, they do not believing their system or technology have inability to perform managing information.

Hence, hypothesis being tested H3: There are significant relationship the technology could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency. The result from Pearson correlation indicate there are significant relationship between the variables where the value p=0.01 (2-tailed). However, it found that based on the Pearson correlation analysis carried out refer appendix, it was found that there weak relationship
between both variables whereby it at “r = .428”. This then indicates that the hypothesis proposed earlier is not accepted because of the value is less than 0.5. Hence the H3: There are significant relationship the technological could become barrier in transfer the knowledge in Zurich Takaful Sungai Petani agency were not supported.

According Gorelick (2000) stated that companies depend on communications and information technology (IT) to support their globally-linked knowledge workers. Besides, the Zurich Takaful Sungai Petani agency also would adopt the same method in transferring knowledge whereby it company have many branches and in different geographic area. The technological support is one way to transfer knowledge among the employees. In addition, collaborative technologies provide sets of tools that support two or more people engaged in achieving common objectives using ICT (Martin, 1994). According Wilkesmann and Wilkesmann, (2011) mentioned all in all, technologies offer and create opportunities for individuals to provide and obtain knowledge, but employees or members themselves of organizations have to achieve the expected outcome from transferring knowledge process.

**Conclusion**

In conclusion, the researcher able to identify and understand the barrier of knowledge transfer in the organization. Moreover, the importance of individual level in transferring knowledge in the company. Another, the factor of geographical which hinder employee to transfer knowledge with colleagues because of seldom meet in a big group. Less interaction with lack of communication skill will lead to less contribution involve in knowledge transfer activities. Most of the employee aware with the benefit of knowledge transfer towards their organization and for themselves, but some have fail actively engaging in knowledge transfer activities. The study identify only individual barriers have influence to knowledge transfer whereby it have significant relationship between individual barrier and knowledge transfer in the company. Therefore, attitude, behavior, individual skill do effect knowledge transfer process.

**References**


