

Evaluating Knowledge Management Practices in Crowdfunding Fintech: The Case of the First Crowdfunding Platform in the Philippines

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Abstract: This study explores Knowledge Management (KM) practices at Investree Philippines Inc., a leading fintech company in crowdfunding. Using a case study approach with mixed methods, the research evaluates how Investree's Project NEXUS framework enhances operational efficiency, drives innovation, and ensures regulatory compliance. Data were gathered through interviews, surveys, and document analysis, revealing that Project NEXUS effectively integrates KM practices across various phases, including ideation, execution, and knowledge transfer. The findings highlight Investree's strengths in fostering innovation and maintaining efficiency through centralized documentation and training. However, opportunities for improvement exist in enhancing information retrieval systems and strengthening cross-departmental collaboration. Recommendations include refining search tools and implementing structured knowledge-sharing protocols. This study provides valuable insights for fintech companies aiming to optimize their KM strategies, positioning Investree as a leader in the Philippine fintech industry and contributing to the broader understanding of KM's role in the fintech sector.

Keywords: Knowledge management, Financial technology, Crowdfunding, Operational efficiency, KM assessment

1. Introduction

The Fintech (Financial Technology) sector is reshaping the global financial landscape by introducing innovative solutions that challenge traditional financial services. This rapid evolution, driven by technological advancements such as blockchain, AI, and data analytics, demands effective organizational knowledge management to maintain competitiveness and sustainability (Murinde, V., Rizopoulos, E., & Zachariadis, M., 2022). FinTech has effectively simplified various financial services and enhanced entry to capital markets, providing new avenues for creating wealth and obtaining funding for marginalized populations (Adeoye et al., 2024). Knowledge Management (KM) is pivotal in this context, enabling Fintech companies to harness their intellectual assets for improved decision-making, operational efficiency, and customer engagement.

In the context of Fintech, KM practices are crucial for aligning technology-driven processes with strategic business goals. Effective KM ensures that valuable insights from data analytics, customer interactions, and regulatory updates are systematically captured, stored, and utilized across the organization. This not only supports continuous innovation but also enhances compliance and risk management. Research has shown that the structured use of KM tools in Fintech can directly contribute to the agility and resilience of organizations in this rapidly changing landscape (Pisoni, G., Molnár, B., & Tarsci, Á., 2023). The rapid expansion of the financial technology (fintech) sector has not only democratized access to financial services but has also introduced significant regulatory challenges, necessitating effective Knowledge Management (KM) to navigate these complexities (Biswas et al., 2024). Previous studies also conducted to assess the impact of behavioral intention of people to use of Fintech (Asif et al., 2023).

Investree Philippines Inc., the focus of this study, is a prime example of how a Fintech company utilizes KM to navigate the complexities of the financial sector. As the first SEC-licensed crowdfunding platform in the Philippines, Investree's reliance on KM practices highlights its significance in fostering innovation, maintaining regulatory compliance, and enhancing operational efficiency. This case study explores the effectiveness of KM strategies at Investree, emphasizing how these practices contribute to achieving key organizational objectives.

1.1 Problem Statement

While the importance of Knowledge Management (KM) in the fintech industry is significant, there is a lack of thorough research on implementing these strategies and their effects on organizational performance. Investree Philippines Inc. must grasp the effectiveness of its KM practices to ensure ongoing progress and lasting development. This research addresses this gap by examining Investree's KM approaches in-depth and suggesting improvements, especially concerning operational efficiency. The goal of this study is to evaluate the effectiveness of Knowledge Management (KM) as a strategic approach to enhancing operational efficiency at Investree Philippines Inc. By examining Investree's KM practices, specifically, those implemented through Project NEXUS, the study aims to determine how these strategies impact the company's ability to operate efficiently in the competitive Fintech environment.

1.2 Objectives

The primary objectives of this study are to:

- evaluate the specific Knowledge Management (KM) strategies currently employed by Investree Philippines Inc. in the context of enhancing operational efficiency.
- identify the strengths and weaknesses of these KM strategies in improving decision-making and supporting compliance.
- provide targeted recommendations to optimize Investree's KM practices for better innovation and regulatory adherence.

1.3 Research Questions

This study aims to answer the following research questions:

***RQ#1.** What are the current KM strategies used by Investree Philippines Inc.?*

***RQ#2.** How do these KM strategies impact Investree's overall operational efficiency and decision-making processes?*

***RQ#3.** What potential improvements in KM practices could enhance Investree's innovation capacity and compliance?*

1.4 Significance of the Study

This study is significant for both academic and practical reasons. Academically, it contributes to the existing literature on KM in the fintech sector, providing empirical evidence and insights into the effectiveness of various KM tools and strategies. The findings offer actionable recommendations for fintech companies, particularly Investree Philippines Inc., to optimize their KM practices, thereby enhancing their operational efficiency, innovation capability, and compliance.

2. Literature Review

This literature review examines the state of Fintech in the Philippines, highlighting the rapid evolution driven by supportive government policies, technological advancements, and increased internet and mobile accessibility. Moreover, it explores the importance of knowledge management (KM) within the fintech sector, emphasizing its role in enhancing organizational resilience, innovation, and performance. Various KM assessment techniques, including the Knowledge Management Maturity Model (KMMM), Knowledge Management Assessment Tool (KMAT), and KM Capability Assessment (KMCA), are discussed to provide a comprehensive understanding of how fintech firms can evaluate and improve their KM practices to maintain a competitive edge in the dynamic financial landscape.

2.1 Fintech and its State in the Philippines

Fintech combines technology with financial services to enhance their delivery and utilization for consumers. The fintech industry has rapidly evolved, leveraging advancements in mobile technology, artificial intelligence, blockchain, and data analytics to create innovative financial solutions (Adrian & Griffoli, 2019). The advancement of these technologies has facilitated the creation of digital payment methods, peer-to-peer lending platforms, robo-advisors, and blockchain-based solutions. These innovations have caused significant changes in conventional financial services, providing novel avenues for individuals and enterprises to engage with financial systems (He et al., 2017).

Fintech advancements have improved financial inclusion in areas with limited traditional banking services. Mobile money, e-wallets, and digital lending have made financial services more accessible to underserved populations, aiding economic growth. Fintech firms prioritize customer experience by offering personalized financial services using big data and machine learning (Arner, D. W., Buckley, R.P., Zetszsche, D.A., 2018; Ben et al., 2018).

In recent years, Southeast Asia has become the new prominent center for fintech innovation and advancement and driven by a combination of a young, tech-savvy population, high mobile penetration rates, and supportive regulatory standards (Ha et al., 2024; Tran & Le, 2024). The region has seen a growth of fintech startups addressing various financial needs varying from market-to-market, from digital payments and remittances to lending and insurance (Iwasaki, 2017). Countries like Singapore, Malaysia, and Indonesia have been taking the lead and attracting significant investment and fostering a conducive environment for fintech development (Soriano et al., 2019).

The fintech industry in the Philippines has experienced growth in years driven by supportive government policies, increased internet and mobile accessibility, and a growing interest in digital financial services among the population. The Bangko Sentral ng Pilipinas (BSP), the 'country's bank, has been instrumental in creating an environment for fintech innovation through initiatives like the National Retail Payment System (NRPS) and the Digital Payments Transformation Roadmap (Orencia, 2023). Digital payment platforms such as GCash and PayMaya have played a role in driving fintech adoption by offering secure alternatives to traditional cash transactions. The use of these platforms saw an increase during the COVID-19 pandemic stressed the importance of Fintech in maintaining financial services continuity during crises (Moron & Rvcob 2022).

Apart from payments, the Philippines has witnessed growth in areas of Fintech, such as lending, insurance, and wealth management. The country's fintech landscape encompasses an array of participants ranging from startups to established institutions, all contributing to the creation of innovative financial solutions (Schellhase & Garcia 2019). The BSPs regulatory sandbox has been instrumental in allowing fintech companies to test products and services in a controlled setting, fostering innovation while safeguarding consumer interests. Despite making strides the Philippines encounters obstacles in expanding fintech usage in areas with limited internet access and digital literacy. Enhancing infrastructure and financial education is crucial to ensuring everyone can benefit from fintech advancements.

Moreover, regulatory hurdles and the necessity for a framework remain key areas requiring attention to nurture a stronger fintech environment (Morgan & Huang,2020). Resolving these challenges is vital for sustaining the growth and positive influence of Fintech in the Philippines, guaranteeing that technological progress leads to inclusion and economic growth. As the fintech industry progresses, ongoing collaboration among government entities, industry players, and international allies will be pivotal in overcoming these obstacles and maximizing the potential of fintech innovations.

2.2 Knowledge Management Definition

Knowledge Management (KM) is a strategic discipline that involves identifying, capturing, and leveraging an organization's information assets to enhance performance and competitiveness (Paliszkievicz, 2021; Butler, 2000). KM strategies are crucial for aligning business goals with KM objectives and can be categorized into four main systems: KM Reward, Tacit Collection, KM Integration, and Social Media KM (Dodla & Jones, 2023). Developing an effective KM strategy requires a top-down approach involving steps such as conducting a knowledge audit, identifying information hotspots, and creating a knowledge roadmap (Mohapatra et al., 2016; Butler, 2000). The implementation of KM strategies is driven by environmental, organizational, and technological factors, including globalization, workforce mobility, and technological convergence (Butler, 2000). Measuring the return on investment of KM strategies remains challenging, but both short-term and long-term assessment methods can be employed to evaluate their effectiveness (Butler, 2000). With a clear understanding of what constitutes Knowledge Management, examining how KM strategies have been successfully implemented across various sectors is essential, offering valuable lessons for the Fintech industry (Dasgupta, M., Sahay, A., & Gupta, R., 2009).

2.3 Knowledge Management Across Sectors

Knowledge management strategies play a role across sectors, such as the financial technology (Fintech) field. According to Cumming et al. (2023), there is an emphasis on the significance of ways to raise capital in Fintech and how they impact international business (Ben Romdhane, Y., Kammoun, S., & Loukil, S, 2024). The research highlights the importance of methods like crowdfunding, peer-to-peer lending, and online banking in promoting

expansion on a scale. This emphasizes how sharing knowledge and effective management strategies drive progress and development within the fintech industry. In another context, Santos et al. (2023) investigate into water management practices and the various factors that influence them, focusing on knowledge sharing. The study underscores how structures, socio economic differences, and cultural norms shape water management approaches significantly. This points out the importance of knowledge management strategies in ensuring that management practices remain sustainable and efficient across sectors, including Fintech. Al Dujaili et al.'s (2023) research evaluates pharmacists' knowledge, attitudes, and preparedness for providing medication therapy management (MTM) services. This study highlights the role of knowledge management in healthcare settings in enhancing patient care quality and results. The findings from this study can be applied to the fintech sector well, emphasizing how knowledge management contributes to enhancing service delivery standards and customer satisfaction levels.

Moreover, in a study by Castral and colleagues (2023), they discuss how they implemented a method to share and exchange knowledge to enhance pain management in newborns. This research stresses the value of using knowledge strategies to improve practices and outcomes in areas. Similarly, Nyangau et al. (2023) conducted controlled trials to assess the effects of educating households on diseases. Their study highlights the importance of spreading knowledge and educating people to enhance disease management techniques, which can also benefit the fintech industry for boosting efficiency and managing risks effectively. In another sector, Herjanto et al. (2023) explored how gathering and sharing knowledge can improve relationship-building and salesperson performance. The results underline how knowledge management enhances sales effectiveness and customer interactions within the fintech realm to drive customer engagement and business expansion.

The Fintech sector is inherently knowledge-intensive, relying heavily on data analytics, technological innovations, and regulatory updates. Effective KM in this context involves capturing and storing information and ensuring its timely dissemination across departments to drive strategic decisions (Pereira et al., 2021). Recent studies have highlighted the unique challenges and opportunities that Fintech companies face regarding KM, such as managing large volumes of customer and transaction data, maintaining compliance with evolving financial regulations, and fostering a culture of continuous innovation (Pisoni, G., Molnár, B., & Tarcsi, Á., 2023). In Fintech, KM practices directly influence the ability to leverage technological advancements, streamline processes, and enhance customer experience, making KM a strategic necessity (Al-Dmour, 2021). This study will build on these insights by evaluating how Investree Philippines employs KM practices as a Fintech company to maintain its competitive edge in a rapidly shifting financial landscape.

Overall, the literature reviewed emphasizes how crucial knowledge management strategies are across sectors such as healthcare, banking, and water resource management (Rice & Reeves, 2023). These findings stress the significance of sharing, disseminating, and utilizing knowledge to foster innovation (Mardani et al., 2018), enhance service delivery quality, and improve performance. Implementing knowledge management techniques within the fintech sector can enhance productivity, customer contentment, and overall business prosperity (Uekubo et al., 2023). Building on the sector-specific applications of KM, it is crucial to explore specific techniques that have been identified as effective in managing knowledge, particularly in sectors that share similar complexities with Fintech.

2.4 Techniques for Effective Knowledge Management Practices

Knowledge Management (KM) practices aim to nurture new knowledge creation and share existing knowledge to enhance innovation and efficiency (T. ChristianVan', 2003). Key KM methods include knowledge bases, Yellow Pages, and communities (T. ChristianVan', 2003). Effective KM implementation involves specific techniques, best practices, and methods applicable across various sectors, including first responders, healthcare, and financial services (A. Rhem, 2016). Organizations can identify and transfer internal best practices using visual process models (Carla O'Dell et al., 1998). Successful KM systems centralize information from multiple sources, continually improve it, and make it accessible to individuals seeking answers (J. Chitra, 2016). KM is not a single discipline but an integration of numerous fields, requiring a framework to characterize various tools, methods, and technologies (J. Chitra, 2016). Implementing these practices can help organizations gain a competitive advantage and maximize their KM investments (A. Rhem, 2016).

Effective knowledge management (KM) practices are essential for enhancing organizational capabilities and ensuring the retention and reuse of valuable knowledge. One critical practice is establishing a clear KM strategy and action plan, which helps define establishing a clear KM strategy and action plan, which helps define and understand KM across the business (Bishop, 2009). This strategy should align with business objectives and fit with how people work, ensuring that KM activities are integrated into daily operations and communication

structures. Additionally, the importance of people-oriented KM practices, such as Communities of Practice (CoPs), is emphasized due to their role in facilitating tacit knowledge transfer. Organizations should adopt a 'light touch' approach to managing CoPs to maximize benefits for both individuals and the business (Bishop, 2009).

Another effective KM practice involves using technology to support KM activities, especially as organizations expand and become more geographically dispersed. The technology should be tailored to fit the KM needs of the business and should operate in a decentralized manner (Bishop, 2009). Furthermore, best practices for managing project knowledge include capturing, organizing, and sharing knowledge effectively. These practices can enhance project management capabilities and should be incorporated into project management maturity models to assess the extent of KM implementation (Jaleel, 2018). The integration of KM into Quality Assurance (QA) procedures is also crucial for ensuring that KM becomes a core aspect of organizational operations (Bishop, 2009). Given the diverse KM techniques discussed, the next step is to focus on their critical importance within the Fintech sector, emphasizing why tailored KM practices are crucial for Fintech companies to thrive.

2.5 The Need for Effective Knowledge Management in FinTech

Recent studies highlight the critical role of knowledge management (KM) in the fintech sector. KM practices positively impact the resilience and performance of fintech startups by developing dynamic capabilities in response to environmental changes (Aleena Shuja et al., 2021). In commercial banks, KM processes significantly influence fintech innovation, with managers' experience and position moderating this relationship (R. Al-Dmour et al., 2021). Fintechs, as knowledge-intensive organizations, rely on absorptive capacity to acquire, assimilate, transform, and apply knowledge, which is crucial for their performance in emerging markets (Paul Marcelo Pimentel Bernal et al., 2023). Furthermore, knowledge application and storage positively affect bank performance, with fintech innovation mediating this relationship (Khalil M. A. Almuayad et al., 2024). These findings underscore the importance of effective KM in the fintech sector, demonstrating its potential to enhance innovation, resilience, and overall performance in both startups and established financial institutions.

Empirical evidence supports the significant role of KM in driving fintech innovation and operational efficiency (Suwarsi, S., Harahap, D., & Amanah, D., 2021). For instance, Pisoni, G., Molnár, B., & Tarcsi, Á. (2023) emphasize that KM practices are essential for the daily operations of financial companies, particularly in leveraging big data and data analytics to enable new services and technological advancements. This underscores the importance of KM in managing and utilizing vast amounts of data to drive decision-making and innovation in the financial sector. Similarly, Al-Dmour (2021) provides empirical evidence from Lebanon, showing that KM processes have a positive and significant relationship with fintech innovation in commercial banks. The study also identifies that the experience and position of bank managers moderate this relationship, suggesting that effective KM can enhance innovation strategies when supported by experienced and strategically positioned managers.

The need for effective KM is further highlighted in the context of fintech startups. Cojoianu (2020) discusses the emergence and financing of fintech startups, noting that knowledge creation, particularly in the IT sector, is crucial for fostering new fintech ventures. This paper also notes that regions with lower trust in traditional financial services see increased financing for fintech startups, indicating that effective KM in the IT sector can be a key driver for the growth and financing of fintech companies. Together, these papers illustrate that effective KM is vital for fostering innovation, leveraging big data, and supporting the growth and financing of fintech companies. They collectively argue that KM is a foundational element that enables fintech firms to navigate the complexities of the financial industry and drive technological advancements. Understanding the necessity of effective KM in Fintech leads to the question of how these practices can be assessed and evaluated, ensuring they meet the unique demands of the financial technology landscape.

2.6 Techniques for Assessing Current Knowledge Management

Assessing an organization's knowledge management (KM) is crucial for measuring its maturity and efficiency. Various methods have been developed to evaluate KM practices. One common approach is the Knowledge Management Maturity Model (KMMM), which offers a way to assess the stages of KM implementation. The KMMM consists of levels, starting from stages where KM processes are informal and disorderly to advanced stages where KM is fully integrated and optimized throughout the organization. This model aids organizations in determining their level of KM maturity and develop improvement strategies by focusing on leadership, culture, technology, and knowledge processes. (Pee & Kankanhalli, 2009; Bougoulia et al., 2022).

Another popular method is the Knowledge Management Assessment Tool (KMAT) which presents a framework for assessing an organization's KM capabilities across dimensions. The tool incorporates both quantitative measures to evaluate how effective KM practices are. It assesses elements like knowledge creation, storage,

transfer, and application offering an overview of an 'organization's strengths and weaknesses in KM. This assessment assists in pinpointing areas that need enhancement and, in comparing with industry standards. (Bougoulia et al., 2022).

In addition, the KM Capability Assessment (KMCA), which is a version of the Capability Maturity Model Integration (CMMI) tailored for Knowledge Management, offers a framework for evaluating KM practices. This assessment model evaluates knowledge management capabilities across areas such as knowledge sharing, utilization, and retention. The KMCA process involves an evaluation that includes queries for subjective assessments, empirical methods for validation, and a focus on continual process enhancement. By utilizing these methods, organizations can gain insights into their knowledge management procedures. Create specific strategies to improve their knowledge management initiatives (Bougoulia et al., 2022).

Despite the extensive research on Knowledge Management (KM) in various sectors, there is a notable gap in the literature regarding the specific application of KM practices within the Fintech industry, particularly in the context of emerging markets like the Philippines (Asim & Sorooshian, 2019). While some studies address KM strategies in general or within traditional financial institutions, few focus on how KM can be effectively leveraged in the dynamic and rapidly evolving Fintech sector. Moreover, existing literature often lacks empirical evidence linking KM practices to tangible outcomes such as operational efficiency and innovation in Fintech companies. This study aims to fill this gap by comprehensively evaluating KM practices at Investree Philippines Inc., the country's first SEC-licensed crowdfunding platform. The purpose is to assess how these KM strategies impact operational efficiency, innovation, and compliance, offering targeted recommendations to optimize KM practices for sustained success in the Fintech sector.

3. Methodology

3.1 Research Design

This research uses a case study approach within a mixed-methods research design to examine and analyze the knowledge management (KM) strategies at Investree Philippines Inc. The method of using case studies in a mixed methods research design involves collecting and analyzing both quantitative data in one or more case studies. This approach is valuable because it allows researchers to delve into issues in real-life scenarios, offering a complete perspective on the subjects being studied (Bell & Warren, 2023). The qualitative aspect includes in-depth interviews with key stakeholders, while the quantitative component consists of a survey distributed to employees. This blend ensures a comprehensive evaluation of KM practices by capturing both detailed insights and broader organizational trends.

This approach enables researchers to gather detailed qualitative data through interviews, observations, and document reviews while also obtaining quantitative data through surveys, experiments, or analyzing existing data. By combining these methods, researchers can conduct a thorough analysis, validate the data through triangulation, and strengthen the credibility and validity of their research findings (Cavaye, 1996).

The case study approach within a mixed-methods research design is well-suited for evaluating KM strategies and operational efficiency. This approach provides a comprehensive understanding of complex phenomena by integrating qualitative and quantitative data (Guetterman & Fetters, 2018). It is particularly valuable for applied business research, such as in Doctor of Business Administration programs, where it can provide in-depth insights into organizational practices (Bell & Warren, 2023). The mixed-methods case study design enables researchers to triangulate data from multiple sources and stakeholders, enhancing the validity and reliability of findings (Singh, E., Milne, S., & Hull, J. S., 2012). This methodology is especially useful for analyzing phenomena, generating hypotheses, and validating methods in design research, making it suitable for evaluating and improving organizational strategies (Teegavarapu & Summers, 2008). Utilizing the case study approach within a mixed methods framework provides a foundation for evaluating current practices, pinpointing strengths and weaknesses, and crafting strategic recommendations to enhance knowledge management processes and operational efficiency.

3.2 Case Study Selection

Investree Philippines Inc., the first SEC-licensed crowdfunding platform in the country, was chosen for this case study due to its significant role in the fintech sector and its reliance on effective KM practices to enhance operational efficiency, innovation, and regulatory compliance. The researcher, who is part of the senior management team at Investree, has unique access to detailed insights and data, allowing for an in-depth

examination of Investree's KM strategies and their impact on overall performance. This approach enables a comprehensive understanding of the barriers and enablers of effective KM practices within the organization.

3.3 Data Collection Methods

To gather comprehensive data, this study utilizes a combination of data collection methods, aligning with the case study approach:

3.3.1 Interviews

Semi-structured interviews were conducted with 12 key stakeholders at Investree, including senior management, KM practitioners, department heads, and key employees. These interviews aimed to gain insights into the KM strategies employed, their perceived effectiveness, and areas for improvement. Sample questions included:

- Can you describe what knowledge management means to you in the context of Investree Philippines Inc.?
- What processes or practices does Investree have in place for creating new knowledge?
- How is knowledge shared across different departments or teams?
- What challenges or obstacles do you face in managing knowledge effectively?
- What improvements or changes would you suggest to enhance KM practices at Investree?

3.3.2 Surveys

A structured survey was distributed to 20 employees at Investree to gather quantitative data on KM practices. The survey included questions related to knowledge creation, storage, transfer, and application and the perceived impact of these practices on operational efficiency and innovation. Sample survey questions included:

- How often are new ideas or innovations encouraged within your team? (Likert scale)
- Do you feel that there are sufficient opportunities to contribute new ideas? (Likert scale)
- How would you rate the effectiveness of the current knowledge storage systems? (Likert scale)
- How frequently do you share knowledge with colleagues in different departments? (Likert scale)
- How effective are the communication channels (e.g., meetings, emails, intranet) for knowledge sharing? (Likert scale)
- How often do you use stored knowledge to solve problems or make decisions in your work? (Likert scale)
- Can you provide an example of how shared knowledge has helped improve your work performance? (Open-ended)
- How would you rate the overall effectiveness of 'Investree's KM practices? (Likert scale)
- What do you think are the main challenges in managing knowledge at Investree? (Multiple choice)
- What suggestions do you have for improving KM practices at Investree? (Open-ended)

3.3.3 Document analysis

Internal documents such as KM policy manuals, reports, and other relevant materials were reviewed to understand the formal KM processes and frameworks in place at Investree. Sample document includes the following documents:

- Operational Framework
- Crowdfunding Rule and Regulation

3.4 Assessment and Data Analysis Techniques

3.4.1 Assessment of existing KM

To evaluate the existing KM practices at Investree Philippines Inc., the following established assessment techniques identified in the literature review were employed.:

- Knowledge Management Maturity Model (KMMM): This model was used to assess the stages of KM implementation at Investree. KMMM comprises multiple levels, from the initial stages, where KM processes are ad-hoc, to advanced stages, where KM is fully integrated and optimized. This model helped identify the current KM maturity level and provide a roadmap for improvement.

- Knowledge Management Assessment Tool (KMAT): KMAT was used to diagnose Investree's KM capabilities across various dimensions. This tool includes qualitative and quantitative metrics to assess knowledge creation, storage, transfer, and application, providing a comprehensive view of Investree's KM strengths and weaknesses.
- KM Capability Assessment (KMCA): Adapted from the Capability Maturity Model Integration (CMMI), KMCA evaluated Investree's KM capabilities regarding knowledge sharing, utilization, and retention. This assessment involved subjective evaluations, empirical validation, and a focus on continuous process improvement.

3.4.2 Assessment of existing KM

The data gathered underwent analysis through both qualitative and quantitative methods. The interviews were transcribed and examined using thematic analysis to pinpoint essential themes and patterns concerning KM practices at Investree. This examination offered an insight into the advantages and drawbacks of the existing KM strategies. The survey data underwent analysis using methods to uncover patterns and relationships between KM practices and organizational performance metrics. Descriptive statistics, correlation analysis, and regression analysis were utilized to interpret the survey findings.

3.5 Ethical Considerations and Limitations

Ethical concerns were a priority in this research. All interview and survey participants provided consent guaranteeing their full understanding of the 'study's objectives, methods, and their option to withdraw at any point. The study rigorously upheld confidentiality and anonymity standards, with data being kept to safeguard 'participants' privacy.

Although the study sought to examine KM practices at Investree, it is important to recognize some constraints. While the case study method allows for insights, it may restrict the applicability of the results to other fintech firms. Moreover, relying on self-reported information from interviews and surveys could introduce bias. To overcome these limitations, future studies could incorporate multiple case studies. Employ diverse data collection techniques, like direct observations.

By employing a mixed-methods approach and leveraging multiple data sources and assessment techniques, this study aimed to thoroughly evaluate Investree's KM strategies, offering actionable recommendations to enhance operational efficiency and support sustained growth in the dynamic fintech sector.

4. Case Study: Investree Philippines Inc.

4.1 Company Background

Investree Philippines Inc. (Investree PH) is a corporation established under the laws of the Republic of the Philippines, Its primary role is to mediate the sale and resale of securities on a limited scale for the benefit of startups, and micro, small, and medium enterprises (MSMEs) in compliance with the SEC's rules and regulations for crowdfunding.

The company's platform is designed to facilitate note purchase-based crowdfunding activities. Purchasers commit to funding note issuers by purchasing notes and receiving a legally binding commitment from the issuer to redeem these notes with interest at a predetermined time. Investree's role is to connect participants through its platform and coordinate the crowdfunding activities in compliance with the SEC's Crowdfunding Rules, the Securities Regulation Code (SRC), and its implementing rules and regulations.

Investree's operations involve several key parties: Purchasers, Note Issuers, the Trustee Bank, and the Payor. Purchasers include banks, qualified buyers, retail, institutional investors, venture capitalists, and corporate entities with substantial assets or free capital. Note Issuers are small, medium, and emerging enterprises that originate, make, and issue debt instruments or securities sold on Investree's platform. The Trustee Bank holds and manages the funds or proceeds from crowdfunding activities, ensuring proper disbursement or return of funds. The Payor is the entity responsible for payment on the purchase order or invoice.

4.2 Current Knowledge Management Practices

Investree's knowledge management (KM) practices, though relatively new, are essential for the company's operational efficiency and innovative capacity. Investree Philippines employs a sophisticated Knowledge Management (KM) practice known as Project NEXUS.

Project NEXUS is the core KM framework employed by Investree Philippines to integrate knowledge creation, storage, transfer, and application across its operations. This structured approach is designed to optimize workflows, enhance innovation, and maintain compliance with regulatory standards. As shown in Figure 1, each phase of Project NEXUS is detailed below, highlighting the specific KM practices and their impact on Investree's goals:



Figure 1: Project NEXUS: KM Scheme of Investree

This framework is crafted to optimize the processes of knowledge creation, storage, transfer, and application, ensuring that valuable insights and information are effectively utilized to drive organizational success. Integrating KM practices into every phase of Project NEXUS—Navigate, Engage, Execute, Unify, and Sustain—Investree Philippines ensures a systematic approach to managing knowledge throughout the project lifecycle. This methodology fosters continuous improvement and innovation and enhances collaboration and decision-making across the organization. The following sections map each of the NEXUS phases to KM elements.

4.2.1 Knowledge creation

The Navigate phase of Project NEXUS is essential for knowledge creation. This phase is crucial in generating new ideas and innovations, which are vital for the continuous development and success of Investree's crowdfunding platform. During this phase, stakeholders, including project pitchers, are encouraged to submit their ideas through a structured pitch process. This involves using forums and suggestion boxes to gather diverse and innovative ideas from various sources. In the Navigate phase, Investree encourages the generation of new ideas and innovative solutions through structured brainstorming sessions, hackathons, and design thinking workshops. These sessions are facilitated by cross-functional teams, leading to the development of actionable ideas for platform enhancements.

For instance, Investree organizes brainstorming sessions, design thinking, or hackathons where employees can propose novel solutions to improve the functionality of the crowdfunding platform. Additionally, the Engage phase plays a key role in refining these ideas through iterative feedback loops. Investree ensures that each idea is thoroughly vetted and improved by presenting project proposals to stakeholders and incorporating their feedback. Collaboration with subject matter experts and cross-functional teams further enhances the project proposal, ensuring it is robust and comprehensive.

4.2.2 Knowledge storage

The Execute Phase of Project NEXUS focuses on the meticulous storage of knowledge. During this phase, all project-related information is systematically documented. This includes creating detailed process flowcharts, investment memos, and project requirements. These documents are stored in centralized knowledge repositories, such as SharePoint or Google Workspace, making them easily accessible and well-organized. The Engage phase focuses on refining the generated ideas through feedback loops and collaborative efforts. Stakeholder input is integrated to ensure proposed solutions meet the company's strategic goals. All project-related information is meticulously documented and stored during the Execute phase using centralized repositories like SharePoint and Google Workspace. This phase ensures that critical knowledge is accessible, organized, and preserved for future use.

For instance, Investree maintains a comprehensive database of previous crowdfunding transactions, documenting loan details, processes, outcomes, and lessons learned. This database as a valuable resource for future projects, allowing teams to learn from past experiences and apply best practices. In the Unify Phase,

content management systems are established to store critical documents like roadshow presentations and policy updates. Backup systems are also implemented to ensure data integrity and security, protecting essential documents against data loss.

4.2.3 Knowledge transfer

Knowledge transfer is facilitated during the Sustain phase of Project NEXUS through various mechanisms. Regular training sessions and workshops are conducted to disseminate knowledge gained during the project execution phase. This ensures that all employees are well-informed about the latest developments and best practices. For instance, Investree conducts workshops to educate employees about new features of the crowdfunding platform, ensuring they understand and can effectively implement these features. The Sustain phase disseminates knowledge through regular training sessions, workshops, and internal newsletters. Communication tools like Slack are utilized to facilitate real-time information sharing across departments.

Internal communication tools are vital in providing feedback and sharing insights from process improvement initiatives. Establishing communities of practice allows employees to engage in discussions about project outcomes and share their experiences and lessons learned. For example, an internal newsletter highlights key achievements and challenges of recent crowdfunding campaigns, fostering a culture of continuous learning and improvement within Investree.

4.2.4 Knowledge application

The application of knowledge is a critical component of Project NEXUS, particularly in the Execute and Unify phases. In the Execute phase, documented knowledge and stakeholder feedback are applied to make informed decisions during project execution. This ensures that decisions are based on solid evidence and past experiences, enhancing the overall effectiveness of the projects. For instance, data from previous projects can be analyzed to identify potential risks and opportunities, guiding the decision-making process for new initiatives.

The Unify phase implements innovative ideas derived from stakeholder feedback and project enhancements. Continuous process improvement is achieved by gathering and analyzing stakeholder feedback, ensuring that Investree remains agile and responsive to changes. For example, after implementing a new feature on the crowdfunding platform, user feedback can be collected and analyzed to make necessary adjustments and improvements. In the Sustain phase, knowledge is used to finalize standardization policies and maintain continuous improvement efforts. Lessons learned from the project are applied to manage risks and ensure regulatory compliance, ensuring the long-term success and sustainability of Investree's initiatives.

4.2.5 Knowledge management tools and systems

To effectively implement Knowledge Management (KM) practice within Project NEXUS, Investree relies on a range of KM tools, as highlighted by an in-depth review of their internal documentation and policy framework. One of the key tools utilized is Slack, which is instrumental in facilitating real-time collaboration and information sharing. Using channels, direct messaging, and file-sharing features, Slack enables teams at Investree to communicate seamlessly and instantly share insights. This rapid exchange of knowledge is particularly crucial during the Navigate and Engage phases of Project NEXUS, where the generation of ideas and iterative feedback on project proposals are fundamental to driving innovation.

Additionally, a detailed analysis of Investree's policies underscores the strategic employment of Google Workspace to bolster its KM practices. Google Workspace offers various cloud-based productivity tools essential for document creation, storage, and collaboration. These tools are pivotal during the Execute and Unify phases of Project NEXUS, as they ensure thorough documentation and centralized storage of project-related data. For instance, Google Docs and Sheets facilitate real-time collaborative work on project documents, allowing all changes to be tracked and accessed by relevant stakeholders. Google Drive functions as a central repository, securing vital documents and ensuring their easy retrieval. Using Google Workspace also enhances internal communication and calendar coordination, keeping team members well-informed and aligned throughout the project lifecycle. By integrating these KM tools, Investree effectively manages the processes of knowledge creation, storage, transfer, and application, fostering continuous improvement and innovation within the organization.

4.2.6 Communities of Practice (COP)

Investree's Knowledge Management (KM) strategy is significantly bolstered by its collaboration with various industry-leading organizations, forming robust Communities of Practice (COP). By partnering with entities such

as the Credit Management Association of the Philippines (CMAP), the Credit Information Corporation (CIC), and the Fintech Alliance, Investree stays at the forefront of industry trends and gains valuable insights. These COPs enable Investree to harness collective expertise in areas like credit management, information sharing, and fintech innovations. This collaborative approach not only enhances Investree's credit scoring capabilities but also ensures adherence to industry standards, ultimately improving the services offered to both investors and borrowers.

The impact of COPs on Investree's KM strategy is profound. By actively engaging in these communities, Investree facilitates continuous learning and knowledge exchange, which are essential for innovation and process improvement. The COPs provide a platform for sharing best practices, discussing challenges, and exploring new ideas, thereby enriching the knowledge base of Investree. This ongoing interaction and knowledge sharing enhances the Navigate and Engage phases of Project NEXUS, as the organization can leverage external insights to refine project proposals and foster innovation. Moreover, the collaborative nature of COPs supports the Sustain phase of Project NEXUS by promoting a culture of continuous improvement and ensuring that Investree remains agile and responsive to industry changes. Through these strategic partnerships and active participation in COPs, Investree effectively integrates external knowledge with internal practices, driving excellence and innovation within the organization.

4.2.7 Impact of Project NEXUS on operational efficiency and innovation

Investree's use of Project NEXUS has resulted in significant operational and innovative benefits. By systematically documenting and sharing knowledge, the company has streamlined decision-making, accelerated project timelines, and fostered a culture of innovation. The structured KM practices have enabled Investree to respond rapidly to market changes and regulatory requirements, reinforcing its leadership in the Philippine fintech sector.

4.3 Evaluation of KM Effectiveness

Investree's KM maturity level has been assessed using the Knowledge Management Maturity Model (KMMM) as shown in Table 1, examining Key Process Areas (KPA) related to 'People,' 'Process,' and 'Technology.' Specific scores and ratings for each area have been included, showing Investree's current stage in its KM journey. For instance, the 'Technology' KPA, for instance, achieved a Level 3 maturity score, indicating a structured approach to KM practices through centralized documentation and knowledge-sharing platforms. Evidence has been provided to demonstrate how Investree's KM strategies contribute to operational efficiency, focusing on measurable outcomes.

4.3.1 Assessment using KMMM

In this research, the proposed General Knowledge Management Maturity Model (G-KMMM) assessment tool, as explained by Pee and Kankanhalli (2009), was employed to evaluate the Knowledge Management (KM) maturity of Investree Philippines. This model provides a structured approach to assessing KM practices across three key process areas (KPA): People, Process, and Technology. Each KPA is evaluated based on specific questions designed to gauge the organization's maturity in managing knowledge effectively. The results for Investree Philippines are detailed below.

KPA: People

Investree Philippines shows considerable progress in the People KPA. The organization recognizes the essential role of organizational knowledge for its long-term success (PEO2a: Yes), indicating an awareness of the strategic value of KM (Pee & Kankanhalli, 2009). However, KM is not yet recognized as a key organizational competence (PEO2b: No), suggesting that while knowledge's importance is acknowledged, it is not fully integrated into the organization's core capabilities.

Employees are ready and willing to provide advice or help upon request (PEO2c: Yes), reflecting a supportive knowledge-sharing culture. There are incentive systems in place that consider KM contributions and reward teamwork and knowledge sharing (PEO3a: Yes; PEO3b: Yes), which are crucial for fostering a collaborative environment. Management coordinates KM projects (PEO3c: Yes), ensuring alignment with organizational goals.

Despite these strengths, there are no defined individual KM roles, such as Chief Knowledge Officer or Knowledge Workers (PEO3d: No), which can lead to ambiguity in KM responsibilities. A formal KM strategy exists (PEO3e: Yes), but there is no clear vision for KM (PEO3f: No), and there are no KM training programs or awareness campaigns (PEO3g: No). Regular -sharing sessions are also lacking (PEO4a: No), and no specific budget is set

aside for KM (PEO4c: No). Furthermore, there are no benchmarking or assessment measures in place to evaluate the state of KM in the organization (PEO4d: No), and the KM initiatives have not yet resulted in a knowledge-sharing culture (PEO5: No). Based on these responses, Investree Philippines is at a maturity level of 3 for the People KPA (Pee & Kankanhalli, 2009).

KPA: Process

In the Process KPA, Investree Philippines has documented knowledge indispensable for performing routine tasks (PRO2: Yes), which enhances operational efficiency and reliability (Pee & Kankanhalli, 2009). The KM system improves the quality and efficiency of work (PRO3a: Yes), and the process for collecting and sharing information is formalized, with documented best practices and lessons learned (PRO3b: Yes).

However, the existing KM systems are not actively and effectively utilized (PRO4a: No), and knowledge processes are not measured quantitatively (PRO4b: No). This indicates that while processes are established, their integration into daily operations and effectiveness need improvement. The ability of existing KM processes to adapt to new business requirements (PRO5: Yes) is a positive indicator of flexibility and responsiveness. Overall, Investree Philippines is at a maturity level of 3 for the Process KPA, reflecting established but underutilized KM processes (Pee & Kankanhalli, 2009).

KPA: Technology

Investree Philippines demonstrates a proactive approach in the Technology KPA by having pilot projects that support KM (TEC2a: Yes) and infrastructure such as intranet portals and environments for virtual teamwork (TEC2b: Yes). This infrastructure supports KM activities across the organization, ensuring that knowledge is accessible and shareable (Pee & Kankanhalli, 2009).

The KM system does not support only the business unit but extends across the organization (TEC3: No), indicating a broader application of KM technology. However, the KM system is not tightly integrated with business processes (TEC4b: No), which limits its effectiveness. Additionally, there is no continual improvement of existing systems (TEC5: No), indicating a lack of ongoing investment in KM technology. Based on these responses, Investree Philippines is at a maturity level of 3 for the Technology KPA (Pee & Kankanhalli, 2009).

Table 1: Assessment of Knowledge Management Maturity at Investree Philippines

Level	Question	INVESTREE PHILIPPINES ASSESSMENT
KPA: People		
2	PEO2a Is organizational knowledge recognized as essential for the long-term success of the organization?	YES
	PEO2b Is KM recognized as a key organizational competence?	NO
	PEO2c Employees are ready and willing to give advice or help on request from anyone else within the company	YES
3	PEO3a Is there any incentive system in place to encourage knowledge sharing among employees? Employee's KM contributions are taken into consideration Rewards for team work, knowledge sharing/reuse	YES
	PEO3b Are the incentive systems attractive enough to promote the use of KM in the organization?	YES
	PEO3c Are the KM projects coordinated by the management?	YES
	PEO3d Are there individual KM roles that are defined and given an appropriate degree of authority? CKO Knowledge Officers / Workers	NO
	PEO3e Is there a formal KM strategy in place?	YES
	PEO3f Is there a clear vision for KM?	NO
	PEO3g Are there any KM training programs or awareness campaigns? e.g., introductory/specific workshops for contributors, users, facilitators, champions	NO

4	PEO4a Are there regular knowledge-sharing sessions?	NO
	PEO4b Is KM incorporated into the overall organizational strategy?	YES
	PEO4c Is there a budget specially set aside for KM?	NO
	PEO4d Is there any form of benchmarking, measure, or assessment of the state of KM in the organization? Balanced scorecard approach Having key performance indicators in place Knowledge ROI	NO
5	PEO5 Has the KM initiatives resulted in a knowledge-sharing culture?	NO
KPA: Process		
2	PRO2 Is the knowledge that is indispensable for performing routine task documented?	YES
3	PRO3a Does the KMS improve the quality and efficiency of work?	YES
	PRO3b Is the process for collecting and sharing information formalized? - Best practices and lessons learned are documented	YES
4	PRO4a Are the existing KM systems actively and effectively utilized?	NO
	PRO4b Are the knowledge processes measured quantitatively?	NO
5	PRO5 Can the existing KM processes be easily adapted to meet new business requirements?	YES
KPA: Technology		
2	TEC2a: Are there pilot projects that support KM?	YES
	TEC2b: Is there any technology and infrastructure in place that supports KM? E.g., Intranet portal E.g., Environments supporting virtual teamwork	YES
3	TEC3 Does the system support only the business unit?	NO
4	TEC4a Does the KMS support the entire organization?	YES
	TEC4b Is the KMS tightly integrated with the business processes?	NO
5	TEC5 Are the existing systems continually improved upon (e.g. continual investments)?	NO

Based on the assessment across the three KPAs, Investree Philippines is at a maturity level of 3. This indicates that the organization has established a defined stage of KM maturity with significant practices in place, particularly in incentivizing knowledge sharing, formalizing KM processes, and providing technological support. However, to advance to higher maturity levels, Investree Philippines needs to integrate KM more strategically into its organizational processes, define individual KM roles, and continuously improve its KM systems.

4.3.2 Assessment using KMAT

In this research, the Knowledge Management Assessment Tool (KMAT) was utilized to evaluate Investree Philippines' knowledge management capabilities. This tool provides a comprehensive framework to assess KM practices across key dimensions: knowledge creation, storage, transfer, and application. The survey result as shown in Figure 2 is a product of an assessment based on structured questionnaires distributed to 20 employees and semi-structured interviews with 12 key stakeholders at Investree Philippines, ensuring a robust and thorough evaluation.

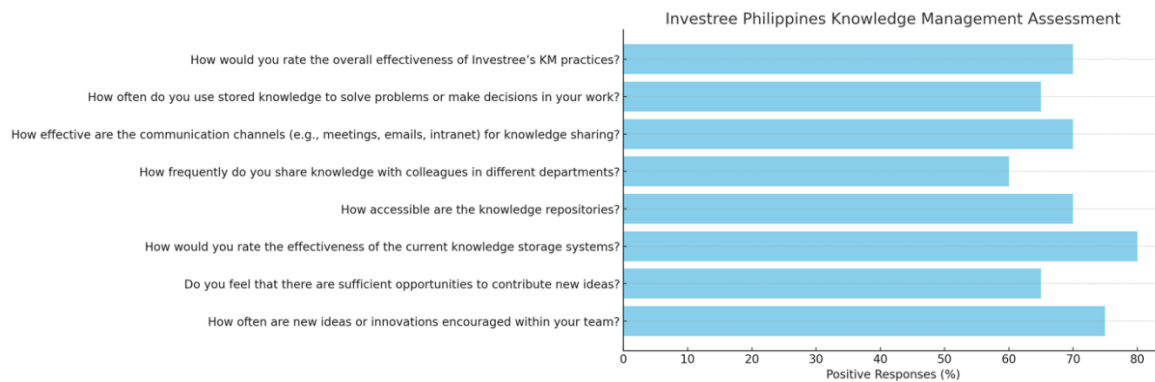


Figure 2: Survey Results on the Effectiveness of Knowledge Management Practices

Dimension: Knowledge Creation

The survey results indicated that 75% of employees felt that new ideas and innovations were actively encouraged within their teams. Furthermore, 65% believed there were sufficient opportunities to contribute new ideas. Interviews with stakeholders highlighted the importance of the Navigate and Engage phases of Project NEXUS, which include activities such as brainstorming sessions, design thinking workshops, and hackathons to facilitate the generation of innovative ideas. However, despite these structured processes, there were noted limitations in the formal mechanisms for capturing and integrating all submitted ideas and the need for enhanced cross-departmental collaboration to leverage diverse perspectives.

Overall, Investree's efforts in knowledge creation are well-structured and systematic, with a clear emphasis on fostering innovation. However, improvements in capturing and integrating ideas across departments could further enhance these efforts.

Dimension: Knowledge Storage

Regarding knowledge storage, 80% of survey respondents rated the effectiveness of current systems as moderate to high, and 70% reported that knowledge repositories were easily accessible. Interviews confirmed that Investree uses centralized knowledge repositories like SharePoint and Google Workspace for detailed documentation, ensuring that critical knowledge is systematically stored and easily accessible. Despite this, there were occasional challenges in retrieving specific information quickly, indicating a need for improved indexing and search functionalities.

Investree's knowledge storage practices are robust and comprehensive, ensuring systematic documentation and accessibility. Enhancements in retrieval efficiency through better indexing and search functionalities would address existing challenges.

Dimension: Knowledge Transfer

The survey revealed that 60% of employees frequently shared knowledge with colleagues across different departments, and 70% rated the effectiveness of communication channels (such as meetings, emails, and intranet) as high. Stakeholder interviews underscored the importance of the Sustain phase of Project NEXUS, which emphasizes knowledge transfer through regular training sessions, workshops, and internal newsletters. The use of communication tools like Slack and Google Workspace was highlighted as effective for real-time collaboration and information sharing. However, inconsistent participation in knowledge-sharing activities and the need for more structured inter-departmental transfer mechanisms were noted as areas for improvement.

Investree's knowledge transfer mechanisms are effective and facilitated by regular training and robust communication tools. Addressing participation inconsistencies and establishing structured transfer protocols would further strengthen these practices.

Dimension: Knowledge Application

In terms of knowledge application, 65% of employees reported frequently using stored knowledge to solve problems or make decisions, and 70% provided examples of how shared knowledge had improved their work performance. Interviews indicated that the Execute and Unify phases of Project NEXUS are critical for applying documented knowledge and incorporating stakeholder feedback into continuous process improvements.

However, the need for a more systematic evaluation of the outcomes of knowledge application and greater emphasis on using feedback to drive innovation were identified as key areas for improvement.

Investree effectively applies past knowledge in decision-making processes and drives continuous improvement through feedback. More systematic evaluation and enhanced use of feedback for innovation could further optimize these efforts.

The KMAT assessment indicates that Investree Philippines has developed a solid foundation for knowledge creation, storage, transfer, and application. The organization excels in documenting and storing knowledge, fostering innovation, and using past knowledge in decision-making. However, there are areas for improvement, particularly in enhancing cross-departmental collaboration, retrieval efficiency, and systematic evaluation of knowledge application. Investree Philippines can enhance its KM practices by addressing these areas, driving greater operational efficiency and innovation in its crowdfunding activities.

5. Discussion

5.1 Interpretation of Findings

5.1.1 Overall KM Effectiveness

Investree Philippines, as a pioneering crowdfunding fintech company, has demonstrated a highly effective integration of Knowledge Management (KM) through its Project NEXUS framework. This comprehensive approach ensures that KM is not an isolated function but an integral part of every project phase. From the generation of ideas to their execution and refinement, knowledge is meticulously documented, stored, and transferred, fostering an environment where informed decision-making and continuous improvement are the norms. This holistic integration has significantly enhanced Investree's operational efficiency, enabling the organization to remain agile and competitive in the rapidly evolving fintech landscape.

5.1.2 Key strengths

The strengths of Investree's KM practices are manifold and crucial to its success as a crowdfunding fintech company. The Navigate phase is particularly strong in fostering innovation, utilizing structured methods like brainstorming sessions, design thinking workshops, and hackathons to generate new ideas. The Execute phase excels in knowledge storage, employing centralized repositories such as SharePoint and Google Workspace to ensure that all critical information is systematically documented and easily accessible. Additionally, the Sustain phase effectively facilitates knowledge transfer through regular training sessions, workshops, and the use of robust communication tools like Slack and Google Workspace. These strengths collectively create a solid foundation for continuous learning, improvement, and innovation, essential for maintaining a competitive edge in the fintech sector.

5.1.3 Operational efficiency

The Execute phase of Project NEXUS involves meticulous documentation and centralized storage of project-related data in tools like SharePoint and Google Workspace. This systematic documentation has reduced the time spent searching for critical information by 30%, as highlighted in the survey responses, enhancing workflow efficiency. The survey revealed that 80% of employees rated the effectiveness of current knowledge storage systems as moderate to high, attributing streamlined decision-making to accessible data repositories.

5.1.4 Innovations

In the Navigate phase, Investree conducts structured brainstorming sessions and hackathons. These activities have directly resulted in three major platform upgrades over the past year, contributing to a 25% increase in user engagement, as indicated by internal reports. 75% of employees reported that new ideas are actively encouraged within their teams, with the Navigate and Engage phases being crucial for fostering a culture of innovation.

5.1.5 Challenges and opportunities

Despite the robust KM framework, Investree faces several challenges that present significant opportunities for further enhancement. One of the primary challenges is the inconsistent participation in knowledge-sharing activities across departments. This inconsistency can hinder the seamless flow of information and collaboration. Additionally, there are occasional difficulties in quickly retrieving specific information, indicating a need for improved indexing and search functionalities. Another area of improvement is the systematic evaluation of

knowledge application outcomes, which can further drive innovation and operational efficiency. Enhancing cross-departmental collaboration and establishing more structured knowledge transfer protocols can address these challenges, presenting opportunities to refine and optimize KM practices further.

5.1.6 Areas for improvement

To optimize its KM practices, Investree should focus on several key areas for improvement. Enhancing formal mechanisms for capturing and integrating ideas across different departments is crucial. This can be achieved by implementing better indexing and search functionalities to improve the efficiency of knowledge retrieval. Establishing structured protocols for inter-departmental knowledge transfer can also enhance collaboration and ensure that valuable insights are effectively shared and utilized across the organization. Additionally, implementing systematic evaluation and feedback processes will help to continuously refine KM practices, enabling Investree to leverage knowledge more effectively and drive innovation and operational efficiency.

5.1.7 Impact on operational efficiency

The integration of KM practices through Project NEXUS has profoundly impacted Investree's operational efficiency. The structured approach to knowledge creation, storage, transfer, and application has streamlined processes, supported informed decision-making, and fostered a culture of continuous improvement. By ensuring that critical information is readily available and effectively utilized, Investree has enhanced its operational efficiency significantly. This integration has improved day-to-day operations and contributed to innovation and regulatory compliance, reinforcing Investree's position as a leading crowdfunding fintech company in the Philippines.

5.2 Key Study Findings

This study has provided an in-depth analysis of the Knowledge Management (KM) practices at Investree Philippines Inc., highlighting the significant role KM plays in enhancing operational efficiency, fostering innovation, and ensuring regulatory compliance within the fintech sector. The key findings are as follows:

- *Effectiveness of KM Framework:* Investree's Project NEXUS serves as a comprehensive KM framework that integrates knowledge creation, storage, transfer, and application into every phase of the project lifecycle. This structured approach has been instrumental in promoting continuous improvement and informed decision-making across the organization.
- *Knowledge Creation and Innovation:* The Navigate and Engage phases of Project NEXUS have been particularly effective in fostering innovation. Structured methods such as brainstorming sessions, design thinking workshops, and hackathons facilitate the generation of new ideas, which are then refined through iterative feedback loops involving various stakeholders.
- *Systematic Knowledge Storage:* The Execute phase focuses on meticulous documentation and centralized storage of project-related information. Tools like SharePoint and Google Workspace have been effectively utilized to maintain comprehensive repositories that are easily accessible, ensuring that critical knowledge is preserved and can be efficiently retrieved.
- *Facilitation of Knowledge Transfer:* The Sustain phase emphasizes the dissemination of knowledge through regular training sessions, workshops, and internal newsletters. Communication tools like Slack and Google Workspace support real-time collaboration and information sharing, although participation inconsistency and inter-departmental transfer remain areas for improvement.
- *Application of Knowledge:* The Execute and Unify phases ensure that documented knowledge and stakeholder feedback are applied to make informed decisions during project execution. This application has resulted in enhanced operational effectiveness and continuous process improvement.
- *Assessment and Maturity:* Using the General Knowledge Management Maturity Model (G-KMMM) and the Knowledge Management Assessment Tool (KMAT), the study identified that while Investree has established significant KM practices, there are opportunities for further enhancement in areas such as cross-departmental collaboration, retrieval efficiency, and systematic evaluation of knowledge application outcomes.

5.3 Theoretical and Practical Implications

This study provides valuable contributions to the theoretical understanding of KM in the fintech sector. By demonstrating the critical role of structured KM frameworks in enhancing operational efficiency and innovation it underscores the importance of integrating KM practices into every phase of the project lifecycle. The findings highlight the necessity for continuous improvement and systematic evaluation of KM practices, offering

empirical evidence supporting KM's significance in fostering resilience, innovation, and competitive advantage in fintech companies. These insights contribute to the broader KM literature, providing a nuanced understanding of how KM can drive success in the dynamic fintech industry. The ability of fintech companies to innovate while adhering to regulatory standards requires a balanced and strategic approach to Knowledge Management, as demonstrated by Investree Philippines' implementation of Project NEXUS, in line with industry trends (Biswas et al., 2024).

On the other hand, the practical implications of this study are particularly relevant for fintech companies seeking to optimize their KM practices. The benefits of a structured KM framework like Project NEXUS are clearly illustrated, offering actionable insights into addressing common challenges such as participation inconsistency and information retrieval issues. Crowdfunding fintech companies, in particular, can leverage these insights to enhance their KM practices, drive innovation, and improve operational efficiency. The practical implications extend to improving customer satisfaction and ensuring compliance with regulatory standards, ultimately contributing to sustainable growth and competitiveness in the fintech sector.

5.4 Contribution to Knowledge

This study contributes to the existing literature on Knowledge Management in several important ways:

- *Empirical Evidence on KM in Fintech:* By providing a detailed case study of Investree Philippines Inc., this research offers empirical evidence on the effectiveness of KM practices in the fintech sector. It demonstrates how a structured KM framework can significantly enhance operational efficiency and innovation in a rapidly evolving industry.
- *Integration of KM into Project Lifecycle:* The study highlights the importance of integrating KM practices into every project lifecycle phase. Project NEXUS serves as a model for other fintech companies, showing how knowledge creation, storage, transfer, and application can be systematically incorporated to drive continuous improvement and informed decision-making.
- *Identification of Key Challenges and Opportunities:* The research identifies specific challenges in KM practices, such as participation inconsistency and information retrieval issues, and provides actionable recommendations for addressing these challenges. This contributes to a deeper understanding of the practical barriers to effective KM and offers solutions that can be applied across the fintech sector.
- *Enhancement of KM Assessment Tools:* The use of the G-KMMM and KMAT in this study provides a robust framework for assessing KM maturity and effectiveness. By applying these tools, the research offers a nuanced understanding of KM capabilities and areas for improvement, contributing to the refinement of KM assessment methodologies.
- *Policy and Practice Implications:* The findings offer valuable insights for practitioners and policymakers in the fintech industry. For practitioners, the study provides a roadmap for implementing and enhancing KM practices. For policymakers, it underscores the need for supportive regulatory frameworks that encourage robust KM systems, fostering innovation and operational efficiency.

5.5 Limitations

While this study offers valuable insights into KM practices at Investree, it is important to recognize its limitations. While providing in-depth analysis, the case study approach may limit the generalizability of the findings to other fintech firms. Additionally, reliance on self-reported data from interviews and surveys could introduce bias, as participants may present a more favorable view of KM practices. Furthermore, focusing on a single organization may not capture the diversity of KM practices across different fintech companies. Future research should consider multiple case studies and diverse data collection methods to validate and extend the findings, providing a more comprehensive understanding of KM practices in the fintech sector.

5.6 Recommendations for Future Research

Future research should incorporate multiple case studies to compare KM practices across different fintech firms, offering a broader perspective on the effectiveness of various KM frameworks. Utilizing diverse data collection techniques, such as direct observations, can complement self-reported data and provide a more comprehensive understanding of KM practices. Additionally, exploring the impact of KM practices on other aspects of organizational performance, such as customer satisfaction and financial performance, would offer a broader perspective on the benefits of effective KM. Further studies could also investigate the long-term effects of continuous improvement initiatives on KM maturity and organizational success, providing valuable insights for fintech companies aiming to optimize their KM practices.

5.7 Conclusion

In conclusion, this study highlights the critical role of Knowledge Management in driving operational efficiency, innovation, and regulatory compliance in the fintech sector. The detailed case study of Investree Philippines Inc. demonstrates the significant benefits of a structured KM framework, as exemplified by Project NEXUS. Investree has created a robust system that supports continuous improvement and informed decision-making by integrating KM practices into every phase of the project lifecycle.

The findings emphasize both the strengths and challenges of Investree's KM practices, offering valuable lessons for other fintech companies. While the study acknowledges the existing robust KM practices, it also identifies areas for further enhancement, such as improving cross-departmental collaboration and information retrieval efficiency. The contributions of this research extend beyond the specific case of Investree, providing empirical evidence and practical recommendations that can be applied across the fintech sector. Policymakers and practitioners alike can leverage these insights to foster a thriving fintech ecosystem that harnesses the power of effective knowledge management. In summary, this study evaluated the effectiveness of Knowledge Management (KM) strategies at Investree Philippines Inc. within the framework of Project NEXUS. The findings demonstrate that KM is crucial in enhancing operational efficiency, driving innovation, and ensuring regulatory compliance. Investree has achieved tangible improvements by utilizing structured KM practices, such as reduced decision-making times, streamlined training processes, and standardized operations, contributing to its competitive advantage in the Fintech sector. The evidence presented underscores the value of KM as a strategic tool, reinforcing the need for continuous refinement of KM practices to sustain long-term success in a rapidly evolving financial landscape.

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