

From NGOs with Knowledge: An Empirical Study on the Impact of Trust-Antecedents on Knowledge Transfer

Sheikh Shamim Hasnain

The British University in Egypt, Cairo, Egypt

sheikh.hasnain@bue.edu.eg

Abstract: This study investigates three trust-antecedents (competence, benevolence, and integrity) those influence knowledge transfer. These trust-antecedents play a key role in the transfer of knowledge from NGO employees to their beneficiaries. 2445 registered NGOs in Bangladesh are targeted for data collection. 460 useable questionnaires are taken into consideration (n=460) for the study. According to Correlations and Hierarchical Multiple Regression Analysis, these trust antecedents are having a significant positive impact on knowledge transfer. Because it is single-country research, one of the study's weaknesses is that its generalizability may be restricted. Future researchers may carry out similar studies in different contexts.

Keywords: Knowledge Transfer, Competency trust, benevolence trust, integrity trust, NGOs, Beneficiaries

1. Introduction

The transfer of Knowledge is an important part of the knowledge management process (Jasimuddin & Saci, 2022; Zhang & Jasimuddin, 2015). Organizations have paid close attention to knowledge transfer. Researchers (Lo, Tian & Ng, 2021; Lucas, 2005; Ko, 2010; Hasnain, 2019) have revealed the influence of trust on knowledge transfer.

Bangladesh has more non-governmental organisations (NGOs) than any other country of comparable size. Beneficiaries/clients, donors, and NGOs (Non-Governmental Organizations) themselves are identified by Najam (1996) as key players in the NGO sector. Millions of individuals around the country have joined NGOs in order to improve their quality of life. The understanding of the beneficiaries (clients) is essential for the NGOs' deployment, operations, and existence. For knowledge and assistance, the NGOs' trust in them is crucial. The major goal of this study is to see how the trust antecedents of competency, benevolence, and integrity-based trust, as proposed by Mayer, Davis, and Schoorman (1995), affect knowledge transfer from the perspective of NGOs to the beneficiaries in Bangladesh. The Research Question for this study is set as: 'What is the impact of trust-antecedents, such as competency, benevolence, and integrity-based trust, on knowledge transfer from NGO employees to the beneficiaries in Bangladesh?'

2. Prior literature

Mayer et al. (1995) proposed ability (competence), benevolence, and integrity as elements of perceived trustworthiness in their model of the antecedents and consequences of trust. A few past research papers provide useful information for this investigation. Mutaha et al. (2022) develop a model based on social exchange, where trust has an impact on knowledge sharing. They carried out the study in five Malaysian research institutions. They find that the trust has a positive and significant relationship with knowledge sharing. Lucas (2005) conducted research on a Fortune 500 organization using social information theory. His research looks at the effects of obstacles like trust and reputation on knowledge transfer. Ko (2010), for example, might look at the effects of benevolent trust and competence trust on knowledge transfer in project teams between consultants and clients. According to the findings, benevolence trust has a bigger impact on the success of implementation-knowledge transfer than competence trust. Evans, et al. (2019) investigated the various effects of trust-antecedents (competence, integrity, benevolence-based perceived trustworthiness) on the relationship between tie-strength and effective knowledge sharing in one of the largest law firms in Canada. The study came up with four major conclusions. The first was that strong links result in the acquisition of relevant information. Second, both competence- and integrity-based trustworthiness influenced the relationship between strong relationships and relevant knowledge receipt. Third, any favourable effect of strong links on the receiving of useful knowledge was lost when trust was taken into consideration. Fourth, the mediating impact of competence-based trustworthiness on readiness to employ explicit and tacit knowledge was identical in magnitude.

2.1 knowledge transfer

Knowledge transfer is receiving wide attention in the world (Zhou et al., 2022; Argote *et al.*, 2000). New knowledge helps to increase customer satisfaction (Goh, 2002). In the NGO level, new knowledge from the beneficiaries may help NGO employees in their deployments and selection of new members. Mu *et al.* (2008) claim that successful transfer between different organizations strengthens trust and ties. Such trust in the NGO sector ensures future smooth knowledge transfer between the NGO-employees and the beneficiaries. Knowledge transfer helps to add force (Hall, 2001) and value (Hogberg and Edvinsson, 1998) to the existing knowledge of organizations. The NGOs may strengthen their knowledge from the beneficiaries. The purpose of knowledge transfer is to raise an organization's value by improving its capacity to perform things. Even if transfer and absorption are combined, new knowledge is useless unless it leads to a change in behavior or the creation of a new concept that leads to new behavior (Davenport and Prusak, 2000).

2.2 Trust-antecedents and knowledge transfer

Trust has an influence on knowledge transfer (Jasimuddin & Saci, 2022). Mayer *et al.* (1995) find three trust-antecedents: capability, benevolence, and integrity. These give a distinct perceptual perspective from which to examine the trustee, as well as a robust and sparse base for empirical trust research for another party. The domain of the ability is specific because the trustee may be highly competent in some technical area, affording that person trust on tasks related to that area. However, the trustee may have little aptitude, training, or experience in another area. In the NGO sector, capability can refer to the combined capacities of all beneficiaries working in a certain region. It might also refer to the recipients' resourcefulness and proper usage of those resources. In Bangladesh the majority of NGO beneficiaries live below the poverty line, looking at food, income, non-food expenditure, productive and non-productive assets, food security and employment creation (Ullah and Routray, 2007). NGOs come close to beneficiaries at the beginning of the preparation of the project proposals or before starting operations, and later during the implementation of the project activities or plan. It is the fieldworkers who establish the bridge between the NGOs and the target communities, with a view to delivering services to the beneficiaries. Field and project workers take help from local elites to identify reliable and trustworthy beneficiaries for membership (Devine, 2003). At this stage, they judge the beneficiaries, their characteristics, and mental and physical capabilities. In brief, the knowledge contributors are convincing themselves about the competencies of the recipients or beneficiaries, before transferral (Levin and Cross, 2004; van Wijk *et al.*, 2008). The knowledge contributors also want to find that the recipients are also capable of implementing the transferred knowledge (Davenport and Prusak, 2000) with a view to developing themselves, and their socio-economic conditions. From the above scenario, the following hypothesis may be set:

H₁: NGO-employees' competence-based trust on the beneficiaries will have a significant positive impact on knowledge transfer.

Benevolence may be apart from an egotistical profit motivation, the amount to which a trustee is regarded to wish to do good for the trustor. Benevolence can take the form of intentions or reasons (Giffin, 1967; Kee and Knox, 1970). It is the love and devotion of the beneficiaries for NGO-employees that is beyond any official relationship. The NGOs want to feel secured in the deployed locality and the local. The NGOs want to keep trust with the beneficiaries so that their field and project workers will not face security and social problems, social harassment, suspicion (Ahmad, 2002), or resistance and fear (Jackson, 1997), while discharging their duties in the field. They also expect that the beneficiaries would help them and will not hide knowledge and maintain beyond any official relationship.

So it may be hypothesized that:

H₂: NGO-employees' benevolence benevolence-based beneficiaries will have a significant positive impact on knowledge transfer.

The trustor believes that the trustee follows a set of principles that the trustor approves. In the case of non-governmental organizations, it is the recipients' (beneficiaries) honesty. The NGOs need to trust that the beneficiaries have enough integrity that they not going to leave their membership after receiving the various resources and knowledge. The NGOs also need to believe that the beneficiaries would not receive services or credit facilities from various NGOs simultaneously (Ahmed, 1999). They also want to believe that the beneficiaries will not deceive them. NGOs need to trust and convince themselves that the beneficiaries would not do anything against them which may put the NGO in an embarrassing situation before the donors and other stakeholders. So it may be hypothesized that:

H₃: NGO-employees' integrity based trust on the beneficiaries will have a significant positive impact on knowledge transfer.

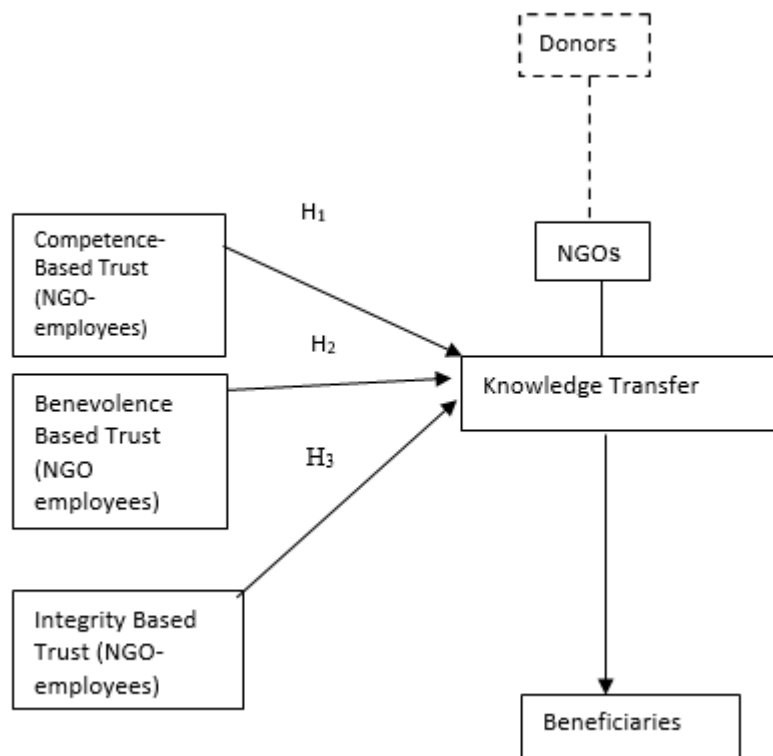


Figure 1: The conceptual framework of knowledge transfers and trust from the NGO-employees to the beneficiaries exhibiting the Hypotheses

3. Methodology

Instrument development

Knowledge Transfer (Dependent Variable): Prior research was used to design and adjust the scale. Six things make up Knowledge Transfer (A1, A2, A3, A4, A5, A6). Items from Usoro et al. (2007), Staples & Webster (2008), and this researcher were used. The elements mostly concern NGO staff's knowledge transfer to beneficiaries. These are rated on a five-point Likert scale from 1 to 5.

Independent Variables:

NGO-employees' Capability/competence-based trust: The scale was developed and adapted from prior research. NGOs' Capability/competence-based trust has 4-items (B1,B2,B3,B4). It was measured on five-point Likert scale ranging from 1-5. Bakker et al.(2006), Usoro et al. (2007) and this researcher constructed the items.

Table-1: Correlation matrix –NGO Employees (N=460)

Variables	T_KT	T_CT	T_BT	T_IT	AgeD41	SvcD16	SD6_10	EmpD0_2K	HSC_D	For_D
T_KT										
T_CT	.550**									
T_BT	.529**	.348**								
T_IT	.512**	.662**	.320**							
AgeD41	.019	.000	.005	.026						
SvcD16	.106*	.018	.033	.070	.390**					
SD6_10	.076.	.050	.043	.053	-.098*	-.143**				
EmpD0_2K	.085	.015	.032	.053	.439**	.576**	-.046			
HSC_D	.023	.004	.005	.086	.072	.206**	.107*	.085		
For_D	-.031	.032	-.007	.007	.047	.090	-.050	.189**	-.025	

Note: ** and * denote correlation is significant at the 0.01 and 0.05 levels (2-tailed tests) respectively. Variables are defined as follows: Knowledge transfer (T_KT), competence/capability-based trust (T_CT), benevolence based trust (T_BT), integrity-based trust (T_IT), age of the employees (AgeD41) , total year of service (SvcD6_10), total year of service in this organization (SD6_10), number of employees in the organization (EmpD0_2K) , educational qualification (HSC_D), type of organization (For_D). For brevity reasons, all the variables under control variables are not reported here.

- (a) *NGO-employees' benevolence-based trust*: This Independent variable mainly focuses on the NGO-Beneficiaries' love, affections and their unofficial relationships with the NGO-employees. It has also 5-items (C1, C2, C3, C4, C5) borrowed from Bakker *et al.* (2006) and Usoro *et al.* (2007).
- (b) *NGO-employees' integrity-based trust*: It has 5-items (D1, D2, D3, D4, D5). This Independent variable mainly concentrates on the honesty, trustworthiness, and sincerity of the clients towards the NGO employees. This researcher, Bakker *et al.* (2006), and Renzl (2008) have developed the items.

Control Variables: Age, Gender, Total Year of service, Total service in this organization, Total number of beneficiaries in the country, the Highest level of Education, types of NGOs

4. Data Analysis and Results

For Cronbach Alpha, all the items had the value above this, threshold (above 0.70) for internal consistency and reliability. NGO-employees' trust-antecedents (e.g. competency, benevolence and integrity) on knowledge transfer to the beneficiaries. Knowledge transfer is the dependent variable while competency, benevolence and integrity based trust are the independent variables. There are six items (A1, A2, A3, A4, A5 and A6) under the Dependent Variable (Knowledge Transfer). Competence Based Trust has four items (B1, B2, B3 and B4), Benevolence Based Trust has five items (C1, C2, C3, C4 and C5) and Integrity based Trust has five items (D1, D2, D3, D4 and D5). The value of the items falls between 1 and 3. So the descriptive analysis in relation to NGO-employees shows that the items of the respondents are consistent with each other

The main focal point here is to examine the relationship between the Dependent Variable (Knowledge Transfer) and main three Independent Variables (e.g. competence/capability-based trust , benevolence-based trust and integrity-based trust). This result finds that the relationship between knowledge transfer and the three independent variables is significant ($p < 0.01$ level) and has positive directions. Regarding the strength of relationships, different authors have different opinions. Cohen (1988, as cited in Pallant, 2007) finds that small ($r = .10$ to $.29$), medium ($r = .30$ to $.49$) and large ($r = .50$ to 1.0) strength of relationships between the variables in case of correlation. In this report it reveals that knowledge transfer and competency-based trust is having a large relationship ($r = .55$), and knowledge transfer and benevolence-based trust is having a strong relationship ($r = .529$) with each other. A strong relationship exists between knowledge transfer and integrity-based trust ($r = .512$). The results could primarily find that competency-based trust, benevolence-based trust and integrity-based trust have a positive influence on NGO employees' knowledge transfer to their clients. Further, hierarchal regression analysis could give more detailed results.

Hierarchical Multiple Regression Results for Effects of NGO-Employees' Competency-Based Trust, Benevolence-Base Trust, and Integrity-Based Trust on Knowledge Transfer

In Table-2 below is the result of the hierarchal multiple regression. It consists of 9-models. The table reports the unstandardized coefficient Beta (e.g. Friedrich, 1982), the relationship between the dependent variable (knowledge transfer) and the main independent variables (e.g. competency-based trust, benevolence-based trust and integrity-based trust . It also contains number of control variables and model fit. First this regression is run with couple of predictors (e.g. Field, 2009) and certain predictors are not included due to the tolerance reasons (e.g Field, 2009; Field, 2000; Pallant, 2007; Anderson, *et al.*, 1999). **Model1** is highly significant as F-value is 123.033 at $p < .001$. The three main variables (e.g. competency-based trust, benevolence-based trust and integrity-based trust) give a 67.6% of the variable in knowledge transfer. The result in this model demonstrates that all three main independent variables are having a positive and significant relationship with the dependent variable ($p < .001$). **In model 2**, Age variables (e.g. Age21-30, 31-40 and above 40 years) are added. The position (e.g. relationship) of the main three independent variables and the dependent variable is positive and significant ($p < .001$). In this model, it finds that the relationship between knowledge transfer and age carries negative value. F –value is 63. 596, which is significant at $p < .001$. R^2 has increased to 46.7%. Adjusted R^2 has also slightly increased (e.g. 45.3% to 45.9%). Model 3 carries a significant value (e. g. $F = 54.571$ at $p < .001$). R^2 has an increase of .001. Adjusted R^2 does not have any change. **In model 3** Female variable is added and it is

noticed that 'Female' is having a negative relationship with knowledge transfer. The relationship between the dependent variable and the main three independent variables is positive and significant ($p < .001$).

In **model 4** the 'Total year of Service' variables of the respondents is incorporated. The model is significant as $F = 38.471$ at $p < .001$. R^2 has increased to 0.471, while adjusted R^2 remains unchanged. Length of service does not have significant relationship with knowledge transfer is noticed. The relationship between knowledge transfer and other three main independent variables is positive and significant at $p < .001$.

Model 5 adds the variable 'total year of service in this organisation' of the respondents. There are two variables here (e.g. 6-10 years and 11 years and above). Both the variables are having positive relationship with knowledge transfer, but the relationship is not significant. The model is well fitted and significant (e.g. $F = 32.091$ at $p < .001$). Here R^2 has slightly increased to 0.472 from 0.471, while adjusted R^2 has slightly dropped from 0.459 to 0.458. **Model 6** includes the variable 'total number of employees in your organisation' (e.g. 0-2000). The model is significant as $F = 29.623$ at $p < .001$. R^2 has increased to 0.473. Adjusted R^2 has decreased to 0.457. The relationship between knowledge transfer and this variable e.g. 'total number of employees in your organisation' (e.g. > 2000) is negative. So it may be statistically mentioned that the NGOs which are having more than 2000 employees, they are not much interested to transfer knowledge to the clients. Probably, bigger NGO-employees suffer from pride and stubbornness, or they may engage themselves in any other business. The relationship between knowledge transfer and other three main variables are significant and positive.

Model 7 includes the control variable 'number of clients' (e.g. > 4000). The model is significant ($F = 29.623$ at $p < .001$). R^2 has increased to 0.474, while there is no change in adjusted R^2 . This relationship is positive, but not significant. The relationship between knowledge transfer and other three main independent variables (e.g. competency-based trust, benevolence-based trust and integrity-based trust) is positive and significant at $p < .001$. Next Model (e.g. **Model 8** related to education variables $< \text{HSC}$ and Postgraduate) is significant as $F = 24.086$ at $p < .001$. R^2 has increased to 0.475. Adjusted R^2 has decreased from 0.457 to 0.455. $< \text{HSC}$ is having a negative relationship with knowledge transfer, while Postgraduate is having a positive relationship with knowledge transfer. So postgraduate employees transfer knowledge more to the clients. The relationship between knowledge transfer and other three main independent variables is positive and significant at $p < .001$.

'Type of organization (Local)' variable is included in the last model (e.g. **Model 9**). The model is significant ($F = 22.854$, $p < .001$). R^2 and adjusted R^2 have increased to 0.478 and 0.457 respectively. The relationship between knowledge transfer and local NGOs is positive, but not significant. It may be noted that in this model also represents the relationship between knowledge transfer and other three main independent variables. These relationships are positive and significant at $p < .001$. So from all models of the Hierarchical Multiple regression analysis it is found that all the models exhibit that NGO-employees' competence-based trust, benevolence based trust and integrity based trust on their clients is having a positive and significant ($p < .001$) relationship for the purpose of knowledge transfer to them (clients). To further confirm the results, a sensitivity analysis is carried out, and similar results are noticed. So all the hypothesis-1, 2 and 3 are supported and confirmed.

Table-2: Hierarchal Multiple Regression Analysis: NGO- Employees (n=460)									
Independent Variables	Model:1	Model:2	Model:3	Model:4	Model:5	Model:6	Model:7	Model: 8	Model: 9
Competence Based Trust	0.362***	0.365***	0.367***	0.367***	0.365***	0.365***	0.367***	0.367***	0.371***
Benevolence Based Trust	0.424***	0.428***	0.429***	0.430***	0.426***	0.427***	0.424***	0.423***	0.422***
Integrity Based Trust	0.199***	0.194***	0.193***	0.190***	0.189***	0.190***	0.187***	0.189***	0.187***
Age 21-30 yrs (AgeD21_30)		(0.894*)	(0.853*)	-0.174	-0.23	-0.035	0.703	-0.083	-0.158
Age 31-40yrs (AgeD31_40)		-0.365	-0.352	0.253	0.207	0.387	0.65	0.337	0.268
Age above 41 yrs (AgeD41)		-0.46	-0.43	-0.19	-0.214	-0.173	0.583	-0.113	-0.181
Female (F_D)			-0.239	-0.261	-0.254	-0.264	-0.274	-0.276	-0.285
6-10 yrs. service (SvcD6_10)				0.112	-0.273	-0.249	-0.226	-0.207	-0.157
11-15 yrs.service (SvcD11_15)				0.055	-0.125	-0.213	-0.232	-0.238	-0.056
Above 16 yrs.service (SvcD16)				0.784	0.608	0.487	0.375	0.392	0.55
6-10 yrs. of service in this organisation (SD6_10)					0.49	0.461	0.442	0.459	0.384
Above 11-yrs of service in this organisation (SD11)					0.147	0.217	0.241	0.285	0.099
Total number of Employees above 2000 (EmpD2K)						-0.284	-0.447	-0.384	-0.412
Total number of Clients above 4000 (D4K)							0.566	0.515	0.441
Education < higher secondary (HSC_D)								-0.153	-0.173
Education < PG (PG_D)								0.143	0.155
Local NGOs (Loc_D)									1.468
Model Fit									
R	0.676	0.683	0.684	0.686	0.687	0.688	0.689	0.689	0.691
R ²	0.457	0.467	0.468	0.471	0.472	0.473	0.474	0.475	0.478
Adjusted R ²	0.453	0.459	0.459	0.459	0.458	0.457	0.457	0.455	0.457
F-value	123.033***	63.596***	54.571***	38.471***	32.091***	29.623***	27.590***	24.086***	22.854***

Note: (i) Knowledge Transfer is the Dependent Variable (ii) * $p < .10$, *** $p < .001$ (iii) $n = 460$

5. Discussion

The first hypothesis (for example, H1) is concerned with the competence-based trust of NGO personnel and its impact on knowledge transfer. The quantitative data study of the impact of competency-based trust on knowledge transfer to beneficiaries from the perspective of NGOs (e.g., H1) demonstrates that in the case of NGOs' competence-based trust on them, there is a significant positive impact.

This research supports Ko's (2010) findings, which explain the beneficial but small impacts of competence-based trust on knowledge transfer. Bakker et al. (2006) observed, on the other hand, that competency-based trust had a negative impact (negative impact) on knowledge transfer. In Bangladesh, it has also been observed that the maximum beneficiaries (beneficiaries) are uneducated and unable to grasp the knowledge provided by NGOs (Sarkar and Ahmed, 2000).

Benevolence-based trust and its influence on knowledge transfer is the second Hypothesis (H2). Several studies have discovered a correlation between benevolence-based trust and knowledge transfer in various contexts (e.g., Ko, 2010; Levin and Cross, 2004; Tschannen-Moran, 2001). In the current study, NGOs are found to have a significant relationship with benevolence trust and knowledge transfer (e.g. H2). Previous research on the impact of benevolence-based trust on knowledge transfer in a variety of contexts, including consultant-functional specialists (e.g., Ko, 2010), global virtual communities of practitioners (e.g., Usoro et al., 2007), academic environments (e.g., Tschannen-Moran, 2001), and large product development projects (e.g., Bakker, et al., 2006), have found similar results.

Integrity is founded on the knowledge of actors' previous experiences (Usoro et al., 2007). The building of trust based on honesty is required for knowledge exchange. The awareness of performers' honesty is connected to integrity. The influence of the beneficiaries' integrity-based trust on knowledge transfer is hypothesized in Hypothesis 3 (H3). This finding show that integrity-based trust has a major impact on knowledge transfer. This conclusion is further supported by Usoro et al. (2007), Bakker et al. (2006), and Tschannen-Moran (2001). In the NGO context, it is also reported that, the beneficiaries, in certain cases are not honest, try to borrow money from the NGOs showing their false poverty level, or are reluctant to pay back their instalments on time.

The results indicate that trust-antecedents (capability, benevolence, and integrity) play a vital role in knowledge transfer between the NGO-employees and the beneficiaries. The main objectives of the NGOs are to develop the socio-economic conditions of the beneficiaries through the application of knowledge and resources. From the findings of this study reveals, the NGOs expect that the beneficiaries should be capable of utilizing the

transferred knowledge, they will have sympathy and soft corner for the NGOs and their employees, and the beneficiaries should be honest in their deeds.

In practice, when NGOs choose beneficiaries for membership, knowledge transfer, and resource allocation, the trust-antecedents (capacity, kindness, and integrity) should be given equal weight in their evaluation.

6. Conclusions, contributions, and limitations

Knowledge transfer is an important part of the knowledge management process, and it has become increasingly important in businesses. Trust antecedents, such as competency, benevolence, and honesty are the independent variables used to examine their impact on knowledge transfer. In Bangladesh, a large number of non-governmental organizations (NGOs) with various missions are working to improve the people's socio-economic situation. The influence of the aforementioned trust-antecedents on knowledge transfer in the setting of corporate organizations in various nations has been researched by several scholars. However, in the case of Bangladeshi NGOs, there has been little research on the influence of trust-antecedents on knowledge transfer.

The Bangladesh NGO industry has three primary stakeholders: donors, NGOs, and beneficiaries. The flow of knowledge is mostly between these three parties. The donors keep a close eye on the NGOs since they provide money and other resources to the NGOs, while the beneficiaries acquire knowledge and other resources from the NGOs. Donors occasionally check on beneficiaries to see if they are receiving the resources provided to NGOs.

According to this study, NGOs must first ensure that the beneficiaries are competent enough to implement the transferred knowledge and resources in the practical sector. Secondly, before transferring knowledge, non-governmental organizations must ensure that the beneficiaries will retain an unofficial contact with them. Thirdly, before transferring knowledge, NGOs must ensure that their beneficiaries are honest and truthful in their words and actions.

Following a quantitative approach, the influence of trust antecedents on knowledge transfer from NGOs to beneficiaries in the Bangladeshi NGO setting is carried out. This study develops three hypotheses based on the literature review and research question. A total of 460 survey questionnaires were operationalized from 460 registered NGOs.

In SPSS, the data were analyzed using correlation and hierarchical multiple regression techniques. According to the findings, competency-based trust has a good and significant influence on knowledge transfer to NGO beneficiaries. The transfer of knowledge from NGO staff to beneficiaries is greatly aided by trust-based on benevolence and honesty. It's worth noting that NGOs extensively analyze the capacities of beneficiaries before enrolling them on the membership list. Before passing on knowledge, NGO employees assess the beneficiaries' generosity and integrity-related characteristics.

It is colossal to find out the precision results of the impact of trust-antecedents on knowledge transfer. However, this experiment has made an endeavor to find out the accurate quantitative results. This research has both theoretical and practical implications. The impact of trust-antecedents is investigated in the setting of the Bangladeshi NGO sector. This contributes to the knowledge management literature deficit. This study fills up this gap. This study informs NGO beneficiaries on trust antecedents in order to get more knowledge from NGOs. Before passing knowledge to recipients (beneficiaries), NGO staff may use this research to assess their (beneficiaries) capacity, benevolence, and trustworthiness. In brief, the findings show a combination of theory and practice, which would be useful for both practitioners and researchers. One of the study's flaws is that its generalizability may be limited because it is a single-country study.

Future researchers may carry out a similar study in different sectors and countries. Future researchers may also adopt a qualitative approach in order to extend this study.

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