

Master's thesis

Master of Business Administration

Business Management

2023

Monette Rassi

COMPETENCE DEVELOPMENT THROUGH KNOWLEDGE SHARING

– case KEVA EU pension team



Master's Thesis | Abstract

Turku University of Applied Sciences

MBA Business Management

2023 | number of pages: 68, number of pages in appendices: 1

Monette Rassi

COMPETENCE DEVELOPMENT THROUGH KNOWLEDGE SHARING - case KEVA EU pension team

Most of the expert's learning and competence development takes place at work. Experts are increasingly required to be able to define and solve multidisciplinary problems in cooperation with experts in various fields. The organization must therefore create a work environment that allows for teamwork, knowledge creation and collection.

The aim of this study was to determine the competence, also future competence, which is needed in the case organization's EU team, to be successful. Furthermore, the aim was to identify the knowledge, competencies practices or conditions that might be supporting or hindering organizational learning and competence development.

The goal was to recognize the current process of knowledge conversion. This master's thesis project was carried out as qualitative research, and the data was collected through interviews.

The research indicates that the most efficient learning and competence development is ensured by providing plenty of opportunities for collective reflection and knowledge sharing. It was found that enabling collaboration, where tacit competence and knowledge can be shared improves the competence.

Keywords:

tacit knowledge, SECI model, knowledge sharing, competence

Opinnäytetyö YAMK | Tiivistelmä

Turun ammattikorkeakoulu

MBA Business Management

2023 | 68 sivua, 1 liitesivu

Monette Rassi

OSAAMISEN KEHITTÄMINEN TIEDON JAKAMISEN MYÖTÄ

- case: Kevan EU-eläketiimi

Suurin osa asiantuntijan oppimisesta ja osaamisen kehittämisestä tapahtuu työssä. Asiantuntijoilta vaaditaan yhä enemmän kykyä määritellä ja ratkaista monialaisia ongelmia yhteistyössä eri alojen asiantuntijoiden kanssa. Organisaation on siksi luotava työympäristö, joka mahdollistaa ryhmätyön, tiedon luomisen ja keräämisen.

Tämän tutkimuksen tavoitteena oli selvittää se osaaminen, myös tulevaisuuden osaaminen, jota case organisaation EU-tiimissä tarvitaan menestyäkseen. Lisäksi tavoitteena oli tunnistaa tieto-, osaamiskäytännöt tai -olosuhteet, jotka saattavat tukea tai estää organisaation oppimista ja osaamisen kehittämistä.

Tavoitteena oli tunnistaa nykyinen tiedon muuntamisen prosessi. Tämä opinnäytetyö toteutettiin kvalitatiivisena tutkimuksena ja aineisto kerättiin haastatteluilla.

Tutkimus osoittaa, että tehokkain oppimisen ja osaamisen kehittäminen varmistetaan tarjoamalla runsaasti mahdollisuuksia yhteiseen reflektointiin ja osaamisen jakamiseen. Todettiin, että yhteistyön mahdollistaminen, jossa hiljaisia osaamista ja tietoa voidaan jakaa, parantaa osaamista.

Asiasanat: hiljainen tieto, SECI malli, tiedon jakaminen, osaaminen

Content

List of abbreviations	7
1 INTRODUCTION	8
1.1 Background of the thesis	8
1.2 Research questions	10
1.3 Commissioner, Keva	10
1.4 Research design	12
2 IMPROVING THE KNOWLEDGE-CREATION PROCESS	15
2.1 Introduction to Knowledge Management	15
2.1.1 Competence	17
2.1.2 Explicit knowledge	18
2.1.3 Tacit knowledge	20
2.1.4 From tacit knowledge to explicit	21
2.2 SECI model	22
2.2.1 Socialization	25
2.2.2 Externalization	25
2.2.3 Combination	26
2.2.4 Internalization	27
2.2.5 Organizational learning created through organizational knowledge	28
3 DATA COLLECTION	30
3.1 Research methods	30
3.2 Semi-structured interview	31
3.3 Conducting the interviews	32
3.4 The questions and answers	34
3.4.1 Tacit information in the pension unit	34
3.4.2 Learning together in Keva	36
3.4.3 Prerequisites to improve documentation of the knowledge	38
3.4.4 Development discussion supporting knowledge development	40
3.4.5 Preconditions for sharing knowledge in Keva	40

3.4.6 Work environment enabling knowledge gathering and creation	41
3.4.7 Developing a learning culture	42
3.4.8 Recognition of employees' competences	43
3.4.9 Future competence needs of EU team members	44
4 DATA ANALYSIS	46
4.1 Results	46
4.1.1 Tacit to tacit - Socialization	46
4.1.2 Tacit to explicit - Externalization	48
4.1.3 Explicit to explicit - Combination	49
4.1.4 Explicit to tacit - Internalization	50
4.2 Validity and reliability	51
4.3 Summary of results	52
5 CONCLUSIONS AND SUGGESTIONS	54
5.1 Suggestions	54
5.1.1 Guidelines	54
5.1.2 Development discussion	55
5.1.3 Communication and cooperation	57
5.1.4 Changes brought by the corona pandemic	59
5.1.5 Keva's strategy	61
5.1.6 Management	62
5.1.7 Customers	63
5.2 Limitations and further studies	66
FINAL REMARKS	67
References	69

Appendices

Appendix 1. Interview questions

Figures

Figure 1. Keva's key figures 2022

Figure 2. Thesis structure

Figure 3. Explicit vs. tacit knowledge

Figure 4. The SECI model of knowledge dimension

Figure 5. Barriers and supportive factors for the knowledge sharing

Figure 6. The barriers for knowledge sharing and the suggestions for developing

List of abbreviations

EESSI Electronic Exchange of Social Security Information

SECI socialization, externalization, combination,
internalization

MS Teams MicroSoft Teams

1 INTRODUCTION

1.1 Background of the thesis

In today's working life, it is important from time to time to look at the skills at both the individual and team levels. The work community should think together about what competence development means at the team level. What is required now, and also in the near future. In which direction should the competence and competence profile of the whole team or organization be developed, and by what means.

The starting point for lifelong learning policy must be a positive image of the person, support for the growth of the individual in change, and the use of technological development in learning. Automation, artificial intelligence and robotics are changing and eliminating existing jobs and, at the same time arise new work. It is still unclear which change is stronger. The only certain thing is that the changing work requires a new kind of expertise from its creators. In the future, there will also arise new opportunities to utilize everyone's knowledge. (Sitra, 2019)

Most of the expert's learning and competence development takes place at work. Thus, jobs play a key role in the development of expertise. Therefore it is important to know how the organizational culture, management system, structures, processes and supervisory work support the continuous renewal of the unit's competence, shared expertise and community learning. (Korhonen-Yrjänheikki, 2018)

When it comes to learning, too often the discussion of learning objectives is limited to the weaknesses of current competencies in relation to estimated future needs. (Korhonen-Yrjänheikki, 2018)

When the fundamentals of the workplace are in place, work is a place for a person to self-fulfill, inspire interaction, share, learn, and develop.

This thesis aims to identify the competence, also future competence, which is needed in the case organization Keva, and especially its EU pension team, to be successful during the coming changes.

The goal is to recognize the current process of knowledge conversion.

The commissioner of this thesis is a public sector pension organization, Keva.

The researcher wants to find the critical competencies in the pensions field, especially the competencies that are needed in the future. Identifying the relevant competencies that help the organization as well as the individual.

The researcher has limited the research to considering what tacit knowledge there is in Keva's pension unit, especially the EU team. Though the researcher is working in the organization which is studied, the study has sought to maintain objectivity.

The research topic was selected mainly on the basis of the author's own interest, the interest of the commissioner and the topicality of the research topic.

The idea and challenge is to answer a question that has never been answered before and, in the process, discover something that no one else has ever discovered. A researcher analyzes the obtained data, interprets it, and reaches conclusions that the data seem to warrant. (Virtainlahti, 2009)

1.2 Research questions

The research questions in this thesis were:

Which core competencies and supporting competencies are needed for the Pension Organization and how can the employees in the team get these competencies?

Studying the creation and conversion of knowledge in Keva's EU pension team, the researcher wants to get a better understanding of what skills are necessary for the organization to grow and succeed in the future. Accordingly, the ability to select and train these skills in new and current employees can be improved. What are the expectations for an EU pension expert?

Can the SECI model, which is a knowledge conversion model, be used in transferring knowledge in Keva?

1.3 Commissioner, Keva

The case organization Keva is Finland's largest earnings-related pension provider. Keva is employing around 500 people, is serving 1.3 million public sector employees and pensioners and about 2,000 employer customers. Keva administers the pensions for the public sector.

Moreover, Keva aims to improve well-being at work, enhance work ability of the employees (of its customers), increase productivity, and decrease costs from incapacity to work by providing services to employers in the public sector. Keva is responsible for the funding of local government pensions and the investment of pension funds. (Keva, 2022)

Keva's key figures 2022

	2022	2021	2020	2019	2018
Sum of wages and salaries of Keva member organisations, €m	20 345	19 462	18 487	18 126	17 410
Share of contribution of Keva member organisations, €m	5 677	5 489	5 252	5 127	4 920
Number of people insured in Keva member organisations 31 Dec. *)	573 945	563 644	541 239	544 942	535 000
Number of pension recipients in Keva member organisations, 31 Dec.	435 830	423 827	418 696	413 084	406 286
Amount of pensions paid out in Keva member organisations, €m	6 192	5 915	5 728	5 488	5 230
Fair value of investments, 31 Dec., €m	62 235	66 849	58 009	56 166	50 129
Return on investments at fair value	-7,0 %	15,8 %	4,7 %	12,8 %	-3,0 %
Annual real return on investments since funding began in 1988 (capital weighted)	3,7 %	4,4 %	4,0 %	4,0 %	3,8 %
Annual real return on investments since funding began in 1988 (not capital weighted)	4,9 %	5,5 %	5,2 %	5,2 %	5,1 %
Operating costs, €m	81,1	79,9	76,6	82,2	74,9
Permanent employees, 31 Dec.	481	485	496	513	515
Number of State pension recipients, 31 Dec.	232 613	237 008	242 145	246 874	251 505
Amount of State pensions paid out, €m **)	4 982	4 879	4 857	4 761	4 675
Number of Evangelical Lutheran Church pension recipients, 31 Dec.	19 928	19 573	19 509	19 469	19 250
Amount of Evangelical Lutheran Church pensions paid out, €m **)	234	223	217	212	204
Number of Kela pension recipients, 31 Dec.	6 057	5 965	5 958	5 942	5 945
Amount of Kela employee pensions paid out, €m **)	114	108	106	105	102
Number of Bank of Finland pension recipients, 31 Dec.	1 458	1 404			
Amount of Bank of Finland pensions paid out, €m **)	29	29			

*) Due to the Incomes Register and new reporting practice in employment relationships, there is a break in the time series between 2018 and 2019. The figure for 2020 has been updated.

*) An update of the accounting principles for insured persons was made for 2020: zero-earning insured persons not in employment or serving in the military. The reference year 2019 has been calculated retrospectively using the updated accounting principles.

**) These payments have no impact through profit and loss on Keva's financial statements.

Keva's administration of Bank of Finland pensions began on 1 January 2021.

Figure 1. Keva's key figures 2022

As shown in figure 1 Keva administers the pensions of the local government, the State, the Evangelical Lutheran Church, Kela, Bank of Finland. Starting from the year 2023 the new well-being services counties employees are as well Keva's customers. The State, Evangelical Lutheran Church, Kela and the Bank of Finland pay their own pension expenditure and share of operating costs to Keva. (Keva, 2022)

As a public organization, Keva is at the moment secured with some big customers. These are defined through the law, the Public Sector Pensions Act. The field of pensions is very interesting and the field is living in a change. In the future, there won't be as many full-time, regular employments for pension experts.

Pension customers are using digital services more and more and robots are taking care of most of the regular work.

Keva takes care of the pension security and working capacity of those who work in the public sector, and invests pension assets sustainably. As an employer, Keva has done a lot of work, e.g. developing leadership, lifelong learning and community, managing work capacity and supporting well-being at work, and equal treatment of the staff. It is important to recognize the need for certain knowledge.

There have been ongoing investigations and preparations for a potential merger of the private sector and local government earnings-related pension systems. This would mean that the organization would split into two parts, as the insurance of the public sector goes under Finnish law. Though the plans collapsed at the end of the year 2021, the organization has changed in the many years of intensive preparations, and the intensive development work continues. Keva wants to keep its strong position in the field.

The thesis examines methods involved in knowledge management and competence development and suggests some ideas as to competencies needed in the future. The thesis addresses the importance of recognizing and paying attention to strategic core competencies as a major competitive advantage. Competence management should be systematically and continuously invested in by taking along the whole staff to develop and measure the organization's competencies.

1.4 Research design

In the early development of the research design, it is important to consider the following: What methods show the greatest promise in studying this research topic? What challenges might arise with the use of a particular method or set of methods. How might the author respond to these challenges and still remain close to the intent of the research. (Galletta, 2013)

A subject for study should ignite curiosity, engage emotions, and challenge thinking. After limiting the broad interest, usable topic questions appear. To access the literature the key ideas demand revision to sharpen the necessary focus. (Machi & McEcoy, 2016)

Figure 2 below shows the structure of the study. The suitable subject for the thesis was selected out of interest, and concern and to develop the area.

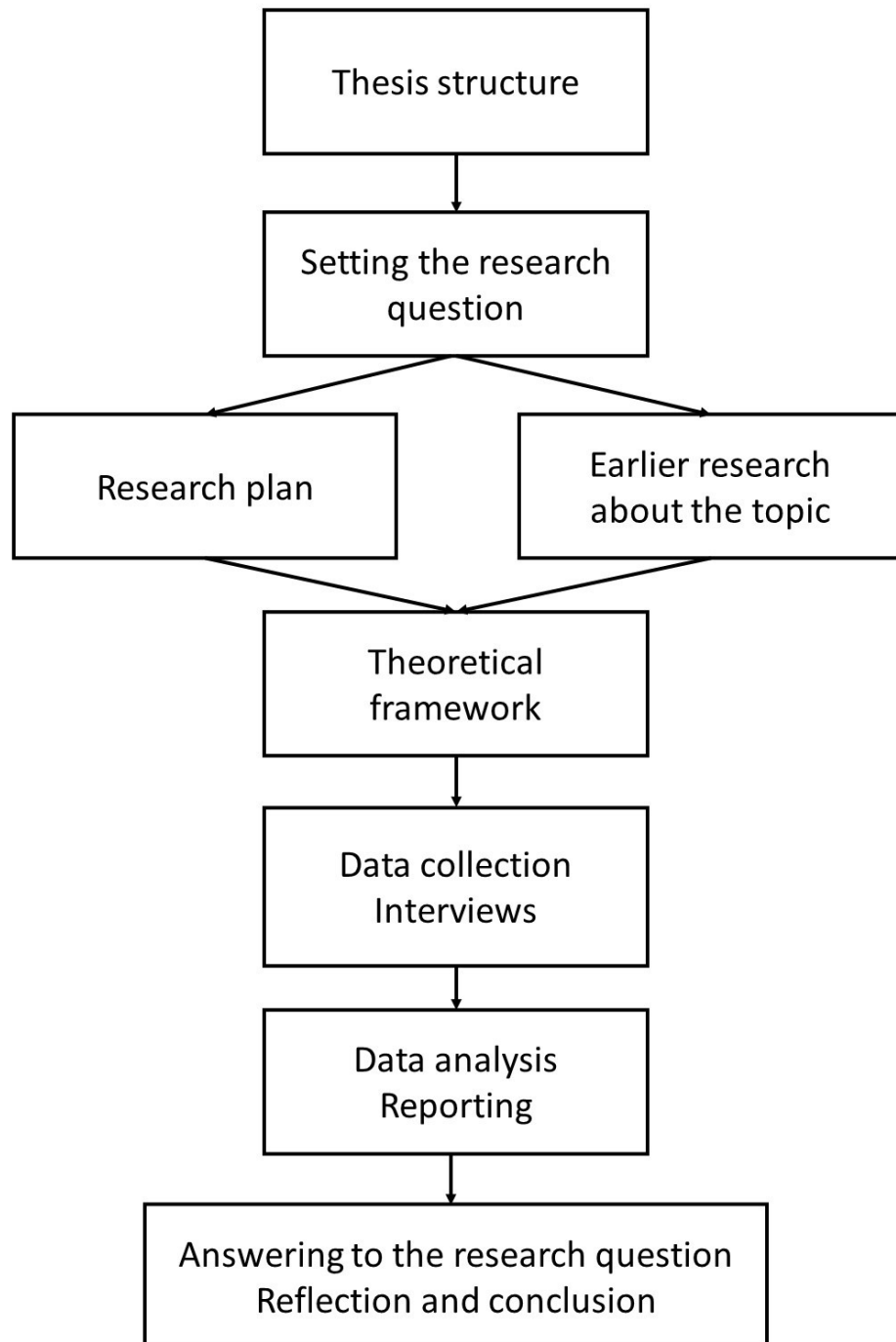


Figure 2. Thesis structure

2 IMPROVING THE KNOWLEDGE-CREATION PROCESS

2.1 Introduction to Knowledge Management

Knowledge represents a crucial drive for organizations' competitive advantage. It generates value by supporting an organization's capability to produce innovations, learn and unlearn, and transfer best practices across boundaries. (Farnese, et al., 2019)

Proper knowledge management and positive aspect of knowledge sharing in the organization's culture are important factors that support organizational learning and increase employees' motivation for staying in the company and working to their best ability towards the high performance of the organization.

The organization itself cannot create information but is based on the personal knowledge of individuals. This information must be made available to the organization. The organization must therefore create a work environment that allows for teamwork, knowledge creation and collection. (Viitala, 2007)

While knowledge and information may be difficult to distinguish at times, both are more valuable than raw data. Knowledge starts with an information base, but the intelligence added to that information converts it into knowledge. Knowledge involves the individual combining his or her experience, skills, intuition, ideas, judgements, context, motivations and interpretation. It involves integrating elements of both thinking and feeling. (Pervaiz, et al., 2021)

Information management is divided into two dimensions, one of which focuses on the effective management of information mainly using information systems, and the other on processes where information is developed through learning and shared among the members of the organization. (Virtainlahti, 2009)

According to (Sydänmaanlakka, 2002) knowledge management has five subprocesses:

- Creation – creating knowledge
- Capture – capturing knowledge, e.g., participating in courses, reading books, Internet searches
- Storing – created or captured knowledge has to be stored and brought available to others as well
- Sharing – knowledge should be shared in different ways to ensure the availability to all
- Application – putting the acquired information and knowledge to use

Effective knowledge management positively influences organizational performance. It means that an organization's knowledge is used efficiently and effectively, and the organization can achieve a competitive advantage using knowledge as a competence. Moreover, existing knowledge in an organization can generate new knowledge and innovations. To innovate there is a need to renew the competencies. Innovations are the tool for continued development. (Ojala & Pöysti, 2012)

Knowledge management is about making the right knowledge or the right knowledge source available to the right people at the right time. It is often pointed out that much of knowledge management is common sense, but not common practice. (Skyrme, 2011)

Knowledge can be divided into:

- Tacit Knowledge
- Explicit Knowledge

These are two major types of knowledge that organizations usually adopt.

Knowledge itself is the ability to apply tacit and explicit information in problem-solving, decision-making, or effecting an improvement within the core values of an organization.

Tacit knowledge is the knowledge that can't be formalized meaning that it is not written or recorded. Explicit knowledge is the knowledge that is recorded where the knowledge holder and knowledge are separated from each other. (Jakubik, 1997)

Proper knowledge management and positive aspect of knowledge sharing in the organization's culture are important factors that support organizational learning, increase employees' motivation for staying in the company and work to their best ability towards the high performance of the organization.

2.1.1 Competence

Competence consists of knowledge, skills, attitudes, experiences and contacts that enable good performance in certain situations. Knowledge is only one element of competence. Competence is the output of a learning process. (Sydänmaanlakka, 2002)

Organizational competence is "a combination of human competence and physical resources respectively actions successfully carried out by individuals using operation resources and work equipment or materials, to contribute to the organizational performance". (Schmiedinger, et al., 2005)

The competitiveness of companies and the profitability of their operations depend on the competence of the personnel and their ability to utilize the competence of the individual. The role of competence is growing to increase productivity. (Kauhanen, 2009)

The concept of competence management is based on the idea of core competence management, which Hamel and Prahalad put forward in their book *Competing for the Future*. Competence management practically refers to a

broader approach, while knowledge management focuses on a narrower sector, i.e, the creation, storage and use of knowledge.

In managing competence, it is essential to connect it to the goals and objectives of the organization. An organization has no competence without people.

2.1.2 Explicit knowledge

(Polanyi, 1967) has famously stated, “we know more than we can tell”. This highlights that a lot of what creates human skill remains unarticulated and known only to the person who has the skill. Michael Polanyi was the first one who made the distinction between tacit and explicit knowledge. These are two major types of knowledge that organizations usually adopt.

Knowledge itself is the ability to apply tacit and explicit information in problem-solving, decision-making, or effecting an improvement within an organization’s core values.

Explicit knowledge can be expressed in words and numbers and easily communicated and shared in the form of hard data, scientific formulae, codified procedures or universal principles. (Nonaka & Takeuchi, 1995)

Such knowledge is seen as “only the tip of the iceberg”.

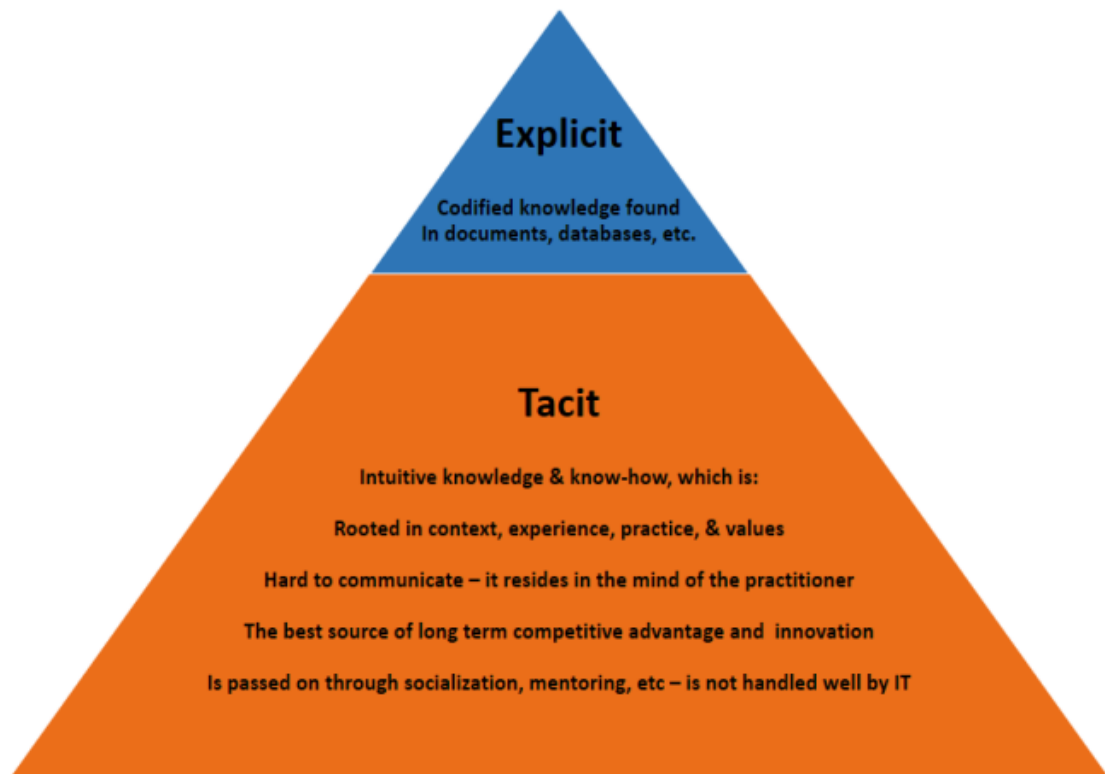


Figure 3. Explicit vs. tacit knowledge (Frost 2013)

Figure 3 is Alan Frost's (2013) view on the division between tacit and explicit knowledge. It has a resemblance to an iceberg. The codified, visible knowledge is above the surface of the water and the hidden, tacit knowledge lies beneath the water line. How to get all or at least some of the tacit knowledge to surface and be seen and communicated more clearly is a matter of knowledge management and efficient knowledge communication and sharing.

(Polanyi, 1967) classifies the coexistence of two types of knowledge: tacit and explicit, metaphorically comparable to an iceberg. Explicit knowledge represents the part of the iceberg above the water, that is, the knowledge we are aware of and capable of codifying and transferring through formal language.

Examples of explicit knowledge in organizations are institutional communications (e.g., newsletters), practices based on formal meetings (e.g., conferences, refresher courses), or knowledge products (e.g., websites, databases, manuals, patents).

Explicit knowledge rests on a broad system of tacit knowledge, originated through an experience related to professional practice and embedded into the specific work context. This knowledge is situated, analogic, and based on routines and habits. (Farnese, et al., 2019) The explicit knowledge is accurate and clear.

2.1.3 Tacit knowledge

Tacit knowledge, also known as an implicit or unconscious knowledge, is a type of knowledge that is difficult to express or communicate in words. (Polanyi, 1967). Tacit knowledge is “something not easily visible and expressible. It is highly personal and hard to formalize. Subjective insights, intuitions and hunches fall into this category of knowledge.” (Nonaka & Takeuchi, 1995)

It is often described as "know-how" or "knowing how to do something," and it is typically gained through experience and practice. Tacit knowledge is an important aspect of expertise, as it allows individuals to perform complex tasks without consciously thinking about the steps involved. (Nonaka & Takeuchi, 1995)

Usually, the things that people know well gradually become automatic, making it difficult to identify them from their own actions. These automated skills are called tacit information. (Virtainlahti, 2009)

Tacit knowledge is used as the starting point for gathering experience, and forming patterns which in turn leads to the act of knowing. (Busch, 2008)

(Nonaka & von Krogh, 2009) state that tacit knowledge is rooted in action, procedures, routines, commitment, ideals, values and emotions.

Tacit knowledge is related to organizational management because it contains a lot of knowledge that is essential for the operation and survival of the organization. However, it is often forgotten that all tacit knowledge cannot be managed and controlled, because it simply cannot be separated from a person. Employees' tacit knowledge is personal because it has been created through a long learning process.

2.1.4 From tacit knowledge to explicit

Explicit knowledge can be processed by either a human or a computer whereas tacit information can only be processed by the person who holds it. An organization creates knowledge through the interactions between explicit knowledge and tacit knowledge. Through the conversion process, tacit and explicit knowledge expands in both quality and quantity.

A great deal of organizational knowledge remains tacit because it is impossible to describe all aspects necessary for successful performance.

Quite a lot of tacit knowledge can be made explicit with good knowledge harvesting.

There are also some well-known barriers to sharing knowledge

- Career ambition: to maintain advantages with the knowledge they possess and to avoid exposing weaknesses in their capabilities
- Experts are afraid of losing the knowledge ownership and related loss of power
- Knowledge sharing can also be time-consuming (Ojala & Pöysti, 2012)

Barriers to knowledge sharing are as well hurry and pressure, usually due to understaffing. Consequently, there is no time to talk during the working day with any colleague. Another barrier is the physical distance, which also can be due to premises arrangements. Many fruitful discussions can altogether cease.

The ultimate value of any new knowledge, including of course tacit knowledge, is that codification leads to a greater return on investment, increased workplace efficiency, and overall lower organizational costs. For all of these reasons, tacit knowledge often tends to be a resource that employees tend to keep to themselves, for loss of it can represent a loss of power. (Busch, 2008)

Tacit knowledge generally should be shared because

- that guarantees the performance, continuity, and quality within the organization
- skills and knowledge become visible, and they can be developed
- tasks become visible and can be developed
- best practices can be shared with all
- different types of knowledge can be exploited
- well-being of the work community is improved
- sense of belonging and commitment can be enhanced
- atmosphere of appreciating capability can be created
- sharing knowledge can be a matter of pride and a positive duty

Adapted from (Virtainlahti, 2009)

2.2 SECI model

The knowledge spiral model, most commonly known as the SECI model, is one of the best-adopted and widely used Knowledge Management models for the organization. The SECI model has become a cornerstone of knowledge creation and transfer theory.

This model provides the complete transformation process of tacit knowledge into explicit knowledge within the company.

The SECI model was developed by Japanese scientists Ikujiro Nonaka and Hirotaka Takeuchi, who have explored the way companies innovate new by combining available information within an organization. They state that the organization should be considered as an entity that creates new through its interaction and activities.

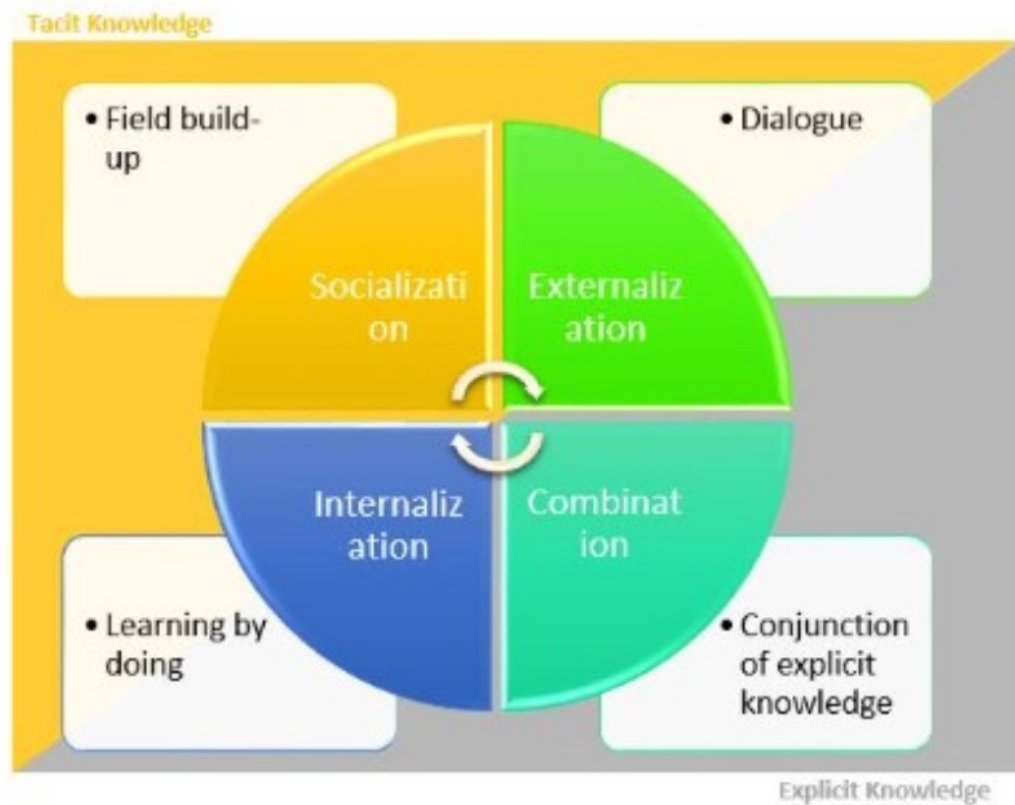


Figure 4. The SECI model of knowledge dimension

The SECI model of knowledge dimensions (Figure 4) is a model of knowledge creation that explains how tacit and explicit knowledge is converted into organizational knowledge. According to Nonaka and Takeuchi, knowledge in organizations is created through the interactions between explicit and tacit knowledge. They call the interaction between the two types of knowledge as knowledge conversion. (Nonaka & Takeuchi, 1995)

The name of the model comes from the four steps in the data creation process in which data changes between tacit and explicit data. The steps are *socialization*, *externalization*, *combination* and *internalization*. The steps are rotated in the order described above, after which the information moves to the next organizational level to restart the cycle.

Nonaka and Takeuchi proposed that these are the four ways that knowledge types can be combined and converted, showing how knowledge is shared and created in the organization. The SECI model is used for understanding knowledge generation processes.

The Nonaka and Takeuchi knowledge management model of knowledge conversion typically invokes four different knowledge conversion modes in knowledge management.

- **Indirect Way Approach** – Socialization (tacit to tacit)
- **Indirect to Direct Way Approach** – Externalization (tacit to explicit)
- **Direct Way Approach** – Combination (explicit to explicit)
- **Direct to Indirect Way** – Internalization (explicit to tacit)

A spiral of knowledge is created where tacit and explicit knowledge interrelates with each other in a constant process. New knowledge is made with such a continuous process.

The contents of the different phases of the model interact in a spiral, making it implicit and the interaction of explicit knowledge enables the production of new ideas (Nonaka & Takeuchi, 1995). In this model, knowledge is continuously converted and created as users practice, collaborate, interact, and learn. It works best for the knowledge-creation process.

In this model, knowledge is continuously converted and created as users practice, collaborate, interact, and learn. It works best for the knowledge-creation process.

The model stands out because it not only formalizes a theory of knowledge creation based on the epistemological distinction between tacit and explicit knowledge but also offers a practical tool for assessing knowledge creation in organizational contexts.

2.2.1 Socialization

Tacit to tacit. Socialization is creating new tacit knowledge from existing tacit knowledge. Knowledge is passed on through practice, guidance, imitation, dialogue and observation. This happens through interpersonal relations and is purely human-related knowledge sharing.

(Nonaka, et al., 2000) describe socialization as the process of converting new tacit knowledge through shared experiences. Tacit knowledge is hard to formalize and can be acquired only through shared experience, such as spending time together. Through this process of sharing knowledge, both mental models, as well as technical skills, can be shared. An example of socialization is a traditional apprenticeship, where apprentices learn the tacit knowledge of their craft through hands-on experience, rather than from written guidelines.

In socialization, knowledge sharing takes place through presentations, demonstrations, one-on-ones, etc. It can be between two individuals over coffee or a formal open-up session. It may also take the form of a mentorship program where the objective itself is the systematic download of tacit information onto a successor.

2.2.2 Externalization

Tacit to explicit. In the SECI model externalization is the process of transforming tacit knowledge into explicit knowledge. This tacit-to-explicit conversion approach includes codifying tacit knowledge in various forms like documents, manuals, user guidelines, and others to ease the organization to perform sharing.

Tacit knowledge is codified into documents, manuals, etc. so that it can spread more easily through the organization. Explicit knowledge is crystallized and this allows it to be shared by others. And thus, it becomes the basis of new knowledge. Knowledge is spread in a planned manner e.g. through publications, presentations in seminars and conferences, etc. Academic institutions and

research and development centers have this as their priority as they are viewed as the source of information dissemination.

Tacit knowledge is converted, through the externalization mode, into new explicit knowledge in the form of concepts, images, and written documents. Here, individuals use dialog, metaphors, and team confrontations as effective methods to make tacit knowledge codifiable.

Externalization mainly takes place in development-, ideation- and design meetings. Out of the four different knowledge conversion steps, externalization is the one that creates something new. This is seen as rather difficult, even though a particularly important conversion mechanism.

As socialization is purely human-related knowledge sharing, externalization is to the same extent document-based sharing, and so IT has a meaningful role in it.

2.2.3 Combination

Explicit to explicit. When the knowledge has been made explicit, as far as it is possible, the next phase is the combination.

This is the simplest procedure, as the knowledge is documented in a visible form. Codified knowledge sources (e.g. documents) are combined to create new knowledge.

The newly generated explicit knowledge is spread among the various members working in the organization. A common example is making a report, analysis or instructions. Combining different forms of explicit knowledge, such as that in documents or databases.

According to (Nonaka, et al., 2000) combination refers to a process of converting explicit knowledge into a more complicated and systematic set of explicit knowledge. They further explain that explicit knowledge can be collected from inside or outside the organization.

The collected knowledge is combined, modified, and even processed to form a more complicated and systematic knowledge system. Knowledge is then combined, edited or processed to form new knowledge.

To combination belongs as well the development discussions and competence mapping.

Combining uses documents, meetings, telephone conversations or data networks re-existing explicit information construction by sorting, adding, combining and classifying. The new explicit information is therefore combined with the old explicit information.

In combining knowledge enhancement and adaptation takes place. The tacit information is combined with explicit information to create knowledge adapted or enhanced to tackle a specific problem or about a particular project.

2.2.4 Internalization

Explicit to tacit. As explicit sources are used and learned, the knowledge is internalized, modifying the user's existing tacit knowledge. It is the process of embodying explicit knowledge into tacit knowledge.

(Nonaka, et al., 2000) further explain that internalization is closely related to "learning by doing". In this model, knowledge is continuously converted and created as users practice, collaborate, interact, and learn.

The SECI spiral concludes with the Internalization mode, where explicit knowledge is absorbed by individuals, enriching their tacit knowledge base: formal knowledge is connected to personal experiences to be subsequently transferred and used in practical situations, becoming the base for employees' renewed routines.

Simply put, this is training with a purpose. If you need to fix your water heater, you first "internalize" or learn the "explicit" knowledge that the user manual may contain to then use this knowledge to troubleshoot. Similarly, an organization may

need experts to pore over certain documented information to troubleshoot a manufacturing line to reduce rejections or streams of financial data to plug profitability leaks.

Internalization happens as learning by doing, where individuals internalize knowledge into their own mental models from documents.

Internalization can also be referred to as praxis. Various types of knowledge are applied and used in practical situations to deal with knowledge-creating capabilities broadly.

Explicit information, such as production methods, must be actualized through action and practice. For example, in training programs, trainees read and reflect on documents and manuals related to their work. Through this, they can internalize explicit information in these documents to enrich their knowledge base of tacit knowledge.

2.2.5 Organizational learning created through organizational knowledge

The contents of the different phases of the model interact in a spiral, making it implicit and the interaction of explicit knowledge enables the production of new ideas. (Nonaka & Takeuchi, 1995)

To make this spiral of learning successful, an organization needs to focus on how to make communication effective, e.g. how to ensure communication leads to sharing knowledge.

One good example of organizational knowledge transfer is knowledge mapping, where the firm seeks to determine bottlenecks or alternatively, particularly rich depots of knowledge. The advantage of conducting such an exercise is that new staff are more easily acclimated to the organization culture, but more importantly all staff are more easily able to understand what intellectual capital exists in various parts of the company. (Busch, 2008)

The creative use of computerized communication networks and large-scale databases can facilitate this mode of knowledge conversion. For example, using ICT, such as groupware, online databases, intranet, and virtual communities to communicate and share information has been the focus of several previous investigations.

Creating information in an organization is a constant interaction between silent and visible information. The theory is based on the experiences and knowledge of individuals that make an impact in the background of the process. However, social interaction and the sharing of ideas are the basis for a process that brings individuals' tacit knowledge to the organization.

3 DATA COLLECTION

3.1 Research methods

In scientific research, qualitative methods have been used to study topics that are not already well known and which would be good to understand better. When using qualitative methods, there are considerably fewer participants than in quantitative studies, but there is often a large amount of data to be analyzed.

The aim is to obtain a lot of information from a narrow subject and accordingly understand the phenomenon better and often more comprehensively. As the purpose is to generate new information, existing theories often do not guide the design of qualitative methods as much as the design of quantitative methods. (Ojasalo, et al., 2014)

The empirical part of this thesis was carried out as qualitative research through semi-structured interviews. In this way, the interviewees remained on the topic related to the research problem, but at the same time were free to express their own views.

Within qualitative research methods, it is typical that the researcher is very close to the respondents and often even participates in their activities. The researcher makes his or her own well-founded interpretations of the phenomenon.

An interview is always an interaction that requires trust between the participants. The interviewer must inform the interviewee of the purpose and confidentiality of the interview and research.

Since the purpose of the interview is to gather material that helps in answering the research question, it often differs from usual discussions, as the interviewer guides the ongoing discussion. (Ojasalo, et al., 2014)

3.2 Semi-structured interview

The semi-structured interview method was selected to gather data on the opinions and thoughts of the employees. The method has potential through its flexibility though it is sufficiently structured.

A semi-structured interview is based on predefined open-ended questions. Semistructured interviews are used when there is some knowledge about the topics or issues under investigation, but more accurate details are still needed. This kind of interview works best when the researcher needs to gather facts, attitudes or opinions, gather data on topics where the interviewer is relatively certain that relevant issues have been identified, but still wants to provide an opportunity for the interviewee to raise new issues that are important to them through open-ended questions. (Wilson, 2014)

In a semi-structured interview, the questions are prepared in advance, but the interviewer may vary their order according to the course of the interview. The exact wording of the questions may also vary. Questions prepared in advance but not appropriate to the situation may be omitted and, accordingly, questions that come to mind during the interview may be asked. (Ojasalo, et al., 2014)

By conducting structured interviews general opinions can be expected, as well as information about expectations and challenges. Through these interviews, the researcher can get deeper material about what opportunities can be seen and what causes possible worries and fears.

While the number of participants that is determined for the study is often influenced by issues of time, cost, and other practicalities, the most ideal approach is to continue recruiting participants until the researcher feels that the interview data are no longer producing new thematic patterns. In other words, there's a kind of saturation point. (Galletta, 2013)

The thoughtful questions often serve as helpful guides for participants, so they can focus on the direction of their responses to the question. (Galletta, 2013)

3.3 Conducting the interviews

To get a variety of information the researcher wanted to interview several participants simultaneously, which means small groups rather than individuals. The environment gets interactive as the participants are free to discuss the topic with each other.

The author would have favored face-to-face interviews, but due to Covid-19, all interviews were conducted in Teams. The participants were asked to keep the cameras on and the interviews were recorded for closer documentation. Permission to record was asked.

The researcher gathered 2-4 employees for the interview, introduced the issues to be discussed, made sure no one dominated the discussion and kept the respondents focused on the topic.

Group interviews are especially useful when

- Time is limited
- People feel more comfortable talking in a group than alone
- Interaction among participants may be more informative than individually

conducted interviews.

The semi-structured interview was used to gather qualitative information on the current situation. The questions in the interview were raised from the theory part of the research. The interview contained nine questions, which are listed in appendix 1.

All questions were asked rather repeatedly in all interviews. The interviewees were allowed to bring out their own ideas.

The interview was conducted in the Finnish language because it is the native language of the respondents. The questions and answers are translated into English in this research paper.

The interviews were held from December 10 2021 to 9 February 2022.

The interviews took 40 minutes, up to 1,5 hours.

The interviews were conducted with all employees who work with EU pensions. 16 pension experts were interviewed, some of them with specialties in substance and some in technical issues. Of these experts, 9 were members of the EU pension team and 7 persons were from other teams, who work with EU pensions.

Participants were employees of four different teams. This represents about 25% of the employees working directly with pension decisions. These employees work in a wider range of occupations, all are professional and skilled workers with many years of experience in the pension field.

All invited persons participated. The invitations were sent a few days in advance together with some question samples.

To get the perspective from the superiors in Keva, the researcher moreover conducted semi-structured interviews with 6 persons with leading positions. These interviews were the first in a row, 3 interviews with 2 superiors in each interview.

The interview questions were carefully considered to be appropriate for the topic. The respondents seemed to have understood the questions and the answers provided everything that was needed to get answers to the research questions.

3.4 The questions and answers

3.4.1 Tacit information in the pension unit

The respondents had many thoughts on the first question “What kind of tacit information does the pension unit have?” The researcher also formulated some subquestions during the discussions, when needed.

The tacit knowledge is difficult to recognize. Someone was wondering, who should recognize the tacit knowledge as it is hard for yourself to recognize. Tacit knowledge is often gained through broad experience. An experienced employee sees at one glance how something needs to be done. That kind of knowledge is not that easy to put into words.

Many of the respondents mentioned the old calculation according to the law on how to calculate pensions before the year 2004. This competence has decreased, also because it is not actively needed in daily work. The computer has also earlier done the calculation, and therefore this knowledge is easily forgotten. It requires active rehearsing, and manual calculating to remember the process and all details needed.

The old law for pensions also lead the thoughts on using the older pension calculation systems, called HAKU and ELLA. These have earlier been used for state or community pension calculation. These are still occasionally needed for solving some older cases. A few respondents pointed out that a lot of the tacit knowledge is as well about to lose its importance.

Talking about tacit knowledge one easily thinks of someone leaving on pension. When the knowledge has been transferred from one to another or two persons, there hasn't been done proper documentation.

Tacit knowledge is about organizing the work. Be the active one, make questions and bring things further.

Many highlighted that tacit knowledge is knowing where to look for the information that helps to solve a problem and to find the right information out of the big mass. Tacit knowledge is knowing the process, knowing who knows what. It is expertise, being professional. Knowing the juridical parts and using different systems. Having a deeper knowledge of how to interpret right.

Someone mentioned that it is like an equation of processes and patterns. One needs to have an overview of the whole calculation, knowing the legislation, the formulas for the counting, making the pension decisions as well as the statement for the pension calculation.

Possessing situational awareness, the ability to figure out things right, and combine even the smallest piece of information. Here people are different and have different starting points. The ability can also grow with experience.

It is very important to understand the processes. That is the knowledge that is gathered during a long period. Knowing how the house works and where to look for the information, and whom to contact in different matters.

Tacit knowledge comes from personal background, especially work background. It is built of many small pieces. It would be interesting to study the background closer, to find the tacit knowledge. Some employees have very long experience and have had the opportunity to learn all pieces separately over a longer time, for example, registration of employment and wages which make the basis for the pension calculation.

Some other employees have another background and therefore have a shorter path of experience in pension calculation. Still, everyone has the same tasks. Many might find some tasks self-evident and believe that everyone knows the process, and still, it is not an obvious solution for everyone.

Cooperation and communication is the key to getting the tacit information shared. The team members don't believe that anyone is purposely keeping the information or knowledge for themselves.

Many years ago new work guidelines were sent by email. The employees printed them and made their notes concerning what they thought needed to be added, for example concerning all exceptions. These own notes are tacit knowledge. Own notes are also made nowadays and this information is not shared. Many are cautious and insecure in sharing their notes. Accordingly, some employees have certain information and others have to reinvent the wheel.

For the technical defects, there is not yet any technical instruction manual. The employees working with technical defects have the solutions and information mainly in their personal notes or in their email boxes.

3.4.2 Learning together in Keva

The question was: How can learning together, pair work, mentoring and team learning be increased in Keva?

The respondents found that working together is enriching the work task.

Some respondents told about a mentoring programme, including four pension experts, which was starting in one of the teams. For this kind of programme it is important to thoroughly decide which knowledge needs to be transferred. This means that the knowledge needs to be identified. It is a time-consuming process. Time issues make the implementation of any project complicated. When the project or a process starts late, there is too little time to use.

Some pension experts, a superior, and HR expert have earlier worked together on a project building up a model for any kind of mentoring programme in the pension unit. It includes information about the different roles, the agreement, work practice, time schedules, evaluation, and reflection.

Coffee meetings over the week have been started, with a good spirit in to dare and ask. Many pointed out that team learning requires time and some effort from the team members. In another pension unit team, there have been organized coffee breaks where also work issues are welcome. Here everyone has been able to ask each other for guidance. After practicing a good while the atmosphere has become more open for real discussion, in which everyone participates. Rather many of the respondents pointed out that the team learning sessions definitely need to be relaxed.

Pair working has been done. A few teams in the pension unit have some pairs working frequently together. It is helpful when a pair is ready set. The employee knows that he or she can ask the pair for any help with good conscience.

Someone knew that according to specific work tasks he or she is having a pair with whom to solve the work task. When new employees have started doing EU tasks they have been given an experienced pair, who is ready to support and help with all EU work-related questions. When information has been transferred, it is based on a documented guideline.

In the EU team or among the EU work members there are some ready pairs occasionally working together. Some pairs have arisen spontaneously out of the work issues and others have had a ready work theme to work together on. The employees hope that the superiors are accepting that pair work is important and the need for it is obvious.

The pension unit, and also the EU team have so-called godmother/godfather cooperation with the employees working in customer service. This has been a good platform for getting to know each other's work better.

Almost all respondents emphasized how valuable it is to learn together as a team. A few respondents recalled what they had experienced in earlier workplaces. In comparison, there might be less team learning in the EU pension team.

The documentation of the learned is very important when you are working together. There should be used enough time, even though the resources are limited. Learning together is time-consuming, but it is also worth it.

In the EU team, there are plans to start so-called shadow pairs, who can be shadowing each other's way to work. This could for example be sitting together and one of the employees shows how he or she is dealing with a certain task or application. This pair could also together search for certain guidelines and try to find the quickest way for some process or the fastest solution for a certain problem.

Repetition of the subjects is important, in order to support the learning process. Rather many mentioned that it would be good to rehearse and review the tasks that the EU pension experts do. The list is long and the employees could list the tasks of which they don't have enough knowledge. Such an issue could be the topic and theme for a team meeting. The time could be used for going through the whole task and process and getting the view from many points, and also which guidelines tackle the theme.

3.4.3 Prerequisites to improve documentation of the knowledge

Are there prerequisites to improve the documentation of the knowledge? With the question, the interviewer was referring especially to making guidelines.

According to the respondents, it is often difficult to search for information. It is also often hard to find the guidelines. Moreover, it was pointed out there are still some guidelines missing, and some guidelines are incomplete.

The constant updates are hard to follow. Often the employee checks from the guideline only those parts that are otherwise difficult to remember. Therefore new and important updates can be unnoticed in case they are not thoroughly informed and together practiced. There is ongoing project work in another pension unit team, to develop the guidelines.

The general opinion was that there are rather good preconditions to improve the documented guidelines. Moreover, there is a demand for more accurate guidelines. The induction to work is made based on ready work guidelines. Some respondents were wishing that all phrases for the decisions, especially for disability pension should be gathered in one place.

There can be very good guidelines, but people learn through different methods visually and by learning by themselves. When some people learn from guidelines, others learn through listening or watching.

The documentation service is hard to maintain. There could be more people responsible for writing the guidelines. That would give more time to concentrate on the maintenance of the service. Employees need to be more active in bringing up the lacks and developing ideas for the guidelines. The users have as well a responsibility to inform when the guiding text has been outmoded.

There easily comes an attitude to documentation that it's a mandatory evil that someone has to do. Whenever there is new information, the responsible employee is supposed to post a new guideline. Documentation is an ongoing process that requires a lot of time and effort. When you work together it would be essential to document the findings and what you have learned.

Too much information exists in the own work emails. There was a suggestion concerning technical questions. They could be gathered and documented in a databank. The questions would be saved and recorded for the next time that same challenge occurs. Everyone would be able to see the questions, as well as the answer and solutions.

3.4.4 Development discussion supporting knowledge development

How does the development discussion process support the knowledge? This question quite divided the opinions.

The development discussions support the knowledge to some extent. Many were especially positive towards the external discussions, meaning that there is a new, though shorter, discussion in the middle of the period.

Some employees find the development discussion too formal, which leads to an unnatural and stiff discussion atmosphere. The development discussion form needs renewing, few respondents mentioned that it even makes one passive. The same questions are repeated every year. The process itself supports knowledge creation, but the discussion form does not. The discussion should deal with the question of widening or narrowing and deepening your competence.

The discussion involves rather much evaluating the performance. Moreover, many find it hard to praise themselves. There is too little possibility and chance to impact through the development discussion. Almost half of the respondents state that there is not much opportunity to change things. Many felt that it is even unrealistic to bring wishes for learning something new. The superior decides what needs to be done, according to the current needs.

Every year the employee sets together with the superior at least four personal goals for the coming year. The employee oneself needs to reflect on his or her interests, possibilities, and what to focus on. The more you commit yourself, the more you can benefit.

3.4.5 Preconditions for sharing knowledge in Keva

Are the preconditions for sharing knowledge in Keva of the right kind?

The employees need to open their mouths, question, and understand their responsibilities. There are rather many channels for information. You can remember seeing the information, but cannot find it again.

An optimistic viewpoint is needed. Own will and motivation are also important. Some share the information and others share only when they are asked for it.

There has still been done a big step towards working more together, also between the different teams. That development work is not ready but the direction is right.

MS Teams provides a simple way to share your screen with the information. Also, the one who is learning something new can share the screen and while learning by doing still get the needed guidance.

Management has ordered to move the information from Sharepoint to Teams. This has provided more information about different teams, and the information is always open to everyone.

Any course, also intern ones, can be accomplished only through participation. In Finland, it sometimes seems to be fine to be formally qualified. Some people think formal education is a reliable measure. Others believe more in training on-the-job and years of experience. Others might argue that personal characteristics hold the key to effective work behavior.

3.4.6 Work environment enabling knowledge gathering and creation

How is Keva's work environment enabling the knowledge creation and gathering of knowledge?

Information, as well as knowledge, used to circulate better as the employees were sitting together at the office. Interaction face-to-face is the most effective knowledge transfer method. Due to remote work, some employees remain in the background. Not everyone enjoys MS Teams meetings or using it as a work tool for discussions.

Everyone forgets information and has some short memory loss, also called blackouts, as there is too much daily information. It helps when there is the possibility to just quickly check something from the teammate. The information might return to the mind at the same moment one opens the mouth.

The resources are limited, and the question arose if those who write the guidelines even were given the needed time, for writing the guidelines. Cases that are very complicated and which very seldom occur would be good to direct to the same person/persons, rather than to all.

In Keva's workbook *Kompassi*, which is used for recognizing and finding your strengths and skills, it is recommended to fill in your skills, competence and learning goals to your Delve profile in Microsoft 365. The information is open for everyone within the company so that it would be easier to find the right person to ask when a specific skill is needed. (Keva, 2022)

To some extent, there is understanding from the superiors that learning something new takes a lot of time and effort.

3.4.7 Developing a learning culture

How should Keva improve a learning culture where there is trust and confidence?

It definitely needs trust and time for some people to share their thought and ask questions. In some teams, the team members dare to ask each other for help better.

Although it is acknowledged that there are inherent benefits to knowledge sharing, people are reluctant to share information.

Many don't want, or feel comfortable, appearing and performing. There are some challenges and obstacles in the discussion culture. There is a need to meet each other, and learn to know each other to build trust.

It affects the sharing, learning, and work progress when employees don't meet each other. To some extent and in some pension teams operating together through MS Teams has encouraged the employees to discuss and develop together.

3.4.8 Recognition of employees' competences

How can the recognition of an employee's competence be encouraged?

When you are able to help, you notice that you are useful. If nobody asks anything it would be hard to recognize your competence.

Some employees said they want to participate even more in the development work. There is will and ability to be used even more for development tasks. An optimistic attitude from the superior helps the employee. Some superiors believe in the ability, possibilities, and potential of the subordinates.

There might still be a little discouraging tradition in Finland, bringing out the difficulties and challenges instead of the opportunities. Finns easily assume that encouraging employees is more common elsewhere compared to Finland.

The superiors told they want to support the employees in finding ways to improve their knowledge and grow competence. Moreover, they also want to give opportunities to utilize own know-how and find paths. The employee's own motivation and activity are of great importance.

It can be difficult to identify your own skills and put them into words. For a pleasing direction on the career path, you need to consider and identify your strengths, competence needs, interests and goals.

Developing competence and learning new things throughout your career also strengthen work ability and create well-being at work. To help with this, Keva's experts have compiled and produced the Compass Workbook, which is intended for everyone interested in identifying and developing their own skills and competence. (Keva, 2022)

3.4.9 Future competence needs of EU team members

The question “What kind of competence will the EU team members need in the future?” summed up the discussion.

Many stated that it is of course challenging to see far into the future.

The ability and skills to calculate manually are needed. The information system will almost completely calculate and make the decision ready. Still, most of the interviewees agreed that it is important to remain the perception of the pension calculations. There need to be some proficient experts who have this competence.

The pension experts need a broad comprehension and understanding, as there remain only those tasks that only a human can do. Logical reasoning skills will be needed. Finding the right information from the right source and combining these correctly. Furthermore, it will be important to know how to control all pieces of information. Mentioned was also the ability to distinguish between the essential and unessential, as the information flood seems to only increase. This goes hand in hand with the need to strengthen resilience.

Some people mentioned knowledge of projects and gaining project management skills. It is not enough to only be a member of a project, without further participation in the different project tasks. The experts wanted permission to develop and must learn to act more and work for the development. It is important to understand that the own observations help as well others.

By using pension experts who do the pension application, calculation and decision work, in different development projects can these experts broaden their competence. At the moment new functions are only informed to the technical experts. In the future, there will still be needed people to solve the technical problems and maintain the system. Some experts could specialize to get this kind of competence.

The pension expert will need the ability to make solutions in complicated cases and work constructively. What remains are the troublesome cases and specialties, as well as interpreting the foreign documents. The EU team is facing the fact that the clearer and easier cases coming from Sweden are getting fewer, and the amount of applications from countries that are unfamiliar is increasing.

Customer service will be needed also in the future, as not even all young people know how to use electronic services. Keva needs to work on the customer experience. The pension unit needs as well to work on the improvement of customer experience for Keva's employer customers.

The executives believe that the pension experts will need more communication skills, also in daring to speak and communicate. The experts will need the ability to break free from a certain task, extend their responsibility field and accordingly broaden their knowledge. There is the idea of going beyond the comfort zone. The words mobility and flexibility were mentioned. Empathy can also not be forgotten, as it is needed especially for teamwork.

4 DATA ANALYSIS

4.1 Results

Some issues raised more discussion than some others. Tacit knowledge is difficult to present as suggestions or rules, but it is information about how things happen.

The SECI process should be seen as a continuous, dynamic, swirl of knowledge rather than a static model. The main objective of the SECI model by Nonaka and Takeuchi is that an individual's knowledge is shared with others, so it interconnects to a piece of new knowledge.

Experts are increasingly required to be able to define and solve multidisciplinary problems in cooperation with experts in various fields. Work is more about creating new knowledge or practices. The competence required for the task is not known in advance, but the needs for competence arise as part of creating a new one. These are the tasks that are most difficult to automate and work on, which are left as automation accelerates. (Korhonen-Yrjänheikki, 2018)

Fragmented work also describes the content of expert work: the work consists of very different, fragmented content: customer work, development projects, sales and marketing tasks, administrative routines, learning new things, sharing knowledge, reading, writing, influencing social media, etc.

4.1.1 Tacit to tacit - Socialization

There is socialization within the team. There are weekly meetings held, including dialogues and sharing experiences.

Tacit knowledge is hard to formalize and can be acquired only through shared experience, such as spending time together. Through this process of sharing knowledge, both mental models, as well as technical skills, can be shared.

Learning tacit knowledge through hands-on experience, rather than from guidebooks. Within the team there is a helpful atmosphere for guidance. For knowledge sharing, there are monthly separate meetings for the EU survivor's pension staff.

Informal coffee breaks have in the time of the pandemic been held approximately three times a week. These work as a good platform for knowledge sharing and getting to know each other, which serves for building trust.

The superior from the EU team meets personally with each employee asking how things are going and discussing daily work, in a casual and relaxed atmosphere. This discussion is held approximately every three weeks.

Whenever there is collaboration between two or more employees, the information that is shared works also as a rehearsal for the one sharing the knowledge. The memory gets refreshed. Trust includes elements of risk, vulnerability, and uncertainty which team members must overcome in order to work collaboratively. Also in the EU team, as well as in other teams, there are sometimes hurdles what comes to personal chemistry.

In December 2022 Finnish social security institutions started using a system called: Electronic Exchange of Social Security Information (EESSI).

EESSI is an IT system that helps social security institutions across the EU exchange information related to different branches like applicable legislation, sickness, occupational diseases and accidents at work, pensions, unemployment and family benefits more rapidly and securely, as required by the EU rules on social security coordination. (European Commission, 2022)

All communication between national institutions on social security files is to take place through EESSI: social security institutions exchange structured electronic documents and follow commonly agreed procedures to process them. These documents are routed through EESSI to the correct destination in the right institutions in another Member State. (European Commission, 2022)

In addition to pension information, the countries receive information on, among other things, sickness, unemployment and family benefits granted by each other. (Ylä-Outinen, 2021)

The aim of the system is to facilitate the exchange of information between social security authorities and speed up the processing times of benefits. Common and shared procedures are followed in the system, which at the same time prevents errors and misuse of benefits.

4.1.2 Tacit to explicit - Externalization

Externalization is the process of articulating tacit knowledge into explicit knowledge. The knowledge is articulated into tangible form through documentation.

In the weekly meetings, the EU team shares ideas about specific topics concerning the work or user guidelines. The superior brings also EU topics that are shared with other pension organizations.

The meetings and discussions are well documented.

The Finnish Centre for Pensions (Eläketurvakeskus) offers courses and education throughout the year and there is rather active participation from the EU team.

Many of the respondents pointed out and emphasized how important the user guidelines and documented information are.

A respondent told about a method where one work topic was together learned and discussed. The responsibility to present the issue was circulating. The employees could make wishes concerning which topics should be covered.

MS Teams provides a simple way to share the screen with the information.

4.1.3 Explicit to explicit - Combination

Combining competence in different fields through multidisciplinary collaboration. The work that is done together with the teams who work with the employer customers is fruitful and brings new skills. For example, there is the opportunity to perform in front of an audience, that one is unfamiliar with. Concurrently there has been the opportunity to practice facilitating skills, both digitally and face-to-face.

In Keva there have been so-called Keva Flow projects and training for agile methods. Keva Flow utilizes the principles of lean thinking: improving the service received by the customer, streamlining processes and eliminating unnecessary wasted work. There has been a lot of talking about continuous improvement, and that is what the different processes in Keva are aiming for.

Combining different forms of explicit knowledge, such as that in documents or databases.

When the information is produced, it needs to be critically assessed and take into account different fields and their perspectives.

The development discussion process supports the knowledge, still though unfortunately not the knowledge sharing. *Respondents were rather critical towards the development discussion in its current form.* The emphasis is on performance valuation rather than on discussing knowledge. What comes to its possibilities, the employees mainly stated that their wishes are at least heard. Generally it needs as well activity, interest and commitment also from the employee.

Even though many employees find the development discussion, as a forced process in its current form, most respondents pointed out that a discussion about knowledge is still good and important.

As a platform, the development discussion has opportunities to improve the discussions about knowledge. As the discussion is done together there might come new ideas for both the employee and the superior.

4.1.4 Explicit to tacit - Internalization

As explicit sources are used and learned, the knowledge is internalized, modifying the user's existing tacit knowledge. It is the process of embodying explicit knowledge into tacit knowledge.

(Nonaka, et al., 2000) further explain that internalization is closely related to “learning by doing”.

In Keva it is emphasized that trust arises in interaction and is reciprocal, a two-way issue. Trust also requires an experience of fairness and equality.

The EU team has for some years started testing together the new versions of the calculation programme. This method works well for discovering and co-creating together.

Today's working life skills require the ability to manage one's own work. The employer is also interested in the development direction. The development of an individual employee increases the knowledge capital of the entire organization and it affects everything from well-being at work to efficiency.

Keva has a strong HR team working tight together with the management group.

Working with the structures of continuous learning began in Keva, when the work to strengthen everyone's ability to identify their competence and set learning goals for their own careers, started. To support this, a group of Keva staff from all over the house compiled a Compass workbook to help the individual think about their wishes, own skills and new opportunities. (Keva, 2021)

Keva (Keva, 2021) has often reminded the employees of the familiar needs and goals for competence development:

- Improving customer focus, agility and efficiency
- Improving target setting and monitoring
- Downsizing the organization, with the goal of more self-directed and multi-professional teams and building a modern management and organizational culture
- Sharpening service development and partnership management, roles and responsibilities
- Knowledge management

The Competence Development Plan approved by Keva's Management Team emphasizes that everyone has a responsibility for their learning and competence development. The employer also has a responsibility for continuous learning. Keva provides structures and tools for learning. The foreground, on the other hand, enables learning e.g. in everyday life by sparring and showing a common direction. (Keva, 2021)

Pensions experts taking care of pension applications play an important role. They make observations about client companies and industries when processing applications. This view is valuable information for clients considering measures to manage the risk of disability. The view directly benefits customer companies, but also companies in the same industry more broadly.

4.2 Validity and reliability

The interview research was conducted to all employees who work with EU pension tasks. Most of the interviewees have years of work experience in the organization. The commitment of the respondents can be considered very good because all respondents raised development areas in their tasks. All invited interviewees participated.

A detailed description of the research process and the reasoning for the interpretations are very important, as they allow the reader of the research to conclude the reliability of the research. (Ojasalo, et al., 2014)

The semi-structured interview was used to gather qualitative information on the current situation. The questions in the interview were raised from the theory part of the research.

Due to Covid-19, all interviewees were interviewed through personal conversations via Microsoft Teams meetings. The interviews were recorded for later transcription. The interview recordings were not transcribed word by word, but all information relevant to the study was transcribed to text files.

The aim of the interviews was to find the best methods of sharing tacit knowledge based on the interviewees' own experience and also to clarify the opportunities and challenges the development and sharing of such knowledge bring to the organization.

4.3 Summary of results

The step of socialization, which is the purely human-related knowledge sharing, is rather good. There are weekly several opportunities for interaction with colleagues. The atmosphere is good enough and the employees find someone to share their questions with. The remote work has increased enormously and this causes some barriers, which many still though have overcome through working intensively together over MS Teams.

Externalization is the document-based sharing. Here there are possibilities for improvement.

Combining has also room for improvement. Writing new instructions and improving the development discussions. The pension experts want to participate even more in the development work. There definitely is knowledge potential in the staff members.

The results show that the SECI model works well in the case organization as a model for the knowledge-creation process. Knowledge is continuously converted and created as users practice, collaborate, interact, and learn.

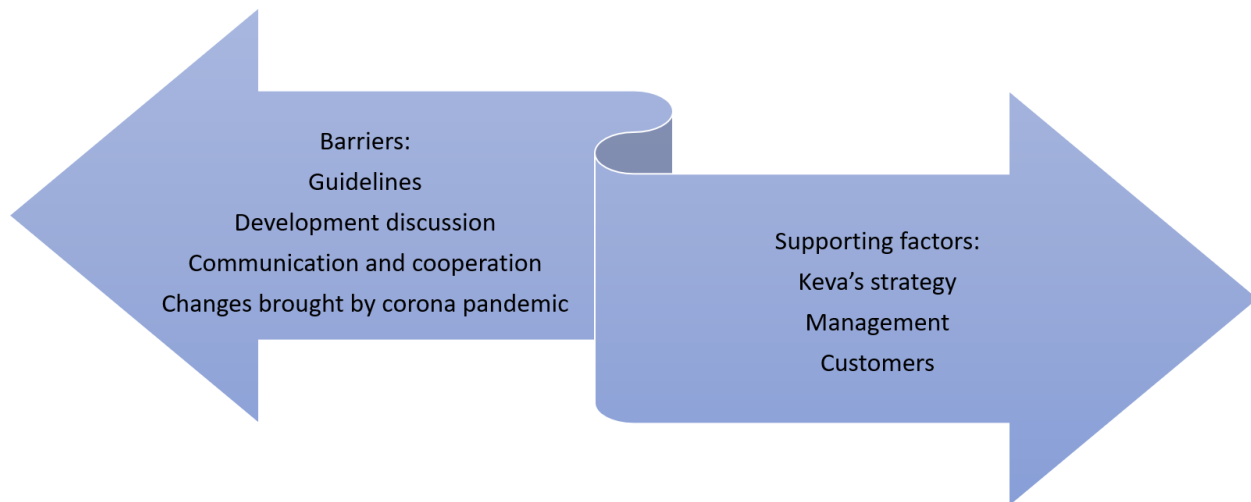


Figure 5. Barriers and supportive factors for the knowledge sharing

The figure 5 shows the main barriers and supporting factors that were found for the knowledge sharing in the case company.

The study shows that an EU pension expert needs to know how to combine different information. Having the ability to combine the right information from the right source correctly. The need for technical skills is increasing. At least some of the experts need to be able to calculate the pension according to the old law.

Communication and interaction skills help the employee and the team to succeed. Skills for doing development work will be useful. The employee should learn to recognize the own skills and be willing to broaden or deepen the competence.

5 CONCLUSIONS AND SUGGESTIONS

5.1 Suggestions

Attitudes and recognizing tacit knowledge can also be a challenge in transferring tacit knowledge. (Puusa & Eerikäinen, 2011) mention that questioning the usual working methods can sometimes be appropriate. There may be old-fashioned ways of working in the organization, that cannot be changed always easy. When changing an employee, one should be open to the observations made by the new employee. It is not necessary to collect and share all tacit information, but it is important to identify the tacit information that is essential and valuable for the organization.

5.1.1 Guidelines

Employees with tacit information should be able to join the group that writes the user guidelines. If needed it can be done as pair work or group work.

The user guidelines are very good, but there is an opportunity to broaden the number of employees who write the guidelines. The employees with technical skills, who mainly have been writing the user guidelines can get help and useful ideas in this kind of cooperation.

There is to some extent understanding from the superiors in the pension unit, that learning something new takes a lot of time and effort. This comprehension and empathy will be furthermore needed.

In the future, know-how can be supported and produced much more broadly than at present by bringing together training providers, employers, technology developers, and other providers of knowledge services in profitable and meaningful ways. Education and competence development benefit society as a whole, so the responsibility for competence development belongs to all parties. (Sitra, 2019)

5.1.2 Development discussion

From a workplace perspective, work community skills increase an organization's performance and social capital, which is considered a factor in future success. The responsibility for well-being at work always starts with individuals. Well-being employees find their work meaningful and rewarding, and the work supports the employee's overall life management.

Learning is an important factor that maintains and promotes work ability. Every organization should think about how to take care of employees' continuous learning and how to maintain and strengthen work ability through learning. All employees should also stop from time to time to think about what their strengths are, what they can do and what they want to learn. (Hakkarainen, 2022)

Through personal development, you strengthen soft skills such as communication skills, responsibility, teamwork skills, self-direction and leadership skills. This can be seen as improving internal performance.

On a large scale, however, it is worth consciously considering the own development path and actively determining its direction.

The knowledge capital of the teams and the practices of competence development play a key role. Do you recognize the skills of yourself and your team members? Have you developed a commonly agreed way to steer together in the right direction?

The experts in Keva who work with work ability have defined a career path. This kind of programme could be worthwhile to try also for the pension experts.

Self-development and active goal-setting seem to become challenging for the mind, especially if you are very demanding and ambitious of yourself - perhaps also eager to show off. Challenging, constantly renewing goals can make you run too hard or, at the other extreme, paralyze you. A top worker gets exhausted or starts avoiding important work because the goal is too far away and the joy of doing it disappears. (Rinne, 2023)

There is an assessment of the performance yearly, which brings the employee a certain money reward. There is also an extra reward which an individual or team can get. It would be important to bring these rewards even more notified. Competence is valuable, and everyone has it. There are periods when someone has been able to use their competence more visibly than others.

The work needs clear planning. It is of great importance how schedules and priorities are planned, and what kind of work scenarios there can be seen in the future. We also need to learn systematically to evaluate what we do in different situations. The better we know ourselves, the better we know how to take ownership of our expertise and bring it for development. This means both the own continuous learning as well as the continuous learning of the organization.

Understanding and clearly communicating the values and skills that are required to succeed in that work role will allow the employees to spend their time more productively, mastering the required skills, rather than trying to understand what is expected of them.

The basic principles of reflection are familiar to many, but the use of the method is less systematic. Reflection practically means that we consider how we look at our ways of doing things. We strive consciously to understand our actions. We look at what we do, for example, concerning the work community and the networks in which we operate. (Uudenmaan liitto, 2022)

Reflection is the ability to see why certain choices work and others do not.

By practicing reflection, we get answers e.g. the following questions:

- Do I recognize learning opportunities?
- What is the relationship between my skills and my plan to develop my skills?
- What else do I need support for?
- The extent to which I have taken ownership of my know-how? (Uudenmaan liitto, 2022)

A new generation is changing the Finnish labor market. Its world of values and attitude towards work differs significantly from the work-related ideas and expectations of previous generations. In addition to the salary, the work is expected to provide relevant content and a sense of ability. Instead of an organization, new generations are committed to work and the task at hand. There will be a shift from employment relationships to relationships of trust that include valuing another's expertise and competencies. The work must provide sufficient development opportunities.

5.1.3 Communication and cooperation

In the work environment, communication is involved in very many channels: meetings, memos, documents, guidelines, videos, body language and e-mails.

A strong frequency of communication increases the quantity and quality of available information exchange between the team members as well as helps the members to create a shared vision. The total time spent on interaction helps the team to brainstorm and discuss ideas that are not perhaps fully constructed which will conclude in increased quality of the shared knowledge. (Olaisen & Rewang, 2017)

The new CEO continues the predecessor's open and informative way of summing up the weekly board meeting. This provides equal and clear information for everyone at the same time.

Working in an open-plan office can reduce the sharing of tacit information. Talking to each other disturbs others. The actual information-sharing discussions have to be held elsewhere. If nothing is unifying in the job descriptions of the persons, people work very independently, and there is no need for mutual discussions. Working remotely or in different physical spaces or buildings people do not even meet each other.

According to Puusa & Eerikäinen (2011) experienced employees often have good procedures, which are important to identify and preserve in the organization. When there are enough experts in the organization, and their tacit knowledge is both wide-ranging and deep, the tacit knowledge is not tied to specific individuals.

Many learn about themselves best by interacting with others. Renewable know-how is needed, but also many old basic skills, always and again. Everyone brings skills and knowledge from their entire life history to working life. (Hyvärinen, 2021)

There are some intern, smaller work groups in the EU team. The discussions and documentation of these groups should be open to the team members.

Shared expertise and the ability to learn together in a multidisciplinary team or network of experts are becoming increasingly important in expert roles that require the creation of something new. This requires the expert to have completely different skills than in-depth knowledge of some field of substance.

Finding the routines that work well for the employee helps the employee to work effectively. The employees have to be able to work independently in demanding expert tasks. The ability to regenerate is a combination of humility and courage.

An employee's belief in his or her own abilities increases the desire and motivation to learn. Through this, work enthusiasm is created, which in turn leads to a positive interaction in the work community.

A top team regularly evaluates its operations and strives to improve its performance all the time. A functioning team examines its environment and adapts to changes. In addition to inspiring group dynamics, a top team requires the ability to tolerate differing opinions and criticism. (Uronen, 2019)

A conversation can be any exchange of information, person-to-person or system-to-system, whether via spoken or written word, diagram, data feed, and so on. Listening and reflecting for confirmation and clarity should be considered to be essential elements of every conversation. Every stakeholder should take responsibility for learning from results that are less than perfect (nothing really is)

to make them better next time. Each individual should also be valued by the group, and the group by every individual. (Yankelevitch & Kuhl, 2015)

5.1.4 Changes brought by the corona pandemic

Using MS Teams has been a good work tool, specifically in the Covid time, for developing new technical skills in a virtual work environment. Many have also learned how to use it to reduce the number of emails.

It affects some of the employees' resources when in many places the work community is replaced by just a phone or a screen. The importance of interaction cannot be overemphasized as a prerequisite in the tacit sharing of information. The trust between employees affects the sharing and use of tacit knowledge. If the working atmosphere is bad, employees no longer talk to each other, and there is no longer sharing of tacit information, not even through instructions and advice.

From the perspective of an individual's skills, expert competence is based on solid self-knowledge, awareness skills, interaction skills, and a world of values based on a positive human perception and trust.

Fear can paralyze. An atmosphere where your questions can be held against you is not encouraging the development of the work community. With the help of their superiors and each other, the employees should be inspired to ask and question more. Many remain to keep silent when they should not. The most important thing would be an atmosphere where you dare to come up with ideas. Increase transparency and a sense of community, being authentic and open.

Workplace social capital – this means whether people feel that they are respected, valued and treated as equals at work, rather than feeling that it is all a matter of seniority in the hierarchy. Everyone is part of the culture in the workplace. Creating a learning atmosphere becomes important, and this work should be a visible part of the activities in the organization. In the work community, everyone is also responsible for each other. The employees can also take responsibility for contributing to professional knowledge and practice.

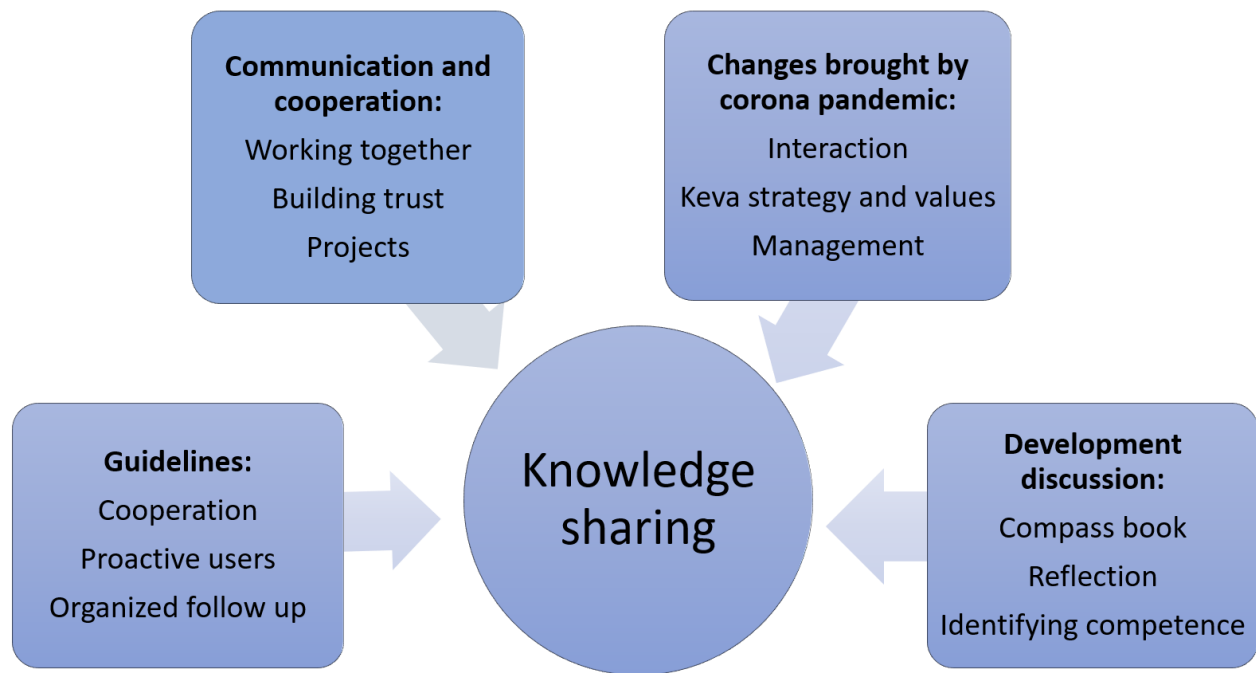


Figure 6. The barriers for knowledge sharing and the suggestions for developing

The figure 6 shows the barriers for knowledge sharing in the case organization. The researcher has given some suggestions for overcoming the barriers and developing the knowledge sharing.

(Kuronen-Mattila, et al., 2012) state that the sharing of tacit information mainly takes place in the interaction between people, and if the members of the working community do not have the opportunity to get to know each other, the sharing of tacit knowledge does not happen naturally either. Also according to (Ojala, 2008) is the sharing of tacit knowledge influenced by a work atmosphere that enables conversations, where experiences and views are dared to be shared.

(Kuusela, 2015) adds that organizational culture also includes social appreciation. According to (White, 2016), the social appreciation experienced by the employee affects the kind of contribution the employee makes to his or her work. Appreciation in the workplace generates good results, work commitment, higher customer satisfaction, and reduces staff turnover. (Kuusela, 2015) writes that social appreciation is both actions and experiences.

A resilient organization is able to maintain its core operations when a surprising event occurs. Such an organization recovers reasonably quickly from the changes caused by the situation. It adapts to the new situation and continues to actively monitor the operating environment and develop its own operations even after the surprising event. (Helin, 2022)

5.1.5 Keva's strategy

The two key goals of Keva's strategy until the year 2025 are being the most efficient player in the industry, with the best customer experience. The goals are found ambitious, yet achievable.

Strengthening the common competence starts by identifying the current situation and future through the vision. This identification is worth to be done by reflecting on the level of competence and development needed for the strategy. (Viitala, 2007)

The plans for merging the pension systems collapsed in the autumn of 2021. The reform for health and social care is proceeding and Keva's new CEO has started the work successfully. It has been just the right time to update Keva's strategy.

Learning and developing competence supports the implementation of the strategy and achieving the goals. Learning new things and expanding their skills can be a part of every Keva employee's everyday life and activities.

Keva has a clear mission: A responsible and secured pension, and support for working life. (Keva, 2022)

Keva's values are

- Reliable
- Impressive
- Delightful

The organization needs the ability to anticipate the future in the pension field and the coming changes in the operating environment. There is broad research and work concerning the status at the moment and analyzing the current situation. Keva's staff was getting sufficient information on how the strategy work was progressing. The staff also participated in the strategy work.

Change needs to be tackled proactively, as each company and individual creates its own future. Competence strengthens the ability to react and change direction faster. Companies that know how to utilize the knowledge and expertise in their organization gain a competitive advantage.

5.1.6 Management

Responsibility in the operation of organizations refers to both the purpose of the organization and the way it operates. A responsible organization contributes to solving the challenges of public and sustainable development. It seeks to minimize its negative and maximize its positive effects. In Keva this responsibility work is planned and carried out in four subject areas: responsibility for customers, responsibility for investment activities, responsibility for personnel and Keva's way of operating. (Keva, 2022)

An updated and summarized Code of Conduct was in August 2022 published in Finnish, Swedish, and English. The operating culture of Keva and other organizations is slow to change. Despite this, the right ways of working need to be thought about and highlighted from time to time.

This Code of Conduct and the way of working are based on Keva's values. The core aspect of these values is Keva's role in Finnish society: we ensure well-being by safeguarding the livelihood of public-sector employees during their retirement. (Keva, 2022)

According to Keva's CEO Jaakko Kiander, the demands for the right kind of activity have grown in society. The code of conduct is a list that is hoped to guide the activities of the Keva employees. It has been renewed to meet today's needs.

Keva is a public community and strives to act in the right way. It is important that the operating principles, which are helpful in everyday situations, are written down. (Kiander, 2022)

According to (Virtainlahti, 2009), attention must be paid to the management of tacit knowledge so that it can be utilized in the best possible way. (Kuronen, et al., 2007) have also stated that management is the key to an organizational culture that supports the sharing of tacit information in creation. According to them, each employee can influence how much and how successfully information is shared in the organization through their own actions. A lack of planning, interaction or trust can cause problems in sharing tacit knowledge and creating an organizational culture that supports it. Although according to (Virtainlahti, 2009) changing the organizational culture is slow, it's possible. Managers in their position can create and develop organizational culture.

Fair management builds trust and reduces the discomfort that uncertainty would otherwise cause. It extends from individual employees to the experience shared in the entire work community. However, fair management is not only a factor for convenience, as several health effects can be observed. The effects can also extend beyond employees and work communities, to the quality of work, and thus to customers. (Pekkarinen, 2022)

5.1.7 Customers

In 2021, Keva received a total of almost 65,000 pension- and benefit applications. Processing times of all pension benefits were shorter or remained unchanged compared to the previous year. The percentage of electronic applications grew in particular in disability pensions and rehabilitation applications. Around 57% of all pension applications were made electronically through the Keva My Pension service. The customer satisfaction of pension applicants remained at an excellent level. (Keva, 2022)

Keva's strategic goal is excellent service and an excellent customer experience. Customers appreciate different channels and ways of contacting concerning their pension matters. Both self-service and fully automatic service solutions have been developed over the years, as well as personal service. (Mikander, 2020)

The central task of the pension institution is to take care of a smooth transition from working life to retirement when the time is right. Sometimes the views of the service-producing organization and its customers on the excellence of the service are very far from each other. Even if the service is perfect in the organization's opinion, it may be something else in the customer's opinion. To be able to develop services, the organization must listen to the customer's voice. However, the services are for the customer. (Korhonen, 2021)

Organizations are required to be responsible and solvent, as well as be forerunners and develop expertise. The opportunities of digitalization and technology should be utilized in the development. The functions and tasks are reorganized to ensure a smoother customer experience and improve efficiency. The expectation from Keva's customers is that Keva has the best customer experience in the field.

Leaving for pension in November 2021 the former CEO of Keva was pleased with the progress of reforms at Keva: pension decision-making functions have worked well, customer services have been improved together with customers, and both customer and stakeholder feedback has been at a good level, as has the vibe of the employees, which is measured weekly.

Positive progress at Keva is reflected in the organization, rising to rate as the most reliable actor in the earnings-related pension sector in the Luottamus & maine (Confidence & reputation) survey. (Kietäväinen, 2021)

Keva has continued to develop operations so that all customers can be offered reliable and smooth services. Keva takes care of the stable and long-term management of pension security. This work will continue says Keva CEO Jaakko Kiander. (Keva, 2022)

At Keva inventiveness is valued. The organization wants to work so that the staff is constantly learning and developing new things and utilizing the latest technology and best practices. In this way, the organization is the most impressive partner for its customers in developing the customer's ability to work.

At the societal level, the pension insurer's services for work ability are related to the goals of raising the employment rate, prolonging working careers and managing the costs of disability. Experts from pension insurers can also raise disability-related trends and specific issues for public debate. Materials for this are obtained from the pension insurer's data and the dialogue with customers. (Varma, 2021)

Keva has now launched the *Kestävää työelämää hanke* (Sustainable working life project), where investigation and analysis work aimed at supporting work ability and preventing work incapacity is also carried out. One key issue to be analyzed in the project is how sickness absences, among other factors, predict future applications for disability pensions. (Salonen, 2022) As the world changes, so does working life. And although many former measures are still at the center of attention, it is certainly important to look for new perspectives for the effective prevention of disability risks. In a change there is always the opportunity to grow with it, both in management and otherwise. With the project, we have the opportunity to learn, renew, grow and succeed together. (Träskelin, 2022)

Work, especially alongside the old-age pension, is becoming more common in the public sector, but the essential question is whether it is enough to meet the labor shortage that will result from the retirement of large professional groups in the coming years. (Salonen, 2022)

About a fifth of pensioners under the age of 68 examined in the municipal sector work alongside their pension, so it is a significant phenomenon. Combining pension and work is most common in sectors suffering from labor shortages, and there is still potential for its growth, especially among old-age pension recipients. Interestingly, pensions are higher for those who work alongside their pension. On

the one hand, it can tell about longer and more stable careers, but also that the work is done for motivating work and not for a small pension. (Rahkola, 2022)

5.2 Limitations and further studies

Having an in-depth understanding of the research topic the impact of research weakness must be considered. The findings of this study have to be seen in light of some limitations.

Qualitative studies are typically conducted with a smaller sample, making it difficult to generalize findings to larger amounts. The study was limited to one pension team plus specialists doing similar work tasks. 22 persons were interviewed, including the superiors in the pension unit.

The semi-structured interviews were time and resource-intensive, as they were conducted during work time, and included always more than one interviewee.

Qualitative studies rely heavily on subjective interpretation and analysis of data. The researcher's perspective and bias can influence the subjectivity.

There is difficulty in measuring specific outcomes or changes over time.

This topic could be researched with new angles and research methods. What are the different tools to assess the competencies. Find the link between competence management and human resource development.

An interesting topic would also be how the strategy, which formed Keva into a new Process Organization impacts the needs for different competencies.

FINAL REMARKS

Managing knowledge means dealing with both tacit and explicit knowledge. Even though tacit information is shared, it does not disappear.

This research aimed to identify knowledge, competencies, practices or conditions that might be supporting or hindering organizational learning and competence development among pension specialists in the case company's EU team, according to the selected theoretical framework derived from the literature review.

The research indicates that the most efficient learning and competence development is ensured by providing plenty of opportunities for collective reflection and sharing. It was found that enabling live collaboration, where tacit competence and knowledge can be shared, improves collective competence.

The results of this study show that the tacit knowledge in Keva's EU pension team can be shared and moves following the stages of the SECI model.

For new knowledge to rise it requires interaction with individuals and the environment. Individuals need to spend time with each other face-to-face or virtual so that individuals' knowledge can be shared and processed into a common vision, or new knowledge. The interaction can also be between different groups.

Knowledge creation is a continuous process. It occurs in both a planned and accidental way across the organization. The SECI model considers the capture of this knowledge as the key to continuous improvement.

The study revealed also potential areas of improvement. It affects the sharing, learning, and work progress when employees don't meet each other.

Everyone has a responsibility for their own learning and development. This asks for willingness to try and dare to be curious. However, in Keva the learner is not left alone.

For Keva workers to make better use of everyone's skills and learn from others it will be important to know who knows what. Solving demanding problems, also creatively developing new knowledge and procedures. Applying and combining knowledge from various fields.

The skills needed in working life are much more than substantive skills in one's own field - for example, interaction skills, learning ability, or understanding the importance of one's work as a whole are becoming increasingly important in success at work.

The work that Keva does is of great social importance. The more complex the working environment becomes, the more important it is for all parties to communicate effectively. It is essential to develop the communication and interaction culture in the work community.

Collaboration and execution are only as effective as the weakest communicator in the conversation. (Yankelevitch & Kuhl, 2015)

Nevertheless, it is expected that the operating environment, the customers and competitors will change dramatically in the coming years. For this change, the right competence and knowledge are needed. Keva needs to keep up with the coming competitors and the employees need to be ready for the upcoming competition.

Lifelong learning is emphasized in today's work life, as well as professional renewal. The employer often also requires work experience, language and communication skills, problem-solving skills, organizational, and coordination skills, and special skills. As a unifying term, one could speak of internal entrepreneurship.

The future is always unpredictable, and even major changes can take place all of a sudden. There are no guarantees that we could somehow control or steer our future, making it exactly how we want it to be.

References

Busch, P., 2008. *Tacit Knowledge in Organizational Learning*. s.l.:IGI Publishing.

European Commission, 2022. *Electronic Exchange of Social Security Information (EESSI)*. [Online]

Available at: <https://ec.europa.eu/social/main.jsp?catId=1544&langId=en>

Farnese, M. L., Barbieri, B., Chirumbolo, A. & Patriotta, G., 2019. Managing Knowledge in Organizations: A Nonaka's SECI Model Operationalization. *Frontiers in Psychology*.

Galletta, A., 2013. *Mastering the Semi-Structured Interview and Beyond: From Research Design to Analysis and Publication*. s.l.:New York University Press.

Hakkarainen, K., 2022. *Jatkuva oppiminen edistää työkykyä*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/jatkuva-oppiminen-edistaa-tyokykyä/>

Helin, S., 2022. *Taipuu, muttei katkea*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/taipuu-muttei-katkea/>

Hyvärinen, R., 2021. *Mentorointi sopii kaikenikäisille*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/mentorointi-sopii-kaikenikaisille/>

[Accessed 03 29 2022].

Jakubik, M., 1997. Exploring the Knowledge Landscape: Four Emerging Views of Knowledge. *Journal of Knowledge Management, Vol 11, No. 6*, pp. 6 - 19.

Kauhanen, J., 2009. *Henkilöstövoimavarojen johtaminen*. Helsinki: WSOYpro Oy.

Keva, 2021. *Intranet Tukeva, Oppiminen kuuluu jokaiselle*. [Online]

Available at: <https://kevafi.sharepoint.com/sites/tukeva/SitePages/Oppiminen-kuuluujokaiselle.aspx>

Keva, 2022. *Compass Workbook - a tool to identify competence, career goals and change readiness*. [Online]

Available at: <https://www.keva.fi/en/news/compass-workbook---a-tool-to-identify-competence-career-goals-and-change-readiness/>

[Accessed 30 08 2022].

Keva, 2022. *Keva Code of Conduct*. [Online]

Available at: <https://www.keva.fi/en/this-is-keva/keva-code-of-conduct/>

[Accessed 07 09 2022].

Keva, 2022. *Keva reports record EUR 9.1bn return on investments*. [Online]

Available at: <https://www.keva.fi/en/news/keva-reports-record-eur-9.1bn-return-on-investments/>

[Accessed 17 02 2022].

Keva, 2022. *Keva's interim report for 1 January to 30 September 2022*. [Online]

Available at: <https://www.keva.fi/en/news/kevas-interim-report-for-1-january-to-30-september-2022-2022-is-a-tough-year-in-the-economy-and-on-capital-markets/>

[Accessed 21 01 2023].

Keva, 2022. *Tietoa Kevasta*. [Online]

Available at: <https://www.keva.fi/tama-on-keva/keva/>

Kiander, J., 2022. *Keva CEO* [Interview] (16 08 2022).

Kietäväinen, T., 2021. *On kiitosten aika*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/on-kiitosten-aika/>

Korhonen, E., 2021. *Mitä tiedät eläkkeestäsi ja sen kertymisestä?*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/mita-tiedat-elakkeestasi-ja-sen-kertymisesta/>

Korhonen-Yrjänheikki, K., 2018. *Mitä on tulevaisuuden asiantuntijaosaaminen*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/mita-on-tulevaisuuden-asiantuntijaosaaminen/>

Kuronen-Mattila, T., Mäki, E. & Järvenpää, E., 2012. *Asiantuntija jää eläkkeelle – asiantuntijuus ei! Opas tiedon ja osaamisen säilyttämiseksi*, s.l.: Aalto-yliopiston julkaisusarja, Tiede + teknologia.

Kuronen, T., Säämänen, K., Järvenpää, E. & Rintala, N., 2007. *Hiljaisen tiedon säilyttäminen ja jakaminen ydinvoimalaitoksessa*. Helsinki University of Technology, Espoo: Monikko Oy.

Kuusela, S., 2015. *Organisaatioelämää: Kulttuurin voima ja vaikutus*. Helsinki: Talentum.

Machi, L. A. & McEcoy, B. T., 2016. *The literature review - Six steps to success*. s.l.:Corvin.

Mikander, K., 2020. *Kevan intranet Tukeva, Vastauksia kysymyksiin uudistuksesta osa 5*. [Online]

Available at: <https://kevafi.sharepoint.com/sites/tukeva/SitePages/Vastauksia-kysymyksiin-uudistuksesta-osa-5.aspx>

[Accessed 10 03 2020].

Nonaka, I. & von Krogh, G., 2009. Perspective - Tacit knowledge and knowledge conversion: controversy and advancement in organizational knowledge creation theory. *Organization Science*, pp. 635-652.

Nonaka, I. & Takeuchi, H., 1995. *The knowledge-creating company: How Japanese companies create the dynamics of innovation*. s.l.:Oxford University Press.

Nonaka, I., Toyama, R. & Konno, N., 2000. SECI, Ba and leadership: a unified model of dynamic knowledge creation. *Long Range Planning vol 33*, pp. 5-34.

Ojasalo, K., Moilanen, T. & Ritalahti, J., 2014. *Kehittämistyön menetelmät, Uudenlaista osaamista liiketoimintaan*. Helsinki: Sanoma Pro Oy.

Olaisen, J. & Rewang, O., 2017. Working smarter and greener: Collaborative knowledge sharing in virtual global project teams. *International Journal of Information Management*, p. 1441.

Otala, L., 2008. *Osaamispääoman johtamisesta kilpailuetu*. Porvoo: WS Bookwell Oy.

Otala, L. & Pöysti, K., 2012. *Kilpailukyky 2,0*. Helsinki: Kauppakamari.

Pekkarinen, L., 2022. *Kun epävarmuus nakertaa kuntatyöntekijöiden jaksamista*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/kun-epavarmuus-nakertaa-kuntatyontekijoiden-jaksamista/>

[Accessed 23 05 2022].

Pervaiz, A., Kwang, K. L. & Ann, Y. E. L., 2021. *Learning Through Knowledge Management*. s.l.:Taylor & Francis Group.

Polanyi, M., 1967. *The Tacit Dimension*. s.l.:Anchor Books.

Puusa, A. & Eerikäinen, M., 2011. *Onko hiljainen tieto todella hiljaista?*. Kuopio: Unipress.

Rahkola, J., 2022. *Kunta-alan yleisimmissä ammateissa joka neljäs työskentelee vanhuuseläkkeen rinnalla*. [Online]

Available at: <https://www.keva.fi/uutiset-ja-artikkelit/kunta-alan-yleisimmissa-ammateissa-joka-neljas-tyoskentelee-vanhuuselakkeen-rinnalla/>

Rinne, L., 2023. *Vähemmällä enemmän – älä anna tavoitteiden kuluttaa*.

[Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/vahemmalla-enemman--ala-anna-tavoitteiden-kuluttaa/>

[Accessed 27 01 2023].

Salonen, J., 2022. *Tarkentuva kuva työkyvyttömyyseläkkeelle siirtyneistä*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/tarkentuva-kuva-tyokyvyttomyyselakkeelle-siirtyneista/>

[Accessed 08 11 2022].

Salonen, J., 2022. *Työ vanhuuseläkkeen rinnalla on yleistymässä, mutta riittääkö se?*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/tyo-vanhuuselakkeen-rinnalla-on-yleistymassa-mutta-riittaako-se/>

Schmiedinger, B., Valentin, K. & Stephan, E., 2005. Competence Based Business Development – Organizational Competencies as Basis for Successful Companies. *Journal of Universal Knowledge Management* , vol. 0, no. 1, pp. 518-532.

Sitra, 2019. *Kohti osaamisen aikaa*, Helsinki: Erweko.

Skyrme, D., 2011. *The Essence of Knowledge Management*. [Online]

Available at: <https://www.skyrme.com/kmbasics/essence.htm>

Sydänmaanlakka, P., 2002. *An Intelligent Organization –Integrating Performance, Competence and Knowledge Management*. Oxford: Capstone Publishing Limited (a Wiley Company).

Träskelin, M., 2022. *Tavoitteista tekoihin – Kestävää työelämää -hankkeessa tuetaan työkykyä*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/tavoitteista-tekoihin--kestavaa-tyoelamaa--hankkeessa-tuetaan-tyokykyä/>

[Accessed 09 09 2022].

Uronen, T., 2019. *Mistä on huipputiimit tehty?*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/mista-on-huipputiimit-tehty/>

[Accessed 03 12 2022].

Uudenmaan liitto, 2022. *Metataidot avuksi muuttuvaan työelämään, Minä-työkirja*. [Online]

Available at:

https://www.uudenmaanliitto.fi/aluekehitys/liiton_hankkeita/paattyneita_hankkeit_a/me_taitajat_-_metataidot_avuksi_muuttuvaan_tyohon

Varma, 2021. *Vaikuttavin kumppari työkyvyn kehittämisessä*. [Online]

Available at: <https://www.varma.fi/ajankohtaista/blogit-ja-podcastit/blogit/2021-q2/vaikuttavin-kumppari-tyokyvyn-kehittamisessa/>

Viitala, R., 2007. *Henkilöstöjohtaminen - Strateginen kilpailutekijä*. Helsinki: Edita Publishing Oy.

Virtainlahti, S., 2009. *Hiljaisen tietämyksen johtaminen*. s.l.:Talentum Media Oy.

White, P., 2016. Appreciation at Work training and the Motivating by Appreciation. *Strategic HR Review*, Issue 1, pp. 20-24.

Wilson, C., 2014. *Interview techniques for UX practitioners : A user-centered designmethod*. s.l.:Morgan Kaufman.

Yankelevitch, S. & Kuhl, C. F., 2015. *Lean Communication: Applications for Continuous Process Improvement*. New York: Business Expert Press.

Ylä-Outinen, M., 2021. *Eläketiedot välittyvät entistä nopeammin Euroopassa*. [Online]

Available at: <https://www.keva.fi/blogi-kirjoitukset/elaketiedot-valittyvat-entista-nopeammin-euroopassa/>

Interview questions

1. What kind of tacit information does the pension unit have?
2. How can learning together, pair work, mentoring and team learning be increased in Keva?
3. Are there prerequisites to improve the documentation of the knowledge?
4. How does the development discussion process support the knowledge?
5. Are the preconditions for sharing knowledge in Keva of the right kind?
6. How is Keva's work environment enabling the knowledge creation and gathering of knowledge?
7. How should Keva improve a learning culture where there is trust and confidence?
8. How can the recognition of an employee's competence be encouraged?
9. What kind of competence will the EU team members need in the future?