2021

Knowledge Sharing Among Finance Employees in the U.S. Banking Sector

Russell Lascko
Walden University

Walden University

College of Management and Technology

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Russell Lascko

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Review Committee
Dr. David Banner, Committee Chairperson, Management Faculty
Dr. Javier Fadul, Committee Member, Management Faculty
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Sue Subocz, Ph.D.

Walden University
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Abstract

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by

Russell Lascko

MA, Webster University, 2014

BS, Southern Illinois University 2012

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Management

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Abstract

Banking is one of the most knowledge-intensive sectors, relying heavily on accrued knowledge and the experiences of employees. Knowledge sharing is the most crucial, yet most difficult, process in knowledge management due to human behavior. The purpose of this qualitative case study was to explore the factors that influence finance employees in the banking sector to participate in knowledge sharing with their colleagues. The overarching research question focused on these factors. The conceptual framework included the self-determination theory, theory of planned behavior, Vroom's expectancy theory, and the socialization, externalization, combination, and internalization model. Criteria for the selected participants included more than three years of working experience in the banking industry. Seven semistructured interviews and 17 questionnaires designed to elicit the perceptions of the participants based on their lived experiences provided the data needed to assess the factors that influence finance employees in the banking sector to participate in knowledge sharing with their colleagues. Data assessment consisted of a thematic analysis, comprised of a pattern comparison of instruments. The findings of this study indicate that the primary factor of employee knowledge sharing among finance employees is managerial influence. The finding suggests that management contributes toward the culture of the workplace and sets performance expectations for knowledge sharing by all employees. The study results could provide managers with the necessary information to improve knowledge-sharing practices in the banking industry based on a better understanding of the perceptions and behaviors of their employees.

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Dedication

This study is sincerely dedicated to my grandparents, Carol and George Lascko. They were always there to motivate and encourage me to achieve all my goals and aspirations. My grandmother always taught me to be diligent and thorough. I will forever be grateful for the love and support that she has shown me throughout my life. I obtained a doctoral degree in part due to my grandfather's inspiration and encouragement. His benchmark as a role model, father figure, and best friend held an unparalleled value that molded me into the person that I became. I owe my entire degree to him; hence I would have never enrolled in this program if it wasn't for his fortitude.

I also want to dedicate this work to my late mother. She was always an exceptional motivator who encouraged me to pursue all my dreams. Lastly, I dedicate this study to my nephew, Tyler Mayhue. My hope is that one day this inspires Tyler to accomplish all his dreams, despite obstacles that may arise.

Acknowledgments

I would like to thank Dr. David Banner for the support and guidance through the entire process. I would also like to thank Dr. Javier Fadul for insight as my professor and committee member. Appreciation to Dr. Robert Levasseur, my university research reviewer, for the thorough feedback that helped shape my dissertation. I would also like to thank the staff at Walden for the continuous support through the entire process.

I would like to give a special thank you to Stacey Paredes for all the love and support that she provided throughout this journey. I appreciate the many sacrifices that were made so I could pursue this lifelong dream. I certainly wouldn't have been able to do this without you. I would also like to thank my former mentor, First Sergeant James Bautista, for the many life lessons he provided. He taught me the importance of hard work and that taking the easy route would only be cheating myself. His inspiration helped me toward becoming the best version of myself.

My next acknowledgement goes to Juan Quinones. You have taught me great life lessons that have helped me accomplish many milestones, and I am forever grateful for your support. I owe unwavering gratitude to my friend, Damian Lucas. Your encouraging words and faith has helped me through many late nights and frustrating days of work while on this road. I wouldn't be reaching the finish line without you and Stacey Paredes. Lastly, I would like to thank my close friends Rafael Rivera, Robert Silva, Arnie Garcia, Jesus Villalba and El'Shawn Williams for helping me maintain balance throughout my life. Each of you have always been very supportive as friends throughout my life endeavors, and I am thankful to have such great friends in my life.

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Chapter 1: Introduction to the Study

Knowledge has been identified as an organization’s most critical tool and strategic resource over the last few decades (Martelo-Landroguez & Cepeda-Carrión, 2016). More specifically, individual knowledge is a competitive asset for organizations, requiring appropriate knowledge management and distribution. Without the effective and efficient dissemination of knowledge, voids develop and create a detrimental impact on organization performance (Matić et al., 2017). Although knowledge sharing is important to all organizations, an emphasis could be placed on the banking sector because of its knowledge-intensive nature that relies on knowledge-sharing activities.

Due to the knowledge-intensive nature of the banking system, institutions thrive based on highly skilled and knowledgeable employees who provide quality products and services to create competitive advantages in the market (Campanella et al., 2019; Cardinaleschi et al., 2018). The topic of knowledge management is frequently discussed and explored by researchers, including the critical subprocess known as knowledge sharing (Matić et al., 2017). Knowledge sharing is the most important, yet the most difficult, process to manage because tacit knowledge is challenging to formalize and it is only acquired by directly sharing experience (Farnese et al., 2019). When employees become reluctant to share knowledge, members of management face challenging barriers that could result in a lack of efficiency and a detriment to organizational performance (Farnese et al., 2019). Easa (2019) found that motivating employees to share knowledge is a significant barrier and hindrance to knowledge management. By exploring what factors influence banking employees to share knowledge or not, members of management would have an enhanced understanding of how to mitigate the influential factors that cause employees to become reluctant to share knowledge with others while also identifying the influences that encourage employees to share knowledge.

In Chapter 1, the focus is on knowledge-sharing influences among finance employees in the banking sector and why these influences are essential to the banking and finance industry. This chapter includes an explanation of the existing problem and the purpose for conducting this study. Following the aligned research question, the study's conceptual framework is outlined. Following the conceptual framework, this chapter includes the nature of the study, definitions, assumptions, the study's scope, and limitations. The significance of the study and the impact on social change are also addressed.

Background of the Study

The creation of new knowledge often acts as a cyclic process in which the sharing of tacit knowledge positively impacts performance (Rosendaal & Bijlsma-Frankema, 2015). Knowledge sharing is important to knowledge management because it involves individual knowledge creation and the diffusion throughout an organization (Cabrilo & Grubic-Nesic, 2013). Knowledge creation requires knowledge sharing, which is the most important of the four key knowledge management processes: (a) knowledge creation, (b) knowledge transfer, (c) knowledge storage, and (d) knowledge application (Martelo-Landroguez & Cepeda-Carrión, 2016). The process of knowledge sharing can occur both formally or informally and might include meetings, workshops, unplanned discussions, and social gatherings (Lin, 2007).

Knowledge sharing has a strong relationship with the economic value of a company. Effective knowledge sharing provides a positive contribution toward the maximization of an organization's true economic value (Campanella et al., 2019). After a positive impact to organizational economic value, there is also a positive impact on employee job satisfaction. Malik and Kanwal (2018) found a direct impact between knowledge sharing and job satisfaction and a positive impact on interpersonal adaptability and learning commitment. Findings from these studies are affirmation of the importance of knowledge sharing and its impact on a company's tangible and nontangible outcomes.

Given the need for organizations' staffs to become smarter and faster, socialization and exchange of knowledge have been vital to the complex processes in the banking industry (Zamir, 2019). Globally complex systems have often failed due to the negligence of human behavior (Saad & Haron, 2017). Members of management struggle to identify techniques to motivate their employees to share knowledge, specifically in the banking industry (Easa, 2019). The findings of this study may fill a gap in research that pertains to the deficient understanding of factors that influence employees to share or not share knowledge, specifically in the banking industry.

Problem Statement

Banking is one of the most knowledge-intensive sectors, relying heavily on the accrued knowledge and experiences of employees (Curado et al., 2017; Gangi et al., 2019). The literature on knowledge management in the banking system is limited compared to other industries (Curado et al., 2017; Gangi et al., 2019). The general management problem is that a lack of knowledge sharing could lead to isolation and depreciation of knowledge, which can impede individual and organizational communication skills, standard operating procedures, decision making, creativity, and problem-solving skills, resulting in a detriment to employee competencies and the inability to collectively create new knowledge for organizations in the banking sector (Trivellas et al., 2015). Impediments in knowledge transfer from one party to another deteriorate individual and organizational effectiveness by creating misunderstanding, filtering, ignorance, reluctance, and competition (Trivellas et al., 2015). Ali and Dominic (2016) studied the impacts of knowledge-sharing practices and found that the relationship between knowledge-sharing practices and cost reduction was significant, suggesting that management leaders should focus heavily on factors that impact knowledge sharing within their organizations.

Knowledge sharing among group members of an organization facilitates the creation of new knowledge in addition to sharpening the existing competencies of employees (Trivellas et al., 2015). The specific problem is that managers do not know what influences employees to share or not share the knowledge they have gained with their colleagues (Razak et al., 2016). Considering there are many knowledge-intensive industries (e.g., banking or finance), the possibility to create a competitive advantage depends on the ability to leverage knowledge (Easa, 2019). Rehman et al. (2017) identified knowledge-sharing practices as imperative for the preservation of intangible resources. As an example, knowledge-sharing practices provide unique problem-solving capabilities through learning new practices that could improve the competency level of the organization, resulting in improved organizational performance. I sought to fill this gap of knowledge sharing in the corporate finance work setting by exploring what influences the decision of finance employees in the banking industry to share knowledge. Understanding why finance employees share knowledge could help managers understand how to increase knowledge sharing by knowing which characteristics would either facilitate or deter employees from sharing.

Purpose of the Study

The purpose of this qualitative case study was to explore what factors influenced finance employees in the banking sector to participate in knowledge sharing with their colleagues. For this study, a single embedded exploratory case study was performed. Yin (as cited in Baxter & Jack, 2008) noted that exploratory case studies frequently include the exploration of situations that do not have a single clear set of outcomes. Previous researchers have suggested that new research should include an investigation of the beliefs individuals have pertaining to knowledge sharing (Evans, 2018). Worker resistance and employee motivation are the primary factors that cause knowledge-sharing failures in banking (Akhavan et al., 2015). Assessments of finance employees working in the banking sector would assist in identifying what influences this specific population to share knowledge with other employees in efforts to fill a gap in research.

Research Question

The following research question guided this study: What influences the decisions of finance employees in the banking sector to share or not share knowledge?

Conceptual Framework

The influences of knowledge sharing and the various concepts that cause individuals to withhold or share their knowledge with others were the premise of this study. The four theories used to create the framework for this study were (a) the socialization, externalization, combination, and internalization (SECI) model; (b) the self-determination theory (SDT); (c) the theory of planned behavior (TPB), and (d) Vroom's expectancy valence motivation theory. In the SECI model, the interaction between the four phases of knowledge are described to elaborate on the transfer of knowledge between tacit and explicit knowledge (Yusof et al., 2016). Basically, the SECI model is used to conceptualize that individuals generate a knowledge-creating process to social interaction (Nonaka, 1994). The SECI model is seminal work related to the foundation of knowledge management and contributes to the process of knowledge-sharing behaviors (Nonaka, 1994).

One concept included in this study was the SDT. The SDT is a theory based on human motivation that provides insight into factors that drive humans to behave according to the situation (Ozlati, 2015). SDT has been expanded into six minitheories to develop employee engagement (Gagné et al., 2018). SDT could assist in research surrounding banking employees and the influential factors that drive them to share knowledge. By leveraging information from SDT, I have a foundational understanding as to what drives human behavior.

The next theory contributing to the foundation of this study was the TPB. The TPB is a cornerstone of research regarding knowledge sharing. Often, in the examination of psychological factors, the TPB drives knowledge sharing (Nguyen et al., 2019). This theory consists of three elements: (a) attitudes, (b) norms, and (c) perceived control (Stenius et al., 2017). The beliefs of the individual guide each of these elements and are commonly used in the prediction of individual behavior. The framework of this theory is linked to the research question in this study, henceforth identifying what influential factors drive an employee's willingness to share knowledge.

Vroom's expectancy valence motivation theory was the motivation theory for this study. The three subscales of this theory include effort, performance, and valence (Vroom, 1964). The premise of the expectancy theory is that an individual's belief and expectancy about their abilities toward their effort could result in satisfactory performance (Meymandpour & Pawar, 2018). Supporting the concept that preconditions of motivation set by organizations to promote effort and performance lead to valuable rewards (Meymandpour & Pawar, 2018).

Nature of the Study

The nature of this study was a qualitative approach. Creswell and Poth (2018) noted that qualitative research is the study of things in their natural setting, attempting to make sense of or interpret a phenomenon in terms of the meanings people bring to them. Because the research question has a focus on the subjective experiences and situations of a phenomenon for finance employees in the banking sector, I believed the best approach was a qualitative study. The design for this study was a case study. Yin (2018) described the essence of a case study as an attempt to investigate a contemporary phenomenon in depth and within a real-world context, noting that cases might include individuals, organizations, processes, and programs. In the instance of this case study, corporate finance employees were the case and knowledge sharing was the phenomenon. Different types of case studies depend on the objective of the study. For this study, a single embedded exploratory case study was used. Yin (as cited in Baxter & Jack, 2008) noted that exploratory case studies often include an exploration of situations that do not have a single clear set of outcomes.

Definitions

The definitions of the following terms are intended to ensure uniformity and an understanding of the terms throughout this study. All definitions are accompanied by a citation.

Complex systems: Self-organizing, nonlinear systems, where collective action is not typically inferred from individual parts. Complex systems tend to be sensitive to initial conditions and small perturbations; often, these systems follow different trajectories that are difficult to predict (Matthews & Mesev, 2014).

Economic value: The true economic performance of an enterprise in addition to the degree of risk necessary to achieve that performance (Jakub et al., 2015).

Explicit knowledge: Human knowledge coded and transmittable into a formal systematic language (Nonaka, 1994).

Externalization: Detailed dialogue used to articulate one’s perspective and thereby reveal hidden knowledge that is difficult to communicate (Nonaka, 1994).

Finance: A field that uses both quantitative and theoretical disciplines to analyze a company’s financial statements and market information (Jha et al., 2013).

Intangible outcomes: Nonfinancial factors associated with organizational performance, including innovation, dynamic capability, and organizational learning (Ali et al., 2019).

Knowledge management: The understanding of the knowledge created, shared, and diffused throughout an organization (Martelo-Landroguez & Cepeda-Carrión, 2016).

Knowledge sharing: The process of capturing individual or organizational knowledge and dispersing the knowledge to other individuals, groups, and organizations (Matić et al., 2017). The disbursement process can occur via formal or informal communication and often depends on an individual’s experience, values, attitude, motivation, and beliefs (Lin, 2007).

Knowledge intensive: Organizations that are the primary source of information and knowledge or provide knowledge to produce services for their clients based on professional knowledge retained by highly skilled and knowledgeable employees (Freel, 2006).

Norms: The perceived pressures from the immediate social environment toward an action (Cabrera et al., 2006).

Socialization: The process in which tacit knowledge is transferred from one mind to another through informal communication (Bider & Jalali, 2016).

Tacit knowledge: Deeply rooted in action, commitment, and involvement in a specific context that involves both cognitive and technical elements. Often it is thought of as one’s mental model and individual images that comprises an individual’s expertise, crafts, and skills (Nonaka, 1994).

Tangible outcomes: A set of outcomes relating to organizational productivity. Financial performance is a marker for the overall organizational achievement (Ali et al., 2019).

Assumptions

The first assumption in this study was that all finance employees interviewed had extensive experience. Choosing employees with extensive experience would allow the opportunity to capture information valuable to the study. Following that assumption, I believe that a qualitative case study can discover meaningful data relating to the understanding of knowledge-sharing activities among finance employees in the banking industry. Finally, I assumed that all participants would provide significant and relevant information during the data collection process.

Scope and Delimitations

The topic of knowledge sharing has been studied in different variations across research (Saad & Haron, 2017). This study has a focus on knowledge sharing among finance employees in the banking industry. The population selected for this study consisted of finance employees who work in a commercial bank (Bank XYZ) located in the northern region of the United States. The sample selection consisted of employees who have 3 or more years of banking experience. Although employees with less than 3 years of experience can have experience regarding knowledge sharing, the target sample was employees who have a considerable amount of experience and are subject matter experts in their department. The banking industry is ideal for this study because of the knowledge-intensive nature that relies on extensive knowledge and precise knowledge management to sustain competitive advantages (Campanella et al., 2019).

Limitations

Potential challenges that could have occurred included difficulty receiving permission from the employees at Bank XYZ to interview them about their experiences and influential drivers related to knowledge sharing. Employees may have felt guarded or hesitant to share their influences on the topic of knowledge sharing for concerns that their interview responses would reach their managers. To mitigate this risk, I explained to each participant that all information gathered for this study would remain confidential. A second barrier could have been finding finance employees willing to take time out of their day for an interview or a questionnaire. Although the employees may not oppose the content surrounding the topic of knowledge sharing, they may have busy schedules and may have been unable to allocate sufficient time to complete the interview. This would have impeded the collection of data and become a time-consuming portion of the overall research process.

An additional limitation that could have arisen in this study was the questionability of any biases. I am an employee at Bank XYZ (a pseudonym), which was the study site; therefore, biased opinions could arise in the data. To eliminate this concern, I created an audit trail. Transcripts from the semistructured interviews were available to the participants for review to ensure all data were complete and accurate. Finally, the concern of transferability may have been present, given this study population consisted of participants from one bank. Triangulation should have eliminated any concern of transferability. Data collection occurred with in-place and former employees by means of questionnaires, telephone interviews, and face-to-face interviews. This ensured the data to be thick and rich and in depth to achieve saturation.

Significance of the Study

Knowledge is considered one of the most important assets an organization can possess (Wiig, 1997). Leaders of organizations in the banking industry rely heavily on their employees' analytical abilities (e.g., problem solving, complex tasks, and constant innovation) to carry out daily operations. By exploring the knowledge-sharing influences of these employees, the managers have the resources necessary to appropriately promote positive influences and mitigate the negative barriers that hinder the distribution of knowledge. Understanding the driving factors of employee knowledge-sharing behavior provides a foundational understanding of the knowledge-sharing behavior that takes place in the banking sector. There is inconclusive evidence as to whether some types of motivation have different levels of quality influence on an individual's knowledge-sharing behavior in the workplace, which amplifies the benefit of this study (Wang & Hou, 2015).

By exploiting employee influences, I may promote positive social change through the fluid exchange of knowledge to allow the creation of new knowledge and contribute to the gap in literature relating to the lack of understanding surrounding the knowledge-sharing influences among banking employees (Easa, 2019). Zamir (2019) recommended research on knowledge sharing at a more granular level by assessing banking employees who participate in knowledge-sharing activities. Hence, it becomes crucial for members of organizations to shift toward a dynamic workforce to foster knowledge-management mechanisms, such as learning and adaptability (Zamir, 2019).

Significance to Practice

I identified a potential impact on knowledge-management practices in the banking industry. Campanella et al. (2019) identified a positive relationship between knowledge management and the economic value of banks. By identifying knowledge-sharing influences, I will provide management in the banking industry with the opportunity to optimize their culture and knowledge-sharing practices in this study. Knowledge sharing has a positive effect on organizations, but only a limited number of organizations has successfully encouraged their employees to participate in knowledge sharing (Lekhawipat et al., 2018). Combs and Ketchen (1999) noted that the goal of an organization is to perform at peak performance. The results of this study include identifying the unknown employee influences that assist banking managers with an understanding of employee knowledge-sharing behavior.

Significance to Theory

The results from this study may improve the understanding of why finance employees in the banking sector share knowledge. Easa (2019) found that before applying knowledge management, banks should create a knowledge-sharing culture because the quality of information shared by individuals depends on their willingness to cooperate. The exploration of influential factors that drive employees' willingness to share knowledge could provide insight for existing theoretical frameworks that relate to knowledge management. Several researchers have recommended the enhancement of literature pertaining to motivational factors and knowledge sharing at the employee level (Akhavan et al., 2015; Rosendaal & Bijlsma-Frankema, 2015). Findings from this study could provide results that enhance theoretical insights on the topic of knowledge sharing while also providing practitioners with a sound understanding of the factors that influence employee knowledge sharing.

Significance to Social Change

Results from this study can contribute to social change in multiple ways. The first way this study impacts social change is through employee job satisfaction. Malik and Kanwal (2018) found that knowledge sharing directly impacts employee job satisfaction among banking employees. Providing management with the tools and information necessary to implement effective knowledge-sharing practices can increase knowledge-sharing activities in the banking industry, which can increase employee job satisfaction. In addition to employee satisfaction, this study may enhance the creation of new knowledge. Kyakulumbye et al. (2019) explained that when individuals share experience with others, it leads to research findings that soon become certified knowledge. By enhancing individual and organizational knowledge, I can contribute to social change and the prospering of growth and progress during this study.

Summary and Transition

Knowledge sharing is an important process that drives both tangible and nontangible performance outcomes (Ali et al., 2019). The discipline of knowledge sharing has the reputation of being difficult to manage, primarily due to the gap in knowledge surrounding employee behavior (Ali et al., 2019). In the event members of management are unable to facilitate effective knowledge-sharing practices within an organization, the risk of a decline in creativity, decision-making abilities, and problem-solving skills may arise (Trivellas et al., 2015). To fill the gap in the literature surrounding the understanding of knowledge-sharing influences among finance employees in the banking sector, it was important to explore the influences by investigating banking employees. The following chapter of this case study includes an elaboration on literature relevant to knowledge sharing. Chapter 3 includes a description of the methods used to capture and evaluate the information for this study.

Chapter 2: Literature Review

Introduction

Knowledge sharing is one of the key components of the knowledge-management process that contributes to the creation of knowledge (Rodrigues & Mathew, 2019). Alsaleh and Haron (2018) defined knowledge sharing as the process in which individuals share knowledge with one another. Given the value that knowledge contributes to an organization, preservation and transferability are paramount to management staff and executives. In this chapter, I discuss the existing literature that contributed to the goal of this study.

The purpose of this study was to explore the factors that influence finance employees in the banking sector to participate in knowledge sharing with their colleagues. The existing general problem is that a lack of knowledge sharing can lead to the isolation and depreciation of knowledge, which can impede individual and organizational communication skills, standard operating procedures, decision making, creativity, and problem-solving skills. This lack of knowledge results in a detriment to employee competencies and the inability to collectively create new knowledge for organizations in the banking sector (Trivellas et al., 2015). The specific problem is that managers do not know what influences employees to share or not share knowledge they have gained with their colleagues (Razak et al., 2016). Among the many knowledge-intensive industries (e.g., banking or finance), the possibility to create competitive advantage depends on the ability to leverage knowledge (Easa, 2019). The gap in research that I addressed in this study is present in the literature review.

Literature Search Strategy

In Chapter 2, I focus on the existing literature and relevant studies already completed. The literature review conducted includes predominately three components: (a) knowledge-sharing influences, (b) banking and finance culture, and (c) knowledge management. To gather information about each of these components, I conducted an assorted combination of searches throughout multiple databases. The primary databases I used were IEE Xplore Digital Library, Business Source Complete, Academic Search Complete, Taylor & Francis, Sage Research Methods Online, and Research Gate. Key words used in these databases included *knowledge sharing, influence, banking, finance, NONAKA model*, and *knowledge-sharing motivation theory.* The most common search combination was *knowledge sharing* and *bank* or *banking* and *influence,* which identified 31 peer-reviewed journals and four books relevant to this study, published from 2014 to 2019.

In the effort to expand search results, I expanded the search to include *knowledge sharing* and *banking or finance.* A search of Business Source Complete exposed 69 articles dated between 2014 and 2019. The *Journal of Knowledge Management* included four articles and the *International Journal of Information Management* had two articles. After identifying several articles while searching assorted keywords within databases, the next step was to uncover articles published in journals. Two journals that provided multiple articles were the *Journal of Knowledge Management* and *IUP Journal of Knowledge Management,* a total of 10 peer-reviewed articles.

Conceptual Framework

The primary component of this study was knowledge-sharing influences. Following that leading component was a conceptual framework that provides a foundation for understanding the influences of employee behavior and motivation (Gagné et al., 2018). To promote knowledge-sharing behavior, employees and managers must understand the nature and tendencies that drive individuals to share their knowledge with others. A framework consolidates an understanding of knowledge creation and factors that drive human behavior toward knowledge sharing. Four theories were included: Nonaka and Takeuchi's (1995) SECI model, the TPB, the SDT, and Vroom's expectancy theory. The SECI model represents four conversion modes implemented by switching between tacit and explicit knowledge (Farnese et al., 2019). The TPB is the most frequently used model in knowledge sharing to predict knowledge-sharing behavior (Nguyen et al., 2019). Finally, the SDT implies that human beings actively seek growth and have a natural tendency to develop and adapt to situational challenges (Stenius et al., 2017).

SECI Model

Managing knowledge within organizations creates an opportunity for a competitive edge. The SECI model has a focus on knowledge creation by individuals in addition to connecting knowledge to an organizational system (Baldé et al., 2018). Given the relationship between knowledge sharing and performance, it is paramount to manage knowledge-sharing behavior. Nonaka (as cited in Yusof et al., 2016) described the interaction between tacit and explicit knowledge as knowledge conversion, which leads to the expansion of both the quantity and quality of knowledge.

The cycle of knowledge conversion is a four-phase process that uses SECI to create knowledge. The first phase starts with socialization as tacit knowledge transfers from one mind to another through an informal way of communication (Bider & Jalali, 2016). The externalization phase comes next, and tacit knowledge converts to explicit knowledge (Bider & Jalali, 2016). The final two phases are the combination and internalization processes. In the combination phase, explicit knowledge converts into a new form of existing knowledge and then the new knowledge is stored in a database (Yusof et al., 2016). The final phase of the SECI model is the internalization phase. In this phase, explicit knowledge converts into tacit knowledge through practice and repetition (Bider & Jalali, 2016).

Nonaka and Takeuchi developed the SECI model in 1994. The SECI model was originally created by Nonaka as a seminal work related to the foundation of knowledge. The model is a framework for creating knowledge in the effort to help managers comprehend the best methods for creating and managing knowledge within an organization (Nonaka & Takeuchi, 1995). Nonaka (1994) referred to the knowledge conversion and spiral of knowledge as combining epistemological and ontological methods of knowledge creation. Nonaka further explained that social interactions between individuals convert existing knowledge into new knowledge. Social interaction involves the use of a social process and can include telephone conversations, meetings, or any form of communication (Nonaka, 1994). Fundamentally, the knowledge created and developed from individuals (Nonaka, 1994) demonstrates why social interaction is an imperative component of knowledge sharing.

Following the creation of the SECI model, additional researchers conducted and expanded the model's framework. Baldé et al. (2018) used a hierarchical linear model to test the impact of team-level factors related to the SECI process. Using a principal component of analysis test, Baldé et al. found a positive correlation between SECI, trust, and intrinsic motivation. Intrinsic motivation, known as one of the key determinants for effective knowledge transfer, will cause individuals to be more willing to share knowledge with others (Brachos et al., 2007). Trust is a primary antecedent of commitment and cooperation (Baldé et al., 2018), indicating that an employee might be reluctant to share knowledge with a coworker if trust has not been developed. However, if personal ties or close relationships exist, then individuals will be more comfortable sharing knowledge with a colleague (Balogun & Adetula, 2015).

Researchers conducted other studies to gain insight into pertinent issues that have become relevant in organizational practices. Allal-Chérif and Makhlouf (2016) conducted an exploratory case study on the use of serious games to manage knowledge within four financial institutions. *Serious games* include simulation-based video games that make training more exciting and immersive (Allal-Chérif & Makhlouf, 2016). Allal-Chérif and Makhlouf based their study on the concept that financial institutions need to operate in competitive and unstable environments; therefore, the collection, formalization, and dissemination of knowledge are explored using the four management processes established in the SECI model. The interaction from the games promotes team-building relationships that stimulate knowledge sharing that ultimately leads to best practices. Allal-Chérif and Makhlouf indicated that simulation-based pedagogy increases motivation and employee engagement, which results in an increase in employee performance.

SDT

SDT is a comprehensive theory based on human motivation that has grown to be one of many important theories in the field of psychology (Gagné et al., 2018). SDT provides insight into motivational factors that drive individuals to behave differently in various situations (Ozlati, 2015). Originally, Deci and Ryan (1985) developed SDT, which expands into six minitheories used by researchers and practitioners all over the world to cultivate employee engagement and the welfare of their employees (Gagné et al., 2018). This theory’s popularity stems from the difficulty of knowledge-sharing implementation that requires individuals to apply significant effort into the affiliated social process, such as communication with fellow employees to enhance knowledge-sharing activities (Wang & Hou, 2015).

Of the many researchers who concentrate on the SDT, an abundance of them have used this theory to identify correlation with knowledge-sharing motivation. Wang and Hou (2015) conducted an empirical study on the effects of different motivational techniques to motivate knowledge-sharing behaviors based on SDT. Wang and Hou confirmed that control-oriented motivation, such as autonomy, has positive impacts on employee knowledge-sharing behavior. In prior studies, Gagné (2009) noted that autonomous motivations are more likely to produce positive outcomes than controlled motivations because employees gain satisfaction from three psychological needs (i.e., competency, autonomous, and related), while controlled incentives will apply pressure to the employee. On the contrary, Wang and Hou noted that different controlled motivations, such as extrinsic rewards, will vary based on organizational reward systems.

Although many researches have focused on how to capture and document knowledge sharing, a primary piece of managing knowledge is employee cooperation and willingness to contribute to the process (Stenius et al., 2016). Although information is stored and saved, true valuable experienced-based tacit knowledge is shared through interaction with others (Nonaka & Takeuchi, 1995). Thus, Wang and Noe (2010) emphasized that knowledge-management initiatives depend on knowledge sharing. Stenius et al. (2016) conducted a study to elaborate on why an individual will share expertise; the natural human tendency is to be constructive and collaborative, but a social context can preserve or hinder these tendencies. Ford and Staples (2008) suggested that knowledge sharing and knowledge withholding relate and are controlled by different behaviors, although the motivation to share knowledge is a contributing factor to knowledge withholding.

TPB

The TPB is the most frequently used model in knowledge sharing (Nguyen et al., 2019). Knowledge is the most strategically important resource and principal source of value creation, which enhances performance and innovation at the individual and organizational level (Alsharo et al., 2016). The TPB acted as a solid foundation in the examination of psychological factors driving knowledge-sharing behavior, thereby leading to a substantial increase to the number of studies conducted over the last decade (Nguyen et al., 2019). Ajzen (1991) developed the seminal model as an extension of the theory of reasoned action, which is found to adequately predict the intentions that reflect the individual effort to perform knowledge-sharing behavior. The intentions of human behavior may determine attitude, subjective norms, and perceived behavioral control (Ajzen, 1991).

The three elements of TPB tend to predict any behavioral intention and are also known as a composite of motivation (Stenius et al., 2017). Stenius et al. (2017) explained that an individual's foundational beliefs could guide attitude, norms, and perceived control as they relate to the outcome of the behavior, prevailing norms, ease, and authority one feels they have in regard of performing the behavior. Fishbein and Ajzen (2010) elaborated on the concept by making note that the three elements of the TPB guide an individual's intentions and behavior in a predictable, logical, and consistent manner.

Given the nature of the TPB, researchers use the model to link personality traits to individual knowledge-management behaviors (Esmaeelinezhad & Afrazeh, 2018). May et al. (2011) included findings that conscientiousness correlates positively to knowledge acquisition actions: Conscientiousness and agreeableness traits link directly to goal-oriented learning. In contrast, individuals with high levels of neuroticism are likely to be insecure and anxious, resulting in a lack of interest to interact about the acquisition of knowledge (Barnes et al., 2017). Other researchers used the TPB method to identify knowledge-sharing determinants and found that factors, such as perceived loss of power, perceived reputation enhancement, perceived enjoyment for helping others, trust, and social interaction ties impact an employee’s attitude towards knowledge sharing (Akhavan et al., 2015).

Vroom’s Expectancy Theory

The final theory in the framework of this study was Vroom’s expectancy theory. The expectancy theory is seminal work that uses motivational force as a product of expectancy, instrumentality, and valence (Lloyd & Mertens, 2018). Lloyd and Mertens (2018) explained that expectancy theory is based on the postulation that individuals have choices and make decisions based on the choice they perceive will lead to the best outcome for them. Vroom (1964) based this premise on the concept that motivational force includes three variables that had assigned ranges of value.

The three variables hold a value that contributes to an individual’s motivation. Expectancy and instrumentation hold a value range of zero to one, whereas valence contains a range of negative one to positive one (Lloyd & Mertens, 2018). Vroom (1964) described the elements of the expectancy theory as the following:

- Expectancy: Individuals believe that a certain level of effort will lead to a given performance.
- Instrumentality: Performance will lead to the attainment of a certain outcome.
- Valence: The degree to which an individual prefers the outcome of the decision. To further clarify, valence is the perception of anticipated satisfaction. Valence differs from value; hence, value is the actual satisfaction received after attaining a reward.

The use of this theory contributes to the understanding of individual motivation, which provides extensive insight into the understanding of employee behavior.

Literature Review

The term *knowledge* is conferred in many different ways throughout the history of knowledge management. Davenport and Prusak (1998) defined knowledge as "a fluid mix of framed experience, values, contextual information, and expert insight that provides a framework for evaluating and incorporating new experiences and information" (p. 14). Knowledge is very subjective in nature and challenging to imitate, which indicates why knowledge transfer has the utmost significance (Malik & Kanwal, 2018). Davenport and Prusak explained that knowledge is a mixture of multiple elements that range from contextual information to individual experience that compiles values and insight from a knowledgeable individual.

Knowledge in the Banking Sector

As a result of the 2007 financial crisis, a significant reallocation of the credit sector took place, causing many investment banks to transition into commercial banks that rely on the needs of the customer (Campanella et al., 2019). Banking is primarily analytical-based work that involves complex tasks, problem solving, constant innovation, and extensive research; therefore, leveraging knowledge is essential to banking operations (Easa, 2019). Wiig (1997) defined knowledge as a company's most important asset and the foundation of success in the 21st century. Banking is a business of information that provides customers with a service and knowledge of the market to effectively manage money (Chatzoglou & Vraimaki, 2009). Dzinkowski (2001) explained that staff from very few banking institutions formally engage in knowledge-management programs, even though financial success and growth depend on the understanding of customer needs and exploiting knowledge to benefit the organization.

Campanella et al. (2019) identified a strong relationship between managing knowledge and economic value added. The term *economic value added* represents the true economic performance of an enterprise, in addition to the degree of risk that is necessary to achieve that performance (Jakub et al., 2015). Campanella et al. indicated that managing the SECI factors in their daily practice contributes towards maximizing economic value and specifically knowledge sharing and knowledge combination.

Campanella et al. (2019) conducted empirical research that included of 960 banks across 24 countries to demonstrate the relationship between knowledge creation and competitive advantages in the banking system. The objective of this study was to identify which factors of the spiral of knowledge are relevant for increasing a bank's economic value (Campanella et al., 2019). The statistical results indicated eight variables have a positive impact on economic value in the banking system: (a) brainstorming, (b) conferences, (c) knowledge fairs, (d) enterprise content management, (e) knowledge mapping, (f) indexing, (g) skills management, and (h) internal staff training systems (Campanella et al., 2019). In many studies, researchers investigated the role of the knowledge creation process in the banking system; however, there were no studies that measured the impacts of these processes on economic value (Campanella et al., 2019). The results of this study were twofold: first, was to support the statements made by Ali and Ahmad (2006) in previous literature and, second, also address a gap in existing empirical research pertaining to Nonaka and Takeushi's spiral of knowledge (Campanella et al., 2019).

Malik and Kanwal (2018) conducted an empirical study on knowledge-sharing impacts on job satisfaction in the Malaysian banking industry. Data were gathered from 435 knowledge workers in the banking industry utilizing a structured questionnaire (Malik & Kanwal, 2018). Utilizing a statistical analysis, Malik and Kanwal measured the impacts of knowledge sharing on job satisfaction, learning commitment, and interpersonal adaptability. The findings of the study included that knowledge sharing directly impacts job satisfaction, but indirectly impacts interpersonal adaptability and learning commitment through job satisfaction. Malik and Kanwal suggested that knowledge sharing is a subject for professional development and is essential for workforce learning. Malik and Kanwal also indicated that their findings are a pathway for scholastic persons to advance research on knowledge sharing given that knowledge sharing is a critical piece for effective performance in knowledge-intensive organizations.

Banking and financial institutions are knowledge-intensive industries (Curado, 2008) that rely on highly skilled employees to complete innovative tasks and create knowledge (Cardinaleschi et al., 2018). Freel (2006) defined knowledge-intensive industries as companies that are the primary source of information and knowledge, or provide knowledge to produce services for their clients based on professional knowledge retained by highly skilled employees. Campanella et al. (2019) placed an emphasis on knowledge sharing as it pertains to a knowledge-creation strategy that results in maintaining a competitive advantage. In addition, Nattapol et al. (2009) confirmed that effective knowledge management can help financial organizations achieve sustainable competitive advantages. Although knowledge management is a significant contributor to competitive advantages, there is still adversity in the implementation process. A key contributor to this adversity is that knowledge relevancy is not generalizable; therefore, applicability will depend on the banks' organizational and operational characteristics (Ali & Ahmad, 2006).

In an empirical study, Zamir (2019) assessed the impacts of knowledge capture and knowledge sharing in the Bangladesh banking industry. Zamir noted that many studies were completed on the implementation of knowledge management, while very few studies had a focus on the internalization and externalization of knowledge capture, as well as socialization and exchange of knowledge sharing. Internalization refers to the process of embodying explicit knowledge into tacit knowledge: Externalization is the process of converting tacit knowledge to explicit knowledge (Zamir, 2019). Furthermore, Zamir focused on the impacts that knowledge sharing and knowledge creation have on employee learning, job adaptability, and job satisfaction.

To assess these impacts, Zamir (2019) collected data from 254 respondents across 23 different branches at eight commercial banks. The study used a partial least squares regression algorithm to test the significance of the multiple hypotheses. The findings were documented that externalization positively affects employee learning, and internalization positively impacts employee adaptability (Zamir, 2019). Zamir then confirmed that socialization and exchange both impact employee learning. Finally, socialization positively impacts employee adaptability, but exchange does not (Zamir, 2019). To further explain the results of this study, Zamir noted that knowledge sharing and knowledge creation are the precursor of employee learning, adaptability, and job satisfaction. Given the need for organizations to become smarter and faster, socialization and exchange are vital organizational processes (Zamir, 2019). Zamir recommended the enhancement of research knowledge sharing as it pertains to banking employees that participate in knowledge-management initiatives. Zamir suggested that future research should also be at a more granular level by assessing individuals that capture and share identified knowledge.

Knowledge Management

Over the last few decades, knowledge has become the most vital tool and strategic resource that contributes to the success of an organization (Martelo-Landroguez & Cepeda-Carrión, 2016). The term *knowledge management* came to fruition in the mid-1990s as a solution for organizational and inefficiency problems that could be solved by managing what was already known (Jonsson, 2015). Martelo-Landroguez and Cepeda-Carrión (2016) identified four knowledge-management processes that assemble an effective knowledge-management system: (a) knowledge creation, (b) knowledge transfer, (c) knowledge storage, and (d) knowledge application. Each of these steps contributes differently to the aggregate goal of managing knowledge within an organization.

Knowledge creation is a key element to organizational strategy that has grown into a fundamental necessity in the economy at the time of this study (Zhang & Kosaka, 2013). Nonaka and Takeuchi's (1995) SECI model was adopted as a cornerstone of knowledge creation through the process of social interaction that converts the two dimensions of knowledge (tacit and explicit) between one another. Tacit-knowledge-related skills are gained through experiences, and are often difficult to transfer (Farnese et al., 2019). Explicit knowledge is a form of codified knowledge that can take the form of images, concepts, or written documents (Farnese et al., 2019). Nonaka (1994) stated that "a prime mover in organizational knowledge creation is a variety of hands-on experience, and if experience is limited then the amount of tacit knowledge obtained will decrease over time" (para. 48). Furthermore, when experiencing high-quality experience, an individual has the opportunity to share experiences with other network members, leading to research findings that will then become certified knowledge (Kyakulumbye et al., 2019).

The second process of knowledge management, known as the heart of knowledge management, is the knowledge transfer process. Nonaka (1994) described knowledge sharing as a pivotal process to transform individual knowledge into organizational knowledge. To remain competitive in the market, organizational knowledge and skills need to be throughout the organization to maximize efficiency (Martelo-Landroguez & Cepeda-Carrión, 2016). Knowledge transfer remains a focal point of the four knowledge-management processes due to the retention of knowledge (Martelo-Landroguez & Cepeda-Carrión, 2016). There is extensive research on knowledge sharing as it pertains to theories, such as the social exchange theory, TPB, and social capital theory, but an integrative view on knowledge-sharing behaviors as it impacted individual outcomes was unknown (Akhavan et al., 2015), which indicates a gap in research. Identifying a gap in research supports the premise of the planned study in addition to displaying the importance of the study.

The final two knowledge-management processes are knowledge storage and application. These steps are essential to the overall goal of knowledge management because they apply applicability and availability of knowledge to individuals within an organization (Martelo-Landroguez & Cepeda-Carrión, 2016). Jonsson (2015) placed an emphasis on properly storing knowledge so that it does not become lost in translation. Without access to knowledge, company leaders and employees will not have the opportunity to apply organizational knowledge, which will result in a detriment to performance (Johnsson, 2015). Knowledge application refers to adopting best practices, which typically stems from the crystallization process of the knowledge creation phase (Martelo-Landroguez & Cepeda-Carrión, 2016).

After identifying the four key processes of knowledge management, Martelo-Landroguez and Cepeda-Carrión (2016) conducted an empirical study on how knowledge management can create and capture value for firms. The data collected for this study consisted of 76 questionnaires from staff at retail, consumer, and commercial banks in Spain. Tested results used partial least squares, variance-based structural equation modeling, and the component-based estimation approach: Findings show a positive relationship between value creation and value capture, then a positive relationship is found between knowledge management and value creation (Martelo-Landroguez & Cepeda-Carrión, 2016).

Martelo-Landroguez and Cepeda-Carrión reported that value creation will increase if the four knowledge-management processes followed proper implementation. Subsequently, management leaders struggled to implement knowledge-management strategies that promote effective knowledge-sharing practices (Martelo-Landroguez & Cepeda-Carrión, 2016). Further, demonstrating the need for continuous research on knowledge-sharing influences and supports the problem statement of this study.

In further research conducted on knowledge-management implementation in large Saudi Arabian organizations, findings included a clear strategy for managing knowledge and senior management support are the two most critical factors for knowledge-management programs (Abukhader, 2016). Abukhader's (2016) case study consisted of questionnaires from 27 professionals and 16 focus groups separated by three sections. The first section was an explanation of knowledge-management tools, followed by reasons for not implementing knowledge management. Abukhader asked open-ended questions that required extensive responses. The findings reflected that employees utilize conference rooms, enterprise resource planning systems, and training sessions: However, the responses primarily indicated that there is a distorted understanding of knowledge-management tools (Abukhader, 2016). Results for the reasons to not implement a knowledge-management process indicate that the primary cause stemmed from a lack of familiarity.

The focus group places emphasis on job security when a large portion of laborers hold an extensive portion of knowledge but felt unsecure about renewed contracts or retaining employment. Also, senior management leaders entertain the idea of knowledge management, but then become reluctant when it is time to implement (Abukhader, 2016). The reasons that management members may show reluctance is unknown, but Abukhader recommended future research investigating the reasoning. The context of this study has a focus on knowledge sharing, identified as the most important, yet the most difficult of the four processes. Further research on knowledge sharing will support growth and the expansion of knowledge on knowledge-management processes as a positive impact to social change.

Knowledge Sharing

Knowledge management and the various processes that compile knowledge management are topics of conversation and investigation found frequently throughout the history of literature (Matić et al., 2017). Subsequently, there are continuous developments on knowledge-sharing behavior and activity, due to the impact that it has on organizations (Matić et al., 2017). Although knowledge sharing is one of the key processes in knowledge management, it identifies as the most crucial and most difficult to manage (Farnese et al., 2019). Cabrilo and Grubic-Nesic (2013) suggested that the reason knowledge sharing is the most important process in knowledge management is because organizational knowledge creation includes individual knowledge creation and diffusion through the organization, which is one of many ways to define knowledge sharing. In the case that individuals were reluctant to share what they knew, knowledge management would not be possible; hence, the reason fostering employee innovation work behaviors is essential for management (Akhavan et al., 2015). These factors support this premise of this study by elaborating on the crucial nature of knowledge sharing and management struggles that arise in the implementation process.

The definition of knowledge sharing is the process of capturing individual or organizational knowledge and dispersing that knowledge to other individuals, groups, and organizations (Matić et al., 2017). Knowledge sharing can occur through formal or informal communication exchange and often depended on the individuals' experience, attitude, values, motivation, and beliefs (Lin, 2007). Sharing knowledge in a formal manner can occur through meetings, workshops, or mentoring activities where the intent is to disperse knowledge. Informal knowledge sharing might take place during social gatherings or unplanned discussions. Nonaka (1994) expressed that shared experience facilitates the creation of common perception, which is a fundamental base of understanding that creates tacit knowledge.

The importance of knowledge sharing stems from the demand of knowledge creation in modern organizations (Rosendaal & Bijlsma-Frankema, 2015). Nonaka and Takeuchi (1995) explained that knowledge creation is thought of as a cyclic process in which knowledge sharing is an essential element that drives performance. Acquiring tacit knowledge is crucial to the creation of knowledge; however, it is individual discretion that determines whether or not to share that knowledge with others (Rosendaal & Bijlsma-Frankema, 2015). Given that knowledge-sharing activities rely solely on the individual that possess the knowledge, it is paramount to understand the influential factors behind an employee's decision to withhold or share their knowledge, which further supports the purpose of this study.

Rosendaal and Bijlsma-Frankema (2015) assessed knowledge sharing within teams to identify enabling and constraining factors. The data for this quantitative study included 78 school teams tested using a multiple regression analyses (Rosendaal & Bijlsma-Frankema, 2015). The dependent variable selected for this study is knowledge sharing with trust in team members, trust in leaders, work value diversity, and team identification as independent variables (Rosendaal & Bijlsma-Frankema, 2015). The findings of this study indicated that team identification positively relates to knowledge sharing within teams (Rosendaal & Bijlsma-Frankema, 2015). Trust in team members and leaders positively relates to team identification (Rosendaal & Bijlsma-Frankema, 2015). Finally, trust in team members positively relates to knowledge sharing (Rosendaal & Bijlsma-Frankema, 2015), which indicates that trust in team members is the only factor that directly impacts individual knowledge sharing. The findings of this study supported the need for additional research to identify factors that will build an individual's trust to share knowledge. Additionally, Rosendaal and Bijlsma-Frankema suggested that future research on knowledge-sharing constraints continue at the practitioner's level to gain insight on the topic and fill the gap in research.

Determinant Factors of Knowledge Sharing

The history of literature based on knowledge sharing includes identifying and examining many determinates of knowledge sharing. Saad and Haron (2017) conducted a qualitative case study on a motivational systems model for the concept of knowledge sharing in academic institutions. From an academic perspective, knowledge sharing has an important part and a popular topic; however, knowledge sharing in globally distributed and complex systems often fails due to the negligence of human behavior (Saad & Haron, 2017).

To gain insight on knowledge-sharing motivation, Saad and Haron collected data through face-to-face interviews with 15 academic staff members at a university in Malaysia. Findings from this study showed that enhancing one’s self-image was found to be the most important influential factor for prestigious academic faculty members (Saad & Haron, 2017). Although this study had a focus on academic staff, it is possible that nonacademic professionals will produce similar results given the knowledge intensive nature of both professions. Both academic and nonacademic professions value their reputation and will participate in knowledge sharing to enhance their professional reputation (Akhavan et al., 2015; Saad & Haron, 2017).

Motivating employees to share their knowledge is a major barrier in knowledge management, specifically in the banking industry (Easa, 2019). The study of knowledge-sharing determinants conducted by Akhavan et al. (2015) included an examination of the influences of sociopsychological factors from different theoretical perspectives. Akhavan et al. utilized a partial square analysis to investigate various research models based on a survey of 257 employees from 22 high-tech companies in Iran. Akhavan et al. found that among all motivational factors in this analysis, perceived enjoyment in helping others has the strongest effect on knowledge-sharing attitude, which is consistent with prior studies (Chennamaneni et al., 2012).

The basis for perceived enjoyment in helping others stems from an intrinsic motivation and positive feeling that comes from helping others solve their problems

(Akhavan et al., 2015). The second most impactful factor on knowledge-sharing attitude is reputation enhancement, which suggests that employees are likely to engage in knowledge-sharing activities with the intention of creating or enhancing professional reputation (Akhavan et al., 2015). This finding is like the results found in Saad and Haron’s (2017) research on knowledge-sharing influences as it relates to academic professionals. Finally, trust is found to be significantly and positively related to knowledge-sharing attitude and intent, indicating that managers should facilitate relationships and focus on building trust among employees to enhance knowledge transfer (Akhavan et al., 2015). The results from the planned study will provide managers with the necessary information to enhance behaviors that facilitate knowledge sharing in organizations.

To further explain the results, a knowledge-sharing attitude relates significantly to knowledge-sharing intentions and has the most impact on knowledge-sharing behavior and determinants (Akhavan et al., 2015). In aggregate, Akhavan et al. (2015) concluded that when employees perceive that management and coworkers value knowledge sharing and are likely to praise the behavior, they will likely participate in knowledge-sharing behavior, but only to the extent that they have the opportunity, availability, and resources. Suggestions made from this study include further research, including other industries outside of high-tech firms and the expansion demographics, to capture the full spectrum of knowledge-sharing motivational factors that could uncover deviations from this study (Akhavan et al., 2015).

Matić et al. (2017) conducted research on the impacts of organizational climate to further investigate the motivational drivers of knowledge sharing. Using the partial square structural modeling technique to assess 873 employee surveys from 31 Serbia's manufacturing and service sector, Matić et al. steepened and expanded on the findings from previous studies as it relates to the influences of knowledge sharing. Organizational climate has been the topic of discussion in many studies, due to the importance of understanding organizational behavior and the attitudes of employees within the organization (Yoo et al., 2012). Litwin and Stringer (as cited in Yoo et al., 2012) defined organizational climate as a set of measurable properties that exists in the work environment.

Matić et al. (2017) began their study by labeling the 17 hypotheses by category including the theory of reasoned action factors, organizational climate, motivational drivers, and empowering leadership. To assess the results of the study, Matić et al. utilized Cronbach's alpha, composite reliability, average variance extracted, coefficients of determination, and significance of prediction. When assessing the results of the theory of reasoned action factors, the findings supported the hypotheses, indicating that subjective norms influence attitude and both of those factors influence intention, which lead to influential knowledge-sharing behavior (Matić et al., 2017). Subjective norms are the perceived pressures from the immediate social environment towards an action (Cabrera et al., 2006). The second set of hypotheses includes organizational climate and the positive influence that it has on subjective norms, knowledge-sharing attitude, knowledge-sharing intentions, and knowledge-sharing behavior.

Findings indicated that hypotheses support all of the factors, except a positive impact on knowledge-sharing attitude (Matić et al., 2017). The third set of hypotheses related to motivational drivers indicates that self-worth and altruism both have a positive impact on knowledge sharing, but anticipated extrinsic reward and reciprocal relationships do not (Matić et al., 2017). Lastly, in regards to empowering leadership, findings showed a significant impact to subjective norms and all aspects of knowledge sharing (Matić et al., 2017). This finding is an indication that social influence can impact knowledge-sharing practices among employees.

Although Matić et al. (2017) conducted an extensive study on different variables and their impacts to knowledge sharing, there are recommendations for further studies across different cultures. More importantly, Matić et al. suggested that future research should have a focus on answering the most significant question, "how to influence employees" (p. 444). This suggestion supports the gap in literature and the problem statement related to this dissertation. One of the greatest challenges faced in contemporary organizations is to create facilitative work context and alter the behavior of employees to enhance knowledge sharing (Matić et al., 2017).

Bao et al. (2016) specifically looked at trust and the impacts of different characteristics on knowledge sharing in organizations. Bao et al. identified trust as a culturally dependent variable; therefore, they aimed to identify the relationship among different foci. Some of the different foci used in the Bao et al. study include trust in peers, trust in supervisors, trust in organization, organizational identification, and organizational based self-esteem. Alder (as cited in Bao et al., 2016) noted that trustors are likely to engage in knowledge sharing with peers if they believe that knowledge sharing with the trustee would result in actions that are beneficial to them. To measure the impacts of this study, a sample included 706 surveys from five firms located in Hangzhou, China. After testing the bilateral relationship between knowledge sharing and organizational identification-organizational-based self-esteem, Bao et al. found a positive relationship between trust in organization and knowledge sharing; in addition, trust in peers and supervisors may not make employees share knowledge without intrinsic incentives, such as organizational identification and organizational based self-esteem.

Knowledge-Sharing Barriers

The literature behind knowledge sharing often explained the positive impact that knowledge sharing could have on organizational effectiveness, but very few firms had successfully encouraged their staff to participate in knowledge sharing (Lekhawipat et al., 2018). Understanding the reluctance to share knowledge by employees stemmed from a term called *knowledge-sharing barriers*. Paulin and Suneson (2012) defined knowledge barriers as the inability to understand or interpret new knowledge. Knowledge barriers could also be an explicit barrier or the absence of a critical success factor in knowledge sharing (Vuori et al., 2019). Riege (as cited in Vuori et al., 2019) categorized knowledge barriers into three areas: (a) individual, (b) organizational, and (c) technological. As it related to this study, only two of the categories provide applicable information (individual and organizational).

Individual knowledge barriers are identified in various ways but have a substantial impact on the individuals within an organization. Vuori et al. (2019) identified the following 11 knowledge-sharing barriers at the individual level: (a) general lack of time, (b) fear of reduced job security, (c) low awareness of value in possessed knowledge, and (d) use of strong hierarchy, (e) differences in experiences, (f) poor communication skills, (g) lack of social network, (h) fear of insufficient recognition from management, (i) lack of trust, (j) lack of contact time between sources and recipients, and (k) differences in education levels. Although each of these factors impede the individual level of knowledge sharing, each has explanations as to why that is. Pierce et al. (2001) found that people hide their knowledge due to their knowledge-based psychological ownership. Pierce et al. defined psychological ownership as the state of mind that makes individuals feel as though the target of ownership or a piece of target is theirs.

The concept of knowledge-based psychological ownership has three routes. Akgün et al. (2017) described these three routes as “control of knowledge, intimate knowledge, and investment of one’s self in the knowledge” (p. 606). The feeling of ownership accompanies the feeling of responsibility, directing individuals to invest time and energy into advancing the cause within the organization, primarily when an employee’s sense of self links to an organization (Pierce et al., 2001). However, Pierce et al. explained that “this sense of ownership can lead to dysfunctional behaviors, such as an employee may resist to share knowledge to retain exclusive control over the knowledge which will result in the impedance of teamwork and cooperation” (p. 304).

Psychological ownership at the individual level identifies as a severe barrier for knowledge sharing primarily in the banking industry (Akgün et al., 2017). Team members use knowledge for control and defense in the effort to maintain significance and job security (Akgün et al., 2017). Akgün et al. explained that the limitations of this study are the demographics of the population, which only includes organizations in Turkey. Akgün et al. recommended further studies on knowledge-sharing barriers in other countries to enhance generalizability. The authors' recommendation to extend research into other demographics further supports the premise of the intended case study on the U.S. banking industry.

In addition to individual-level barriers, there are also organizational knowledge-sharing barriers that impact the decision to adopt knowledge-sharing behaviors. Organizational context is a critical contributor to the four individual knowledge-sharing activities and barriers that arise: (a) negative organizational climate, (b) negative culture, (c) absence of communication policies, and (d) excessive layers of authority (Lekhawipat et al., 2018). Lekhawipat et al. (2018) conducted a study on knowledge-sharing barriers in Taiwanese firms that included manufacturing and service companies. Two hypotheses that were relevant to organizational knowledge sharing follow:

1. There is a positive relationship between organizational barriers and employee perceived lack of effort.
2. There is a positive relationship between organizational barriers and employee perceived low abilities.

Lekhawipat et al. (2018) assessed a total of 229 surveys using a structural equation model and compared the corresponding path of coefficients. The findings of this study included indications that organizational barriers display a significant impact on the perceived lack of effort, but an immaterial impact on perceived low employee ability.

Although the study included indications that organizational barriers do not have a significant impact on low abilities, the results of this study showed that a perceived lack of effort is a significant predictor of perceived low abilities; hence, applied effort will increase the ability to share knowledge (Lekhawipat et al., 2018). The logic behind this finding is essentially intuitive given the concept that individuals that worked hard at something will have more ability than an individual that applies zero effort.

Akgün et al. (2017) provided a managerial perspective on knowledge-sharing barriers by conducting a qualitative exploratory case study. The sample consisted of 18 information technology software development project team managers that worked in banks located in Turkey. Managers responded with respect to an unwillingness to share knowledge in three categories: (a) knowledge-related barriers, (b) individual-related barriers, and (c) organizational-related barriers (Akgün et al., 2017). With respect to the knowledge-related barriers, Akgün et al. found a common perception that individuals will not share knowledge immediately because they learn knowledge with a great deal of effort, time, and experience. Others view knowledge as a power, hence team members thought that possession of specific knowledge gave them significance in the team and could lead to them being irreplaceable (Akgün et al., 2017). Akgün et al. also found that some team members might struggle to explain their findings or could have trouble revealing their thoughts or feelings about knowledge, which would detour them from sharing knowledge.

Moving forward to individual-related barriers, the findings included a revelation that team members will not want to share knowledge with others that may be uninterested or lack the mental capacity to grasp new information (Akgün et al., 2017). There may also be barriers created due to different mentalities or relationships that cause team members to hesitate when sharing their knowledge. Akgün et al. (2017) revealed that self-concentrated behavior will often occur in situations when individuals will not share knowledge if they believe it will not benefit them: Individuals will also choose to retain knowledge if they do not understand the value. Organizational-related barriers derived from impacts controlled by the organization impacts individual influences.

The first barrier found by Akgün et al. is rewards and incentives. Managers felt that employees will not share their hard-earned knowledge unless they receive a reward for their efforts. Culture is another significant factor related to organizational barriers. Negative attitudes towards other employees may make team members feel neglected or underappreciated, resulting in decreased effort and reluctance to share knowledge. The last factor found in this study is restraining forces in the organization, which includes a deficiency of resources that will result in making the employees' job more difficult (Akgün et al., 2017). Akgün et al. offered applicability to the planned research by supporting the fact that there is a barrier that hinders knowledge sharing within organizations.

A further explanation of knowledge barriers offered was by explaining why employees *hoard* knowledge. Evans et al. (2015) defined knowledge hoarding as "an individual's deliberate and strategic concealment of information" (para. 1). The concept coincides with knowledge-sharing barriers categorized as an individual knowledge-sharing barrier. Bilginoğlu (2018) explained that knowledge hoarders have exclusive control of important corporate information and block the free flow of knowledge exchange: They use that leverage to establish a position of power and monopolize knowledge in organizations. Bilginoğlu reported that Davenport and Prusak found that knowledge hoarders may rent their experiences to solve a problem rather than giving up their knowledge, because “their monopoly will be eliminated once their knowledge is shared” (p. 62). Hoarded knowledge acts as bargaining power to obtain support or resources that will benefit the individual’s own work objectives, allowing them to enhance personal job performance (Evans et al., 2015). While it is important to increase employee performance, it becomes counteractive when the increase to one employee’s performance comes at the cost of organizational performance decline.

Additional studies on knowledge hoarding included investigations of the functions as antecedents and consequent of work-related negative acts (Holten et al., 2016). Using a structural equation model, a quantitative study utilized 1,650 questionnaires across 295 work units and included an analysis to identify the impacts of knowledge hoarding. One of the findings included an indication that knowledge hoarding does predict negative acts over time, but not in a direct manner (Holten et al., 2016).

The finding of reciprocal causality indicated that negative acts predict knowledge hoarding over time, indirectly through reduced trust and justice (Holten et al., 2016), which Holten et al. (2016) suggested stems from the deterioration of the quality of social exchange in the workplace. Although the study did not support a direct predictive relation between knowledge hoarding and negative acts, this does not mean that knowledge hoarding behaviors do not lead to negative acts. Holten et al. recommended that further studies to identify if the impacts of knowledge hoarding behaviors on trust and justice differs for targets and bystanders. In addition, Holten et al. asserted the importance of developing the field of research surrounding the behaviors of employees resisting to share knowledge, supporting that there is a gap in literature.

Knowledge-Sharing Culture

The nature of change in knowledge organizations has reached a new height due to globalization and the change in knowledge economy that requires a quick implementation of change (Yi, 2019). Culture is a key driver of knowledge sharing that facilitates and integrates knowledge within various levels of the organization (Davenport & Prusak, 1998; Nugroho, 2018). A supporting culture would create conditions that encourage sharing and provide opportunity for knowledge transfer from one section or level to another (Nugroho, 2018). Martins and Terblanche (as cited in Yi, 2019) identified organizational culture as a comprised subconscious system of values, beliefs, norms, and behaviors that creates boundaries, feelings of identity, and commitment to organization that unite professionals to provide high-quality services on behalf of an organization.

Research into the effects of collaborative cultures and knowledge sharing on organizations includes an assessment. Spinello (as cited in Nugroho, 2018) indicated that organizational learning and knowledge sharing have a close relationship. Nugroho (2018) utilized a sample of 288 employees from state-owned organizations to test the impacts of cultures on knowledge sharing using a partial square approach in a quantitative study. The three hypotheses that Nugroho focused on follow:

- Does collaborative culture affect knowledge sharing?

- Does collaborative culture affect organizational learning?
- Does knowledge sharing affect organizational learning?

When referring to the term *collaborative culture*, Nugroho compiled a list of traits that include future views and anticipation of change, encouragement to communicate, trust in and respect for others, teamwork, empowerment, tolerance of ambiguity, risk assumptions and respect, and encouragement for difference.

After testing each of the hypotheses, Nugroho (2018) found support for each of the three hypotheses: More specifically, the culture variable has the most significant effect on the impact of knowledge sharing. The results of this study positively contributed and strengthened the study by López et al. (2004) that links the impact of cultural influences on organizational learning. Although limited to nonprofit organizations, the results of this study optionalized to conduct future studies across a variety of organizations to enhance the generalizability of these findings.

To further examine the impacts of corporate culture on knowledge sharing, Bencsik et al. (2018) performed a study on service companies in the Slovak-Hungarian border. By using a two-variable analysis, Bencsik et al. provided a concise quantitative analysis of the relationship between successful knowledge-sharing practices and corporate culture. Bencsik et al. differentiated the sample by separating them into teams based on the four basic culture types: (a) supportive, (b) rule-oriented, (c) target-oriented, and (d) innovation-oriented. The findings of the Bencsik et al. study included indications that supportive and innovation-oriented cultures has the most impact on knowledge sharing, although rule-oriented and target-oriented cultures contribute to the efficiency of knowledge sharing. In addition to those findings, Bencsik et al. indicated that the findings base was on mutual trust, cooperation, teamwork, and the possibility for individual development. The results of this study provide insight on how corporate culture has an impact on knowledge-sharing practices and supports the idea that employees should be a priority for all service companies.

Kucharska and Bedford (2019) examined how job satisfaction influences company performance, knowledge sharing, and organizational culture. Kucharska and Bedford defined job satisfaction as “the degree of positive response to a place of work and effective organizational commitment” (para. 3). In an effort to fully understand their perception in the study, a quantitative equation model provides a way to examine 910 Polish knowledge workers arguing that their level of knowledge sharing is much higher than other types of workers (Kucharska & Bedford, 2019). The two hypotheses that Kucharska and Bedford sought to support in this study follow: (a) company culture has a positive influence on knowledge sharing and (b) company culture has a positive influence on job satisfaction.

The concept of job satisfaction has been the subject of many studies in the fields of management, business, and psychology (Kucharska & Bedford, 2019). In 1976, Locke (as cited in Kucharska & Bedford, 2019) referred to job satisfaction as a positive emotional state resulting from an employee’s appraisal of that employee’s job. Futhermore, Rutherford et al. (2009) claimed that job satisfaction depends on all characteristics of a job and the working environment (culture), such as career development opportunities, reward system, employee relationships, job security, and conditions for employee engagement. Each of these characteristics leads to a pleasurable state of mind and a positive emotional status that are human resource management practices, which is one of the elements of organizational culture (Kucharska & Bedford, 2019). The second hypothesis has a focus on company culture and the influence it has on job satisfaction by investigating Hofstede's (as cited in Kucharska & Bedford, 2019) five dimensional measurements: (a) power distance, (b) uncertainty avoidance, (c) individualism/collectivism, (d) masculinity, and (e) long-term orientation.

The model estimation assessed each of the factors using a hypotheses test to identify which of the hypotheses are supportive. The findings of this study included a conclusion that the mediation of job satisfaction between company culture and knowledge sharing are significant (Kucharska & Bedford, 2019). Evidence showed that knowledge workers engage more in knowledge-sharing processes and job satisfaction significantly increases the willingness of highly skilled employees to share knowledge (Kucharska & Bedford, 2019). In contrast, Kucharska and Bedford (2019) highlighted that company size and staff position were heavily influential in the results of this study and recommended further examination in different lines of business. The findings of this study support the impacts of job satisfaction on knowledge-sharing influences as a strong mediator, but the study sample size includes only the Poland population. It is possible that results from a United States population could provide different results.

Organizational Performance Impacts of Knowledge Sharing

There were two types of organizational performance indicators: financial (tangible) or nonfinancial (intangible) outcomes (Ali et al., 2019). Tangible indicators ae typically related to organizational productivity that drive financial performance through the market or organizational achievement, which are traditionally found in a company's return on sales, equity, or capital (Ali et al., 2019). Intangible factors refer to innovation, dynamic capabilities, and competitive advantages, which stem from a reduction of time or process improvements that are company and industry specific (Ali et al., 2019). Oyemomi et al. (2019) described organizational performance as "the ability of an organization to achieve objectives pertaining to retaining profits, competitive edge, increasing market shares, and maintaining long-term survival that depends on applicable organizational strategies" (p. 314). Although many studies included discussions of the meaning of organizational performance, Combs and Ketchen (1999) noted that the goal of an organization is to perform at peak performance; hence, thereby uncovering different domains and constantly competing to improve performances by developing an edge over the competitors.

In an empirical research analyses, Gangi et al. (2019) assessed the impacts of corporate social responsibility on the financial performance in the European banking industry. Tang et al. (2012) defined corporate social responsibility as "a process of accumulating knowledge and experience" (p. 1298). Gangi et al. used corporate social responsibility through tacit knowledge sharing, trust, and social capital. In the study, Gangi et al. utilized a regression analysis to assess a panel of 72 banks across 20 European countries, while adopting net interest income and total assets to gauge the banks' financial performance. Gangi et al. found that creating trust results in an increased incentive for sharing knowledge among employees. Additionally, a bank's commitment to corporate social responsibilities results in a positive contribution towards organizational values from employees (Gangi et al., 2019). External corporate responsibilities improve the reputation of banks, which results in increased appeal to customers due to less price sensitivity (Gangi et al., 2019).

Furthermore, Gangi et al. (2019) found that when banks focus on corporate social responsibilities, relations with external stakeholders improve. As relations improve, the bank staff members develop better business ethics and focus on long-term profits, which lead to more appropriate services and deliverable products that accommodate customer needs (Gangi et al., 2019). Concluding that bank staff members function well, support investments and sustained prosperity; ultimately, lead to a significant positive impact on financial performance for banking institutions (Gangi et al., 2019). The findings of this study offer a great contribution to knowledge sharing in the banking industry because it highlighted the impact that knowledge sharing has on the financial performance through the context of reputation and social responsibility. Many of the studies reviewed have a focus on the internal process impact that knowledge sharing has on a company, while Gangi et al. explained the external financial impacts are valuable to shareholders and customers.

Oyemomi et al. (2019) analyzed culture impacts on knowledge-sharing contributions to organizational performance in the efforts to obtain competitive edges. Chen (2010) identified many factors as determinants for supporting organizational performance growth and stated culture as a foundation for efficacy. Culture conveys a sense of identity for organizations and develops commitment in addition to organizational stability (Langerak et al., 2004). Furthermore, organizational culture offers a system of learning whereby individuals can exchange experiences through social interactions and indicate that culture regulated individual behavior, which is important for knowledge creation and exchange (Oyemomi et al., 2019). In efforts to identify the impact of cultural impacts on knowledge-sharing contributions, Oyemomi et al. examined the complex antecedent conditions with relationship membership scores to identify the impact on organizational performance.

To assess the three-way relationship, Oyemomi et al. (2019) utilized ANOVA to analyze the cluster of data. The complex antecedent condition shows a high relationship of knowledge-sharing activities to organizational culture that provide influence to organizational performance that indicate high performance during business process implementation and sustainability (Oyemomi et al., 2019). Oyemomi et al. reported that enabling cultures significantly influences knowledge sharing in organizations and improves performance through the creation of new knowledge. Oyemomi et al. suggested that further studies identify specific characteristics that influence knowledge-sharing cultures within various organizations located in different countries. Oyemomi et al. supported the context of this study by explaining the importance of knowledge sharing as it relates to organizational performance and the need for continuous enhancements on the topic.

Chen et al. (2018) reviewed how knowledge-sharing social capital impacts financial performances in Taiwan’s hi-tech industries. Chen et al. obtained data from 209 technology firms and assessed results using a structural equation model that shows the firm's knowledge-sharing and social capital innovation strategies that include collaborative, in-house, outsourcing, customer satisfaction, and financial performance. Chen et al. chose to focus on innovation and knowledge-sharing strategies because of the impact that these characteristics have on business asymmetry and the ability to learn and create new knowledge. Past literature had a view of innovation and knowledge sharing as similar or identical indicating the authors measured knowledge sharing using unidirectional or bidirectional perspectives (Hansen et al., 2005). Chen et al. described unidirectional measurements as the dissemination of knowledge in a single direction from the provider to the recipient, and unidirectional as the exchange of knowledge through the action of giving and receiving.

Chen et al. (2018) utilized a confirmatory factor analysis to examine the validity and reliability of the variables and found that all variables matched the reliability criteria. Following the confirmatory factor analysis, Chen et al. utilized the structural equation model to estimate the fit of the hypotheses. The survey letter sent to the respondents assured anonymity and confidentiality to reduce evaluation apprehension and nonbias response (Chen et al., 2018). The results indicated that all factors except outsourcing strategies and its correlation to customer satisfaction and financial performance. Furthermore, the model displayed positive significance to all five of the hypotheses tested in this study to include the following (Chen et al., 2018):

1. A firm's internal knowledge-sharing strategy relates positively to its innovation strategy.

2. A firm’s external knowledge-sharing strategy relates positively to its innovation strategy.
3. A firm’s social capital with external partners relates positively to its innovation strategy.
4. A firm’s innovation strategy relates positively to its customer satisfaction.
5. A firm’s customer satisfaction relates positively to its financial performance.

The details of this studies confirmed that both knowledge sharing and social capital with external partners shape innovation strategy (Chen et al., 2018). A contradiction between internal and external knowledge sharing was correspondent with the impact on collaborative strategy (Chen et al., 2018), which is similar to the evidence displayed by Friedman et al. (as cited in Chen et al., 2018), that indicated external knowledge acquisition negatively affects internal research and development activities. One of the key points that supported the premise of this study is that firms need to appropriately design knowledge-sharing configurations in correspondence with a hybrid strategy; hence, core knowledge shared internally indicating the necessity to proactively manage knowledge sharing (Chen et al., 2018).

Given the extensive nature of prior research mentioned, evidence showed the impact of knowledge sharing on organization performance (Chen et al., 2018; Gangi et al., 2019; Oyemomi et al., 2019). Various measures have shown the link between tangible and intangible performance measures that exploit the need to consistently enhance knowledge-sharing development (Gangi et al., 2019). Bower and Paine (2017) noted that academic work on agency theory primarily focus on ensuring manager focus on maximizing shareholders' returns. The results indicated that appropriate culture, social capital, and behavioral management contribute a positive impact to knowledge-sharing activities (Gangi et al., 2019; Oyemomi et al., 2019), thereby leading to increased organizational performance (Gangi et al., 2019). In aggregate, the results demonstrate the importance of enhancing research and literature on the topic of knowledge sharing.

Summary and Conclusions

Examining the topic of knowledge in various ways is the effort to gather a holistic understanding of the phenomenon. Examining the behavior behind knowledge sharing aids to identify barriers and influences. Other studies included an examination of the output and how knowledge sharing impacts the performance of organizations. This chapter also included three theories that contribute to the understanding of knowledge sharing: (a) SECI model, (b) SDT, (c) TPB, and (d) Vroom's expectancy theory.

Matić et al. (2017) found that social influence can impact knowledge sharing among employees, although altering the behavior of employees to enhance knowledge-sharing practices is one of the greatest challenges faced in organizations. Saad and Haron (2017) found that knowledge-sharing systems often fail due to the negligence of human behavior. This study had an aim to fill the gap in literature by exploring the reasons banking employees decide to share or not share their knowledge with other employees. The reason banking is the field of focus for this study is because of the knowledge intensive nature within banking systems that heavily rely on knowledge sharing (Curado, 2008).

Banking and financial institutions rely on highly skilled and knowledgeable employees to produce a product and service to their customers that will generate a competitive advantage (Campanella et al., 2019; Cardinaleschi et al., 2018). Although Akhavan et al. (2015) conducted extensive research on knowledge sharing, there is still a lack of clarity on knowledge-sharing behaviors as it pertains to the individuals in organizations, hence the reason management has struggled to implement effective knowledge-sharing practices (Martelo-Landroguez & Cepeda-Carrión, 2016). This study is important because of the performance impact that knowledge sharing has on banking organizations (Gangi et al., 2019), in addition to the lack of research on the socialization and exchange process of knowledge sharing (Zamir, 2019). Zamir (2019) also recommended further research on knowledge sharing as it relates to banking employees. The following chapter provides information and rational for the selected research methods utilized in this study.

Chapter 3: Research Methodology

The purpose of this qualitative case study was to explore what factors influence finance employees in the banking sector to participate in knowledge sharing with their colleagues. Data were collected from finance employees who work in the banking industry through semistructured interviews, and the influential factors that cause the employees to share or withhold their knowledge were assessed. Understanding knowledge-sharing factors that determine individual knowledge-sharing behavior from banking employees will improve management's understanding of employee behavior, leading to improved processes and business performance (Campanella et al., 2019). Chapter 3 includes a description of the selected research design and rationale behind exploring the influential factors that drive finance employees in the banking sector to share or not share knowledge. This chapter also includes an explanation of the chosen methodology, instrumentation, data collection, and data analysis. Finally, this section includes an elaboration on the trustworthiness, credibility, dependability, and ethical procedures.

Research Design

To accomplish the goal of this study, I chose a single embedded exploratory case study. A qualitative case study offers the opportunity to best address the overarching research question: What influences the decisions of finance employees in the banking sector to share or not share knowledge? Many studies on knowledge sharing exist, which were found after an exhaustive search through literature about knowledge sharing; however, there has not been a study exploring the influence of knowledge sharing among finance employees in the banking sector. Given that the essence of this study was a focus on the decisions of finance employees to share knowledge, a case study was the most appropriate fit. Schramm (1971) noted that "the central tendency among all types of case studies, is that it tries to illuminate a decision or set of decisions: Why they were taken, how they were implemented, and with what result" (p. 14). This statement aligns with the design of this study given the purpose was to identify what influences the decisions of finance employees to participate in the knowledge-sharing phenomenon.

Matić et al. (2017) defined the phenomenon of knowledge sharing as the process of capturing individual or organizational knowledge and dispersing that knowledge to other individuals, groups, and organizations. Campanella et al. (2019) described tacit knowledge as the most difficult to communicate and formalize because it has a root in personal culture and is influenced by ideas, values, and emotions. Although banking is considered a knowledge-intensive sector (Curado, 2008), there has been limited research on knowledge-sharing constraints in the banking sector (Rosendaal & Bijlsma-Frankema, 2015). Given the limited literature on this topic, exploring further depths of knowledge sharing would contribute and narrow the gap in research pertaining to knowledge sharing in the banking sector.

Case study research is the best fit with postpositivist orientation, indicating the ultimate reality that one can only approximate but not completely understand (Burkholder & Cox, 2016). The outcomes of a case study can provide a comprehensive understanding of a bounded unit and allow others to learn from the case (Burkholder & Cox, 2016). I reviewed case study research in social science disciplines and practicing professions, where it is used to understand complex social phenomena (Yin, 2018). The term *knowledge sharing* is a difficult phenomenon to understand given the influence of human behavior that drives it (Farnese et al., 2019). Stake (2010) noted that qualitative case studies are to be situational, natural, personalistic, and experimental.

The focus of a case study is to provide a clear explanation about the focus of the study and the objectives of the research, also known as a bounded system (Creswell & Poth, 2018). Case studies differ from other methods because they are not the methods used to conduct the study, but the approach of exploring real-life, contemporary bounded systems through comprehensive and in-depth data collection (Creswell & Poth, 2018). Yin (2018) described three conditions that determine when to use a case study: (a) the form of the research question posed, (b) the control a researcher has over actual behavioral events, and (c) the degree of focus on contemporary as opposed to entirely historical events. Each of these conditions favor the choice of a case study for this study. Yin explained that most case studies use the terms *how* or *why* in the research question, except in an exploratory case study. Exploratory case studies use the term *what* in research questions that are not asking how much, how many, or to what extent (Yin, 2018). The second and third conditions are based on the premise that relevant behaviors cannot be manipulated, and the desire is to study a contemporary event or set of events (Yin, 2018).

The overall goal of this study was to understand what factors drive finance employees to share or withhold their learned knowledge with other employees. Yin (2018) stated that “a case study is an empirical method that investigates a contemporary phenomenon (case) in-depth and within real-world context" (p. 15). As it related to this study, the phenomenon was knowledge sharing and the real-world context was finance employees in their working environment. Because case study research takes place in a natural setting, researchers are able to explore a single phenomenon in various studies to capture the significance in different social and physical contexts (Swanborn, 2010).

In contrast, other methodologies, such as phenomenological and ethnographic research, are taken prior to the selection of a case study. The phenomenological approach provides many of the necessary attributes for this study, with the exception of describing what they experience (Creswell & Poth, 2018), instead of explaining their thoughts and influences pertaining to the phenomenon. In an ethnographic study, shared learning patterns within cultures are described and interpreted (Creswell & Poth, 2018). The finance department within the banking industry can have a category as a single culture, although the goal of this study was to assess individual influences within the case, instead of the entire culture.

The context of this study had a focus on descriptive details that ultimately contribute to understanding, description, and analysis of knowledge sharing as a complex process from the perspective of employees in the banking industry—further explaining why a qualitative approach was an appropriate methodology for this study. An exploratory approach is applied to studies that lack preliminary research (Streb, 2012). Zamir (2019) suggested that further research must be undertaken in the banking industry at the granular level to enhance literature about the individuals who participate in knowledge-sharing initiatives. By conducting a case study, I had the opportunity to gain depth and thickness regarding the influences of knowledge sharing among finance employees in the banking industry. Each of these factors provided support for selecting an exploratory case study to address the research questions in this study.

Role of the Researcher

In this study, my role as the researcher was an observer and conversational partner through engaged participation. A conversational partner conveys the concept that each interviewee holds a distinct experience, knowledge, and perspective that is not interchangeable with any other individual (Rubin & Rubin, 2012). The participants for this study included banking employees who work in a finance-oriented department. I am an employee at the establishment where the sample took place; however, the sample did not include any of my team members or direct colleagues. The sample also excluded participants with a relationship that consisted of frequent contact with me during the time of the study.

When conducting the data collection process, the approach is to consider the interviewee the expert of their own experience (Ravitch & Carl, 2016). I am not a member of management; therefore, I did not have any subordinates or power over any employees at the study site. To ensure valid, ethical, and rigorous data, a researcher must cultivate and work from an inquiry stance and pursue authentic responses from participants (Ravitch & Carl, 2016). Yin (2018) noted a basic list of five attributes for conducting a case study: (a) ask good questions and interpret the answers fairly; (b) be a good listener, not clouded by existing ideologies or preconceptions; (c) stay adaptive so that newly encountered situations can be seen as opportunities as opposed to threats; (d) have a firm grasp of the issues under study, even when in exploratory situations; and (e) conduct research ethically from a professional standpoint, but remain sensitive to contrary evidence. To gather a rich source of information, in-depth semistructured qualitative interviews include open-ended questions (see Appendix A). A semistructured interview is appropriate when the research has a focus on a specific topic (Rubin & Rubin, 2012). A semistructured interview also allows the interviewer to ask a set of prepared questions and then ask additional follow-up questions to gain clarity or expand on the discussion (Rubin & Rubin, 2012).

Methodology

This section of Chapter 3 includes a detailed description of the data collection process and data analysis methods used in this study. The data collection process included semistructured interviews with in-place finance employees employed at the selected bank and two phone interviews with former finance employees previously employed at the selected bank (see Appendix B). Prior to conducting interviews, preliminary questionnaires (see Appendix C) were provided to potential participants as a part of the data collection process in an effort to support rich and thick data results. Fusch and Ness (2015) described the term *rich* as the quality of data and *thick* as the quantity of data obtained. In addition to gathering data both rich and thick, I used multiple sources of data and multiple data collection methods to provide triangulation (Hastings, 2012) on knowledge-sharing influences among finance employees in the banking industry.

Participant Selection Logic

The population of choice for this study included in-place and former finance employees from one commercial bank located in the United States. The population selection included those employees best fit for answering the research question. Given the basis of the study was a focus on the influential factors of finance employees, the most effective way to understand the phenomenon in a real-life context was to collect data from direct sources. Collecting data from in-place and former employees of the same banking institution provided insight into the influences of their decision to be reluctant or willing to share their knowledge with other employees. From the population, a purposeful sample of employees who can best inform the research question under examination was essential (Creswell & Poth, 2018).

Given the large population of finance employees at the bank, the first step involved identifying individuals with a sufficient level of experience. Selecting employees with extensive experience was important because tacit knowledge can stem from experience and is often undocumented in nature (Ganguly et al., 2019). Rosendaal and Bijlsma-Frankema (2015) identified tacit knowledge as especially crucial for an organization because the person- and action-bound knowledge is often a hidden source of improvement and innovation for organizations, whereas explicit and documented knowledge is accessible for organizational use (Farnese et al., 2019). To conduct a successful exploratory case study, I focused on selecting participants who had the most insight to offer about their experiences with knowledge sharing.

The sample selection strategy began by selecting five participants with 3 or more years of experience in the banking industry. The goal was to identify employees with extensive knowledge about finance and banking processes. To identify the five individuals, I spoke with department heads about their employees and asked for their evaluation and recommendation in regards to top-tier employees within their department. After receiving several suggestions, I identified the employees' titles and years of experience and chose five of the most qualified based on experience. I then sent an interview request to the work e-mail of the five selected participants, requesting consent to conduct a face-to-face interview, with the option of a telephone interview. If a selected participant denied the request, I contacted the next most qualified individual to invite participation. Upon completion of interviews, I planned to ask participants if they were aware of another employee who could offer substantial insight on knowledge-sharing influences, a situation first defined by Patton (2015) as *snowball sampling*. If the situation arose and saturation was not possible with the five selected participants, I planned to then reach out to the individuals recommended by the initial sample. Patton explained "the achievement of saturation is when no new ideas are emerging and the theory elaborates in all of its complexity" (p. 172); therefore, when a researcher establishes that no new information has emerged, that is the point of data saturation.

In the effort to perform triangulation, I then purposefully selected 10 additional participants to conduct a questionnaire relating to their knowledge-sharing influences. This method is employing a secondary instrument on an additional sample to enhance objectivity, truth, and validity (Denzin, 2017). Finally, the objective was to draw a small sample (fewer than three) from the former employees of the bank to conduct interviews through a telephone call. This sample included retired and former employees that have pursued employment at other banking institutions. Collecting data from employees that are no longer employed by the primary institution provided additional credibility to the study's results by exploiting the perspective of another source.

Instrumentation

The instrumentation to be used in this study is open-ended, semistructured, face-to-face interviews and phone interviews. In addition to its semistructured interviews, the questionnaires included an additional set of data collection. I recorded the interviews using the voice recorder application located on my smartphone. After the interview was completed, I uploaded the recorded data to an application called Max Qualitative Data Analysis (QDA). A transcribing and coding application, Max QDA transfers the voice recordings into a coded application. Edits made to the coding documents identified codes, themes, and categories assisted in making the interviews easier to interpret.

Each of the instruments selected for answering this study's research question offers a contribution to understanding the phenomenon of knowledge sharing as it relates to the premise of this study. Kahn and Cannell (1957) began the theory and technique of interviewing as a means of gathering data, including face-to-face interviewing, which is the most popular and oldest form of survey data collection (Dialsingh, 2008). Although other forms of interviewing and data collection are optional, face-to-face and phone interviews create the opportunity to build a relationship with the interviewee (Creswell & Poth, 2018). Establishing a relationship with the interviewee is beneficial because it helps the interviewer build trust, which could lead to open, honest, and detailed responses (Rubin & Rubin, 2012). Furthermore, each semistructured interview included open-ended questions that allowed the interviewee to respond thoroughly to each of the interview questions and freely express their thoughts and position on the topic (Dialsingh, 2008).

The second instrumentation tool is telephone interviewing. Telephone interviewing becomes increasingly popular due to accessibility to people all over the world, and the time and money saved by eliminating traveling (Rubin & Rubin, 2012). Carr and Thomas (as cited in Carr & Worth, 2001) noted that the rationale behind using taped telephone interviews has a base on feasibility; also, the relative anonymity of the telephone makes it easier for individuals to speak about personal information. For the premise of this study, telephone interviews were conducted with current employees and former bank employees that relocated or were unavailable to meet in person make this method the most appropriate for this study.

The nature of both methods of semistructured interviews consisted of open-ended questions that address the research question of this study. Yin (2018) stated that interviews are one of the most important sources of evidence in a case study, making interviews appropriate for this exploratory case study. The interviews contained unbiased questions that contributed to a direct line of inquiry about the influences of knowledge sharing among finance employees in the banking industry. Interviews provided the researcher with the opportunity to explore the influences of each interviewee by allowing the individual participants to share their thoughts and experiences. By selecting in-place and former employees as a sample, the researcher gained insight on multiple perspectives supporting the overarching research question for this study.

The third instrument to be used for the collection of data is a questionnaire. The individuals selected for face-to-face interviews and telephone interviews also received questionnaires. Also, 10 additional individuals were selected to complete the questionnaires with the intent to achieve saturation. Introduced to qualitative studies in the 1930s, Yin (2018) indicated that often the use of questionnaires as additional sources of information is due to the direct nature of the tool. Questionnaires between former employees, in-place employees (interviewed), and noninterviewed employees aided in the validity and correlation between the participants. The questionnaire included open-ended questions intended to explore the personal influences of knowledge sharing among finance employees in the banking sector. Denzin (2009) stated that "triangulation is the method in which the researcher must learn to employ multiple external methods in the analysis of the same empirical events" (p. 13). The questionnaire instrument added a third external method of data collection and also provided an additional 10 samples to the data results.

Procedures for Recruitment, Participation, and Data Collection

The following section includes an explanation of the data collection procedures for this study. Furthermore, an explanation is provided of the recruitment process and participants selected in the sampling process. Data were collected for this study consisting the former and in-place employees in the finance department of Bank XYZ.

An explanation of the qualifying characteristics for the sample selection follows in this section.

The face-to-face interview process contained a sample of five participants employed at Bank XYZ at the time of this study who have 3 or more years of experience in the banking industry. The in-place employees had the option of a telephone interview. Prior to selecting a sample, I spoke with department and team managers to identify employees that held extensive experience and subject matter expertise in their respected position. After receiving 15 or more recommendations for potential candidates, I sent out an e-mail request to five of the 15 potential candidates, requesting permission to interview them for this study. The e-mail included an explanation that all information collected from the interview would remain confidential and be stored away from other individuals for 5 years. The e-mail also included a list of questions to be asked in the interview and a separate questionnaire that each participant is asked to fill out and return.

The questionnaire consisted of extended response questions pertaining to the participants' experience and thoughts on the topic of sharing. An explanation of the interview process included in the body of the e-mail stated that an audio recording will take place throughout the entire interview, and the interviewee will have the opportunity to review the transcript and provide edits or clarity as necessary. The duration of the interview was approximately 45 minutes allowing the interviewee the opportunity to provide thorough responses during the interview process. A letter of consent form was a part of the e-mail that the participant needed to complete prior to the arrangement of an interview.

Each of the e-mails sent to the potential participants included a response request within 7 days. If a participant denied the request for an interview, then I reached out to another participant from the pool of remaining potential participants to request permission to interview. As a part of the interview process, each interview was closed by asking the interviewee if that individual had other potential candidates to recommend for an interview. I made a note of the recommendation and, if the initial sample would not have reached saturation, then the interviewer could request an interview with those individuals. Creswell and Poth (2018) described this data collection technique as the snowball sampling method that is used to identify individuals of interest from people who can identify information-rich samples. Although this study started with purposeful sampling, if saturation achievement would have failed, then I would remain flexible by implementing the snowball sampling method for rich information.

The second data collection instrument is the telephone interviews. The procedures for this process were similar to the face-to-face interview process, but former employees are only given the option of a phone interview. The sampling method for former employees of Bank XYZ was the purposeful sampling method. I started with two participants sending the same content explained in the face-to-face interview section. Given that this sample consists of former employees, I followed up with a phone conversation to each to ensure they received the e-mail. The telephone interview was set to last approximately 45 minutes.

I recorded the telephone interview using an application called Otter. Upon completion of the interview, I transcribed the data into text using Max QDA: Then I sent the transcript to the interviewee for review to confirm that all information was complete and accurate. During the closing of each telephone interviews, I requested a recommendation for additional participants that the interviewee believes could contribute great insight into the topic and are former employees of Bank XYZ. In the event that there was a need for additional data, I would utilize recommendations from the closing statements of the telephone interviews.

The final data collection instrument is the questionnaire that I e-mailed to all participants. Each individual who participated in the interview process (face-to-face and telephone) received the questionnaire by e-mail, as will the 10 additional participants recommended by the bank's department managers. I sent the e-mail to the additional 10 participants requesting a letter of consent to utilize the information collected in the questionnaire, in addition to information assuring the participant that all collected information will remain confidential and be saved for 5 years. The questionnaires were administered only once to each participant. An e-mail included indications that I might request completion of some follow-up questions if necessary.

Data Analysis Plan

Each of the data collection methods used in this study were part of the process to answer the single research question associated with this study: What influences the decisions of finance employees in the banking sector to share or not share knowledge? During both the face-to-face interviews and phone interviews, the interviewer asked questions about their experiences with knowledge sharing and how they feel about sharing their acquired knowledge. Furthermore, I asked the participants about any deciding factors that influences them to share knowledge with their colleagues, as well as what causes them to become reluctant to share knowledge. The duration of each interview was given adequate time (45 minutes) in the effort to extend each participant the opportunity to express their experiences and influences openly.

The design of this exploratory nature of this study is to discover the answers to the unknown questions that exist in research (Streb, 2012). Creswell and Poth (2018) emphasized the direct interpretation of data, meaning that I will look at single instances and draw meaning without the need to assess multiple instances. Each interview receives exclusive treatment: There was a consideration of all data collected, whether it is divergent or convergent. Creswell and Poth stated the importance of the researcher's reflexivity, indicating that it is essential for the researcher to keep the focus on learning the meaning that participants held about the problem under investigation. Various themes can be present when assessing the data collected from the participants, hence, there will be an exploration of multiple perspectives (Creswell & Poth, 2018).

During each interview, I made recordings to ensure accurate and thorough data collection. During the face-to-face interviews, I used a voice recording app to capture the conversation between the researcher and interviewee. During the telephone interviews, the Zoom application was utilized to capture and record the entire dialogue from the interview. Upon completion of each interview, I uploaded the voice recordings into a computer software called Max QDA. The program, Max QDA, is a qualitative coding software used to manage and organize voice recordings, surveys, images, and video files. After uploading the voice recordings into Max QDA, I exported the data into Microsoft

Word as a transcript. I sent copies of the interview transcript to the interviewees for review and confirmation that all the data were complete and accurate. After the participant reviewed their transcripts, I transcribed the document and made edits before importing it back into Max QDA, where I will store, organize, and coded each transcript for this study.

The other source of data collected for this study was the open-response questionnaires. I used this source of data in conjunction with the data that will be collected from the interviews to ensure the triangulation of the results. The questionnaire contained questions about the participants' experience in knowledge sharing and influential factors that cause them to withhold or share knowledge with their colleagues. The goal of the questionnaire was to retrieve individual perspectives on knowledge-sharing influences. The participant perspectives provided direct answers to the research question in this study: Additional supporting data were retrieved from the interviews to complete the knowledge base. The questionnaire process utilized similar tools as in the interview process, except for the recording tools. Participant responses were input directly into the Microsoft Word document by the individual participant. After the participant completed the questionnaire, I uploaded the document into Max QDA for the coding process.

Issues of Trustworthiness

Credibility

To ensure the credibility of this study's findings, multiple steps were implemented throughout the data collection and analysis process. There were three types of data collection methods in the data collection process: (a) semistructured face-to-face interviews, (b) phone interviews, and (c) questionnaires. The combination of these three methods added credibility to the other methods. Although face-to-face or telephone interviews with five participants were conducted, they also completed questionnaires pertaining to the same topic to ensure the complete and accurate information collected. In addition to the questionnaires completed by the interview participants, 10 additional questionnaires from another set of individuals were collected. Creswell and Poth (2018) explained that "the term writ large used in qualitative studies; meaning, the researcher, will have the participants review the draft of the data and interpretations to ensure accuracy and credibility" (p. 458). The transcripts were sent back to the interviewees for review of completeness and accuracy, furthermore contributing to the credibility of the results.

Transferability

The premise of transferability has a base on the concept of transferring information to other settings and studies (Creswell & Poth, 2018). To achieve transferability, the research strategy was to implement multiple data collection methods from multiple sources of data. Significant depth and detailed information collected includes semistructured face-to-face or telephone interviews with in-place employees, telephone interviews with former employees, questionnaires collected from the participants involved in the interview process, and then 10 additional participants completed questionnaires for this study.

Creswell and Poth (2018) indicated that detailed information transfers when shared characteristics are present, hence a reason why thick descriptions are necessary. Burmeister and Aitken (2012) stated that data saturation is not about the numbers but about the depth of the data, meaning that researchers should focus on the details and legitimacy of the data collected. To achieve the complete and accurate information, I allocated 45 minutes for the semistructured interview with each participant that includes open-ended questions that provided the participant extensive time to thoroughly explain their perspective, as it relates to the research question.

Dependability

The dependability of collected data is essential when establishing trustworthy results. Creswell and Poth (2018) indicated that the use of auditing the research process establishes dependability and confirmability. There are several ways to create audit trails through multiple avenues, which includes a detailed description of the data collection and data analysis process. The audit trail included tools and software were utilized to capture and assess the information collected from the participants, in addition to the data review process that included a completeness and accuracy check performed by the interviewee. The audit trail also included the sample selection process to ensure the most qualified individuals participate in this study.

The interview process included the collection of data from in-place and former employees of Bank XYZ in the effort to triangulate the findings of this research. Finally, the methodological triangulation included adding questionnaires from the interview selection and 10 additional participants. Denzin (2009) referred to the methodological triangulation process as crystal refraction, meaning the researcher sought multiple viewpoints of the data.

Confirmability

Confirmability was established in this study by maintaining reflexivity throughout the life of the research process. Patton (2015) explained the term reflexivity as a self-critical sympathetic introspection and self-conscious analytical scrutiny that reminds the inquirer to be conscious of one's own perspective and that of the individual during an interview. An audit trail was present in this study to confirm that all collected data displayed an unbiased perspective and accurate results. The audit trail included a review of interview transcripts conducted by the interviewee to ensure a documented accurate interpretation during the interview process.

Given the relationship that I have with the bounded system (Bank XYZ) as an employee, I utilized a phenomenological epoche to acknowledge individual perceptions and biases. Patton referred to the term epoche as the process of removing prejudice, viewpoints, and assumptions pertaining to the phenomenon under investigation. The utilization of a phenomenological epoche technique contributed to the confirmability of the research results.

Ethical Procedures

Permission from the selected institution was essential for this study; hence, collected data were from the institution's employees. Prior to conducting the Walden University Institutional Review Board (IRB) process, a completed informal request to Bank XYZ identified ensuring there were no concerns on behalf of the organization.

Bank XYZ's compliance, ethics, and human resource department found no violations from my request. Prior to collecting any data, I received approval from The Walden University IRB. The Walden University IRB provided ethical procedures that were utilized throughout the duration of the research process. The following of all ethical procedures stated in the IRB application ensure there are no ethical breaches.

The study did not pose any violations related to the recruitment plan or data collection strategy; hence, interviews conducted were not with any of the vulnerable groups listed in the IRB application, and the designed the interview guide and survey question. All data collected from this study will remain saved on a hard drive for 5 years, and I am the only individual with access to the data. All data shall remain anonymous and confidential; therefore, generic names replaced the names of the organization and employees that participated in this study. Additionally, the bank that I retrieved this study sample from is my employer. Given my employment at this establishment, official permissions collected from the organization's ethics, compliance, and human resource department are on file. The sample selected in this study did not include any direct team members or subordinates of mine. Furthermore, I am not a manager and holds no power over any employees at this organization.

Summary

Often exploratory case studies cited in a research context are stated unclearly and require additional data for the formulation of a valid hypothesis (Streb, 2012). The case study approach enables me to explore what influences finance employees in the banking sector to share or withhold their knowledge with other employees. Baxter and Jack

(2008) stated that case studies allow researchers to take into consideration how the context influences a phenomenon within that study; henceforth, it is parallel with the premise of this study. Case studies are often criticized for the lack of generalizable conclusions due to the dependence of single cases (Idowu, 2016). However, Hollweck (2015) and Yin (2014) refuted the criticism with a rebuttal by stating case study research is a systematic inquiry into an event that looks to describe a phenomenon, further indicating that the inquiry provides the researcher with all holistic characteristics of real-life events, while also investigating empirical events. Rich and thick descriptions provide researchers the opportunity to make decisions about the transferability of a case study results in a future research context (Creswell & Poth, 2018).

The premise of this study stems from the lack of understanding about knowledge-sharing influences among finance employees in the banking sector. Farnese et al. (2019) indicated that the lack of understanding surrounding human behavior was the reason members of management and researchers have struggled to understand knowledge sharing as a phenomenon. By collecting data from finance employees in the banking industry through semistructured interviews and questionnaires, explorations into the unknown could commence. Methodological triangulation and data triangulation will support the findings of this study to ensure the achievement of saturation. In closing, Chapter 4 includes a description of the data and results of this study and, in Chapter 5, an explanation of the conclusions is presented.

Chapter 4: Results

The purpose of this case study was to explore what factors influence finance employees in the banking sector to participate in knowledge sharing with their colleagues. I conducted semistructured interviews with finance employees in the banking industry to gather a better understanding of influential factors. Akhavan et al. (2015) explained that worker resistance and employee motivation are the primary reasons for knowledge-sharing failures in the banking industry. This study was based on the central research question: What influences the decisions of finance employees in the banking sector to share or not share knowledge?

In this chapter, I discuss how the data were collected, including the research setting, demographics, data collection, and data analysis. This chapter also includes a detailed explanation of trustworthiness that includes credibility, transferability, dependability, confirmability, and ethical procedures. In addition to the evidence of trustworthiness, I present the initial study results that lead to answers for this research question

Research Setting

During this study, there were no individual or organizational conditions present that would influence the responses of the participants in this study. All participants were former or in-place employees of one bank located in the northeastern part of the United States. The individuals chosen were from the finance department of Bank XYZ due to the complexity of work required of the employees within the finance sector of the company. To provide validation, interviews were conducted with both current and former employees of the bank. By collecting data from multiple sources, it was possible to assert credibility into the study's findings.

Seven phone interviews were conducted with the participants of this study as a means of primary data collection. Those seven participants completed a questionnaire preinterview. Ten additional questionnaires were completed by separate participants who do not participate in the interview process. The questionnaires were categorized as a secondary source of data collection. Applying two data collection methods ensured confirmability by allowing me to compare results between both methods. Upon completion of the recorded phone interviews, the recordings were transcribed and distributed to the participants for quality review. Participants reviewed the documentation to ensure all information was complete and accurate before I began coding the collected data.

Demographics

Seventeen current and former employees of Bank XYZ were invited to and agreed to participate in this study. All participants had more than 3 years' experience in the finance department while employed by Bank XYZ. Fifteen of the participants were employed by Bank XYZ at the time of the study, while two of the participants were former employees. Of the 17 participants, 12 were male participants. All participating individuals more than 25 years old had a range of experience from 4 to 15 years. Each of the individuals participating in this study could offer insight into their personal experiences and provide unique perspectives about the case study.

Data Collection

The first step in the data collection process was speaking to managers of the teams within the finance department. While speaking with them, I asked for their recommendations on individuals who possessed multiple years of experience in the finance field. Although each manager had multiple suggestions that included employees with extensive experience, I asked each of the managers to select one employee from their team who possessed extensive experience and knowledge for the interview portion of this study. To obtain a balanced sample, I attempted to select participants from different teams with different responsibilities. After obtaining recommendations from members of management, I contacted each of the five recommended employees. Before requesting participation from employees, I verified finance experience and job titles through conversation with them.

Following initial contact with potential interview candidates, I sent e-mails requesting their participation in this study. The e-mails contained an invitation to participate, a consent form, and a survey questionnaire. All five individuals initially selected by members of management accepted the request to participate. After receiving a signed consent form and a completed survey questionnaire, I scheduled a phone interview based on the participants’ availability. During the semistructured interview, open-ended questions were asked along with follow-up questions to participants’ responses. Each interview was concluded by asking the interviewee for a recommendation on who they believed would have information that would be valuable to this study. This is known as the snowball sampling method.

After solidifying interviews with in-place employees of Bank XYZ, I requested participation from two former finance employees of the bank. The first contact was made via a phone call to ensure the candidate was interested in participation. Both candidates had an interest in the study and agreed to participate. After receiving verbal commitment, I sent an e-mail containing an invitation to participate, a consent form, and a questionnaire. The participants completed the questionnaire and signed the consent form, leading me to schedule a phone interview.

The last data collection method required 10 additional participants to complete survey questionnaires. Individuals were selected from the recommendations made by management leaders and the snowball sampling strategy was implemented during the interview process. The individuals selected to participate in the questionnaire received an e-mailed consent form and questionnaire to complete and return. The questionnaire contained questions that required extended responses with the possibility of follow-up questions after the questionnaire was initially submitted.

All the interviews were recorded using the Zoom online meeting application, which allowed the participants to communicate via their laptop or telephone. The application allowed me to schedule the meeting ahead of time, while providing a call-in code and a meeting identification number. After completion of the meeting, the recording was synced immediately to my laptop. By using Zoom, I could track the start and end time of the interviews.

All data for this study were collected in August and September of 2020. First, data were collected from the five in-place employees with the completion of the semistructured interviews and questionnaires. Shortly after, data were collected from the two former employees of Bank XYZ. This included the semistructured interviews and questionnaires. Finally, questionnaires were administered to 10 additional participants who had not participated in the interview process. A summary of the study participants appears in Table 1. Creswell and Poth (2018) recommended triangulating data by testing one source of data against another to identify patterns of thought and behavior. Conducting interviews and questionnaires with both in-place and former employees enhanced validity to ensure saturation of the findings.

Table 1

Research Participants by Qualitative Method

Data set	Current or former employee	Interview or questionnaire	Sample code
Sample Set 1	Current	Both	I1P1
Sample Set 1	Current	Both	I1P2
Sample Set 1	Current	Both	I1P3
Sample Set 1	Current	Both	I1P4
Sample Set 1	Current	Both	I1P5
Sample Set 2	Former	Both	I2P6
Sample Set 2	Former	Both	I2P7
Sample Set 3	Current	Questionnaire	Q3P1
Sample Set 3	Current	Questionnaire	Q3P2
Sample Set 3	Current	Questionnaire	Q3P3
Sample Set 3	Current	Questionnaire	Q3P4
Sample Set 3	Current	Questionnaire	Q3P5
Sample Set 3	Current	Questionnaire	Q3P6
Sample Set 3	Current	Questionnaire	Q3P7
Sample Set 3	Current	Questionnaire	Q3P8
Sample Set 3	Current	Questionnaire	Q3P9
Sample Set 3	Current	Questionnaire	Q3P10

After completing all the interviews, I used Max QDA software to transcribe the recordings in preparation for the review and coding process. Given the nature of the transcription software, a secondary transcription of each interview was performed to ensure the interview transcripts were deciphered accurately. After the accuracy check was performed on the transcripts, they were e-mailed to the interviewees for a review of completeness and accuracy. This audit trail in the research process was used to establish dependability and confirmability of the data collected (Creswell & Poth, 2018).

All the data collected from the interviews and questionnaires were saved on a password-protected hard drive located in my personal safe. Throughout the interview process, I did not encounter abnormalities. However, I did encounter instances where the interviewee asked for clarification on the questions being asked. There were also occasions where I needed to request additional insight into the response of the participant. Each question was asked in an objective manner, as listed in the interview protocol.

Data Analysis

The sources of data for this study included seven semistructured interviews and 17 questionnaires. The interviews were transcribed using Otter.ai software. After the transcription process was completed, I completed a thorough review of the transcripts to ensure completeness and accuracy before sending the transcripts to the participants for review. After sending the transcripts to the research participants, I requested confirmation from them indicating the data were complete and accurate. Once confirmation was received, I used Max QDA to assist in the coding process.

The data analysis method used for this study included an emerging qualitative approach to inquiry. The analysis began by running word frequency tests to identify frequently used codes in the interviews and questionnaires. The most common codes found in the word frequency test included *job security*, *management*, and *value*. After identifying the first set of codes, I organized the data by questions and collection instrument, then I compared the responses of each participant to identify descriptive codes that displayed a pattern of frequency. This process included the comparison between interviews and questionnaires to identify similarities and common codes. The second cycle of coding revealed additional codes, such as *builds relationships*, *culture*, and *beneficial*.

Once I completed the initial coding process, I began to transfer the codes into themes based on the patterns found. The recurring themes identified in this analysis resulted in a connection to the overarching question: What influences the decisions of finance employees in the banking sector to share or not share knowledge? In Table 2, all the themes identified during the data analysis process appear. The data presented *managerial influence* as the most common theme for influential factor to share knowledge with colleagues. Second, the data displayed included a fear of reduced job security as having the second most impact on employee knowledge-sharing behavior.

Table 2

Coding and Theme Examples

Themes	Codes	Keywords
Managerial influence sharing	Management perception Culture	Manager pushing knowledge Employer appreciation Culture
Fear of reduced value and job security	Job security Preservation of value	Job security Becoming expendable Self-preservation
Career motivation	Builds reputation Growth	Builds reputation Team player Subject matter expert
Increased employee value	Valuable Knowledgeable	Increased value Trust Valuable
Self-interest	Perceived benefit Reciprocated	Delegate work Beneficial More opportunity
Lack of time	Busy schedule Time commitment	Lack of time Busy Additional time
Lack of confidence	Uncertainty Intimidation by peers	Confidence Being incorrect Conflicting opinions

Theme 1: Managerial Influence

Throughout the data analysis process, many instances were found where participants said that they would be more active in knowledge sharing if management placed emphasis on the activity. Participant I1P4 stated, “If I saw my manager pushing knowledge sharing, I’d work harder at it.” A second instance came from I1P5, explaining that if management showed appreciation for their work, then they would be incentivized to share knowledge. Most of the responses received indicated that management was not promoting knowledge sharing in the work environment. Akhavan et al. (2015) provided research indicating that when management encourages and praises knowledge sharing, they would likely participate in the phenomenon.

Theme 2: Fear of Reduced Value and Job Security

Participants from the interview and questionnaire process indicated that career motivation and job security were the most influential factors for knowledge sharing among the interview participants. Of the 17 participants, 13 indicated that job security and career motivation were influential factors in their knowledge-sharing activities. As an example, Participant I1P4 was asked if sharing tacit knowledge would make employees replaceable. The participant's response was "people want their job security," followed by explaining that some employees did not want to teach others because that would make them replaceable. A second example from Participant Q3P3 follows: I believe what influences employees to withhold knowledge from their colleagues the most, it simply stemmed from the fear of the organization replacing them. Therefore, employees withholding their knowledge is merely a way of preserving their value within the company. The identification of this theme further supported Vuori et al. (2019) by identifying the fear of reduced job security as a knowledge-sharing barrier.

Theme 3: Career Motivation

Theme 3 was comprised of career motivation as it related to the individuals' reputation and the relationship that was maintained with their colleagues. During the analysis, 14 of the 17 individuals provided responses indicating that sharing knowledge helps in the advancement of one's career and building relationships with others. As an example, Participant Q2P5 insinuated that helping others by sharing knowledge "creates the opportunity to look good and get exposure to people in other departments, which could potentially grow your network and open the door for a job opportunity." Vroom (1964) described the term *instrumentality* as the concept that performance will lead to the attainment of a certain outcome. This further supports the premise that sharing knowledge would help one advance in their career.

Theme 4: Increased Employee Value

Most of the research participants discussed employee value in the context of knowledge-sharing utilization. The data included a display of the individuals' belief that knowledge sharing impacted their value as employees. Participant Q1P7 stated that the belief that "sharing knowledge made her a more valuable member of the organization."

Theme 5: Self-Interest

When participants were asked what drove them to share knowledge, a common response was related to self-interest. Seven participants explained that sharing knowledge would make their job easier. Furthermore, Participant I1P3 mentioned that "people are more willing to share knowledge if it alleviates some of their day-to-day responsibilities or lessens the burden that they're going to have to complete something over a given time." Additionally, Participant I2P7 explained that sharing knowledge made the job easier because that participant could rely on the individuals that knowledge had been shared to assist in projects, leaving time for that participant to grow and learn new things. Akhavan et al. (2015) found that employees would likely engage in knowledge-sharing behavior, but only to the extent that they had the opportunity, availability, and resources to do so.

Theme 6: Lack of Time

Although a lack of time was identified less frequently than the other themes, Vuori et al. (2019) found that a general lack of time was one of the 11 knowledge-sharing barriers at the individual level. When Participant I1P1 was asked for personal thoughts that influenced employees to withhold knowledge from others, the participant responded with “a lack of engagement or time.” Similarly, Participant Q3P5 explained, “The only time I am not forthcoming with knowledge is when I am too strapped for time to be able to elaborate and I don’t want to elicit more questions.”

Theme 7: Lack of Confidence

During the interview process, I made note of four research participants that indicated they withheld knowledge and information due to a lack of confidence or fear of being incorrect. Participant I1P1 stated, “the context of big meetings where there’s managers and directors involved: I really don’t want to give wrong or misleading information.” Furthermore, the lack of confidence could lead the employee to believe that if they provide the wrong information, it could be perceived as incompetent or unfit for the position.

Evidence of Trustworthiness

Credibility

The credibility of this study’s data was solidified through the implementation of triangulation. Initially, all the selected participants completed a survey questionnaire prior to participating in the semistructured interview. The questionnaires provided the interviewer with information about the participants’ prior experiences with knowledge sharing. The first set of questionnaires were administered to five in-place employees and two former employees of Bank XYZ.

After receiving the first round of questionnaires, phone interviews were conducted with each of the seven participants. Given the Covid-19 pandemic, the participants elected to use the telephone interview method, instead of face-to face interviews as a safety precaution. Lastly, 10 additional questionnaires were administered to in-place employees not selected for the interview process. The second set of 10 interviews followed the same protocol as the initial seven, including the requirements of the individuals to ensure they had adequate experience to contribute to the study.

Upon completion of the phone interviews, the recordings were transcribed using a software called Rev. To ensure accurate transcription from Rev, I performed a secondary review of each transcript. After the transcripts were completed, I utilized a concept known as *writ large*, which means the participants have an opportunity to review the transcripts to ensure accuracy and credibility (Creswell & Poth, 2018). After the review of the transcripts, the participants found zero errors in the data indicating the data were ready for the coding process.

By collecting data from in-place employees and former employees and using two data collection techniques, a methodological and data triangulation strategy was implemented successfully. Yin (2018) described data triangulation as the use of multiple sources that can corroborate the same findings; hence, multiple sources of evidence provide multiple measures of the same phenomenon. Methodological triangulation allowed me to collect data using multiple methods, creating a more robust data set (Denzin, 2009).

Transferability

Transferability relies on the generalizability to ensure studies are applicable or transferable to broader concepts in research (Ravitch & Carl, 2016). To ensure transferability, open-ended interviews and questionnaires were utilized to collect data containing significant depth and description. These methods allowed participants the opportunity to share their experiences that could be like other work environments outside of Bank XYZ. The method utilized for ensuring transferability was identified as thick description, which means the details and examples were provided when describing a case or writing about a theme (Creswell & Poth, 2018). Each participant utilized the open-ended semistructured interviews to share their experiences in detail, while also creating the opportunity to share them with other professionals that could benefit from shared experiences.

The collection of thick data was essential to the transferability of the study because it provided the reader with the opportunity to identity shared characteristics. On the contrary, this study also provided data that were rich in description. Stake (2010) identified rich details as data that provided an abundant of interconnected detail that can arise from physical description, movement description, and activity description. Throughout the research process, I provided rich details of all processes, methods, and analysis to give the reader an insight into the decision-making process of this study. By providing rich details into the process of this study, I created transparency and gave other researchers the opportunity to reproduce the process.

Dependability

A clear audit trail of the entire research process was established to ensure dependability and confirmability. The audit trail consisted of the methods of collecting the data, tools utilized to collect and analyze the data, and the data analysis process. The audit trail also included transcription reviews that were completed by the participants to ensure the data collected during the interview process were complete and accurate. Creswell and Poth (2018) explained that audit trails were important because they allowed researchers to retrace the steps that were taken to arrive at their final findings.

Establishing an audit trail increased dependability of the study while making the process easily accessible for future research. Detailed explanations of each step provided the rationale for the selected decisions that were made. The tools utilized to collect and examine data were thoroughly outlined with a detailed explanation for each method. The purpose of this method was to demonstrate complete transparency, while enhancing the dependability of this study.

Confirmability

Confirmability was established by providing rich detail through documentation of procedures, processes, and analysis. By maintaining reflexivity throughout the life of the research process, I was conscious of a personal perspective; therefore, I remained unbiased. To add an additional layer of confirmability, I utilized an audit trail, which allowed the interview participants to review the interview transcripts for completeness and accuracy. By allowing the participant the opportunity to review the interview transcripts, I removed the possibility of misinterpretation of the participants' opinions and experiences. Patton (2015) described the term *epoche* as the process of removing prejudice, viewpoints, and assumptions of the phenomenon reflexivity and epoche throughout the research process.

Study Results

The purpose of this qualitative case study was to explore what factors influenced finance employees in the banking sector to participate in knowledge sharing with their colleagues. The goal of this study was to answer one research question: What factors influences the decisions of finance employees in the banking sector to share or not share knowledge? The data were collected from 17 participants utilizing 24 instrumentation documents. Seven individuals participated in semistructured interviews and questionnaires, while the other 10 only participated in the questionnaire process. All participants volunteered to participate in the study. Saturation was reached after the seventh interview and the 17th questionnaire were completed.

Two sets of questions were utilized for the data collection process (see Appendices A and B). The first set was designated for the interview process and the second was allocated for the questionnaire process. Both sets of questions were utilized as a part of the triangulation method to ensure saturation was achieved. Fusch and Ness (2015) explained that there is a direct link between data triangulation and data saturation, thereby explaining that data saturation was a method used to achieve saturation.

In the remainder of this section, information is presented relating to the themes identified during the research process because of this study's research question. After completing the transcription process and receiving confirmation from the interview participants that the transcripts were accurate, the thematic coding process was conducted. The seven emergent themes identified follow: (a) managerial influence, (b) fear of reduced value and job security, (c) career motivation, (d) increased employee value, (e) self-interest, (f) lack of time, and (g) lack of confidence.

The most common theme identified in the data was managerial influence. Each of the 17 participants noted managerial influence impacted the individual's willingness to share knowledge with other employees in at least one of the data collection methods. In Table 3, there is a visual of how frequent the 17 research participants referenced managerial influence during the data collection.

Although the participants did not always use the exact phrase "managerial influence," the descriptions used by the participants represent the impact that management have on employees, in addition to the overall culture around knowledge sharing. One reference of managerial influence came from Participant Q3P8 who stated, "Leadership behaviors impact knowledge sharing in a big way. They set the tone and culture that is either conducive to knowledge sharing or not." Table 3 included a display of the usage frequency of the described theme to include occurring in 95.8% of data collection methods.

Table 3

Theme 1: Managerial Influence

Theme	Sources	Percentage	References
Managerial influence	23	95.8	40
Culture	18	75.0	24
Management perception	12	50.0	16

During the process of collecting data through interviews and questionnaires, the participants described variations of the term *job security* through key words, such as self-preservation, replacement, and expendable. Table 4 includes a summary of the participant responses. Research participants used the exact term "job security" 16 times throughout the data collection process.

Table 4

Theme 2: Fear of Reduced Value and Job Security

Theme	Sources	Percentage	References
Fear of reduced value and job security	18	75.0	37
Preservation of value	10	41.7	11
Management perception	13	54.2	23

When Participant Q1P5 was asked what factors would influence that participant to withhold knowledge from another employee, the participant's response was "fear of losing value and becoming expendable in a competitive work environment." Participant I2P6 also stated that job security would influence that participant to withhold knowledge from others. The theme job security was identified in 75% of the study results, indicating a total of 18 documents.

Career motivation and increased value were both identified in 70.8% of the results (see Table 5). The theme career motivation represented the individual's motivation to network and build relationships with their colleagues that could provide possible career opportunities in the future. An example of career motivation was the statement from I1P4: When asked what drove them to share knowledge with others who indicated, "others will recognize my willingness to help my peers, which will improve my reputation." This finding indicated that participants felt they would improve their professional reputation as an employee thus leading to improvements in their career.

Table 5

Theme 3: Career Motivation

Theme	Sources	Percentage	References
Career Motivation	17	70.8	36
Growth	9	37.0	11
Builds reputation	13	54.2	24

Increased value is a theme like career motivation, but I found that participants viewed withholding knowledge to be just as valuable as sharing knowledge. Research Participant Q3P8 explained that sharing knowledge made that participant more valuable. On the contrary, Participant Q1P4 stated, "I would feel my value decrease if I taught someone my job." After compiling the results of the data, 11 sample documents included a statement that withholding knowledge would increase their value and 11 indicated that sharing knowledge would increase employee value. This further indicated that employee value was an influential factor that caused employees to share or withhold knowledge. A summary of the third theme, increased employee value, appears in Table 6.

Table 6

Theme 4: Increased Employee Value

Theme	Sources	Percentage	References
Increased employee value	16	67.0	24
Knowledgeable	8	33.3	8
Valuable	11	45.8	16

Table 7 included a summary of the study results for the fifth theme, self-interest. When analyzing the results of the data collected, 15 indications were found of self-interest as a reason individual's share knowledge with their colleagues. The theme self-interest represented the participants' interest in alleviating their workload, passing on responsibilities to others, or receiving help in exchange for sharing their knowledge.

Table 7

Theme 5: Self-Interest

Theme	Sources	Percentage	References
Self-interest	15	62.0	30
Perceived benefit	15	62.5	24
Reciprocated	6	25.0	6

Participant I2P7 explained a positive side effect of sharing knowledge with others was it could lighten their responsibilities when that participant was inundated with other tasks. Henceforth, sharing knowledge with colleagues would make the individual's job easier.

While the fifth theme mentioned that individuals would be willing to share knowledge if they sensed a returned benefit, the sixth theme was lack of time. Lack of time was found in nine of the 24 data collection methods (see Table 8). Many individuals explained that when they were overwhelmed with their in-place tasks, they would avoid sharing knowledge. Participant Q3P5 stated, "Typically, the only time I am not forthcoming with knowledge, is when I am too strapped for time to be able to elaborate and I don't want to elicit more questions." This indicates that the individual might withhold knowledge from the individual seeking knowledge.

Table 8

Theme 6: Lack of Time

Theme	Sources	Percentage	References
Lack of time	9	37.0	17
Busy schedule	6	25.0	11
Time commitment	5	20.8	6

The final and least common theme identified in this study's results was a lack of confidence. Six of the 24 documents indicated that individuals would withhold knowledge from others when they were unsure or lacked the confidence on the subject at hand. In aggregate, only 25% of the documentation had lack of confidence as an identified theme (see Table 9). Although, each instance of the identified theme was not exactly lack of confidence, there were several variations of the term. This would include intimidation by peers, fear of being wrong, and evidently giving wrong information. An example provided by Participant Q2P6 stated that that participant would withhold information with the “fear of being wrong, assuming one person knows more than you do.” The employee may feel reluctant to share with others further explaining that if the employee does not feel comfortable with their information.

Table 9

Theme 7: Lack of Confidence

Theme	Sources	Percentage	References
Lack of confidence	6	25.0	13
Uncertainty	4	16.7	7
Intimidated by peers	5	20.8	6

Summary

The intention of this case study was to explore the knowledge-sharing influences of finance employees in the U.S. banking industry. In aggregate, this chapter includes a complete description of the data collection and analysis processes, including instrumentation, transcription, and the thematic coding process. The results of this study include how they relate to the research question: What influences the decisions of finance employees in the banking sector to share or not share knowledge?

The findings from the data collection provided extensive insight into the opinions and experiences of the research participants. The results of the participant responses indicated that knowledge-sharing influences included managerial influence, fear of reduced job security, increased employee value, career motivation, self-interest, lack of time, and lack of confidence. The findings indicated that the members of management have a significant influence on the finance employee’s knowledge-sharing behavior. Several of the research participants expressed the impact that leadership behavior has on knowledge sharing and specifically setting the tone and culture to be conducive to knowledge sharing.

In the research study, other influential factors (i.e., job security, increased value, self-interest, career motivation, lack of time, and lack of confidence) were found to also be impactful for knowledge sharing among finance employees. Each of these factors could be controlled and maintained by management members given the right culture and mentorship were applied. All the elements explained in Chapter 4 provided insight into the influential factors that hindered and promoted knowledge sharing among finance employees in the banking sector. The following chapter includes an analysis of the research findings, interpretation of the study, limitations of the study, recommendations for future research, and implications for positive social change.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of this qualitative case study was to explore what factors influence finance employees in the banking sector to participate in knowledge sharing with their colleagues. I used data collected from participants and interpreted the responses to answer the overarching question of this study. After an interpretation of this study's findings, I explain the limitations identified in this study. Following the limitations section, recommendations are made for future research. Recommendations are made based on the findings and concepts most beneficial to future research. I then discuss the implications of this study, including individual, organization, and community level impacts. Finally, I provide a summary of this study's findings and an explanation of how the findings can help managers maximize knowledge-sharing practices. The nature of this study was to investigate knowledge sharing as a phenomenon in the banking setting. By using a qualitative approach, I was able to interview and collect data from financial employees at a banking organization. The data collected during this case study provided information regarding the individuals' perspectives and experiences. The findings from this study were vital to understanding what influenced finance employees in the banking sector to share knowledge with their colleagues.

Interpretation of Findings

The chosen method and design for this study was a qualitative exploratory case study that was used to explore influences that cause finance employees in the U.S. banking sector to share or not share knowledge with their colleagues. In this instance, the in-depth study included the influential factors that impact finance employees employed by one bank in the United States to share or withhold knowledge. Throughout the collection process, I found that each participant mentioned that management had an impact in their willingness to share knowledge in some form. The responses from the interview process indicated that employees believed that sharing knowledge impresses management and improves performance ratings. Employees also explained that if management expressed the importance of knowledge sharing, then they would participate more often.

The findings of this study provided both confirmation and further extension to existing literature on the topic of knowledge-sharing influences. Although many researchers have conducted studies pertaining to knowledge-sharing influences, there have been a limited number of studies that included finance or banking institutions. Martins and Terblanche (as cited in Yi, 2019) explained that management must implement a knowledge-sharing culture that promotes knowledge-sharing behavior as a part of a commitment to an organization that unites professionals to provide a high-quality service. All participants in this study agreed that management had a significant influence over employees' willingness to share knowledge with colleagues. Within the work environment, management leaders set the tone for employee expectations, thus providing contributions toward organizational culture.

Vuori et al. (2019) found 11 knowledge-sharing barriers at the individual level. Of those 11 barriers, four similarities were found in this study: (a) fear of reduced job security, (b) managerial influence, (c) lack of time, and (d) lack of confidence. Vuori et al. explained that in a competitive work environment when knowledge sharing needed to take place between competitors, knowledge sharing might not be seen as beneficial on behalf of the originator. Akgün et al. (2017) found similar results, noting that team members use knowledge for control and defense in efforts to maintain significance and job security. The findings from this study confirmed past literature wherein many participants insinuated that, in a competitive environment, withholding information could help the individuals gain a better position over their colleagues and increase their individual value.

Several participants from this study indicated that they might withhold knowledge if they were overwhelmed with their daily tasks and did not have the time to share information with a colleague. Other participants indicated that they would be open to sharing knowledge if they felt there was an opportunity to pass responsibilities to another individual or if they felt sharing knowledge would make their own job easier. When interpreting the responses from the research participants that related to the lack of time and self-interest influence, I found each of these influences can be contributed to management. Employees who have earned a reputation as a specialist often have spent an abundance of time and effort collecting this knowledge. As an example, one of the research participants stated, “It can be frustrating when others don’t recognize the effort that went into acquiring the knowledge.” When members of management showed adequate recognition for their subordinates, employees recognize the level of managerial encouragement.

Lack of confidence was another theme identified in the data from research participants. Lack of confidence was used in the context that employees fear being incorrect. Most participants explained that sharing content that was wrong could result in jeopardizing their job security. Akgün et al. (2017) found that some team members hesitate to share knowledge because they believe they could lose credibility in their careers.

Previous studies on determinants of knowledge sharing in high-tech organizations uncovered various factors that determined an individual's willingness to share knowledge using the TPB method (Akhavan et al., 2015). The identified determinant included the perceived loss of power and perceived reputation enhancement. Although the naming convention differentiates from this study, the data represented similar meaning to the themes identified as career motivation and increased value. During the data collection process, one of the research participants indicated they would withhold knowledge due to the fear of losing value or becoming expendable. Akhavan et al. (2015) stated that because knowledge was identified as a resource of power, individuals might fear losing this power if they shared with others.

Comparable to the theme career motivation, Akhavan et al. (2015) used the term *reputation enhancement* to explain the possession of a good reputation and the contribution it had on a better career. Research participants from this study explained that sharing knowledge would strengthen professional ties and build relationships, which would ultimately lead to increasing their value. Several employees believed that sharing their knowledge with others enhanced trust between colleagues and drove efficiencies, which extended the research findings to the banking industry.

Limitations of the Study

Despite the findings and information identified, this a study had limitations as there are in any study. The first limitation was that the individuals selected for the sample were in-place and former employees of one bank. Thus, the responses received from the participants in this study might be influenced by the geographic location or the culture of one organization. Despite this limitation, the research study included detailed descriptions of the data retrieved throughout the duration of this study on knowledge sharing among finance employees in the banking sector, thus allowing for potential impact to the gap in literature about the phenomenon.

The second concern was regarding potential bias, given that I am an employee of the bank used in this study. All biases were addressed through the use of an audit trail and triangulation. All the interview transcripts were reviewed by the interviewees to ensure completeness and accuracy of the data collected. Multiple data collection techniques and multiple sources of data were also used, including in-place and former employees, to gather multiple perspectives on the phenomenon of knowledge sharing. This technique also enhanced transferability by collecting data both rich and thick to achieve saturation.

The final limitation, as mentioned in Chapter 1, was the willingness of employees from Bank XYZ to participate in this study. I did not have trouble finding participants for this study. By assuring each participant that their names would remain anonymous, they were more than willing to help provide information of their perspective on the topic. I struggled with arranging interviews for this study due to the Covid-19 pandemic. To overcome this adversity, I chose to primarily use telephone interviews instead of face-to-face interviews for safety precautions.

Recommendations

Recommendations for future research include an investigation of various managerial methods and the impact they had on knowledge-sharing influences. Based on the literature review, I was unable to identify a study that examined the impact of various management members' knowledge-sharing influence techniques. It would be useful to understand how employees responded to various methods and variables. Research studies that included comparisons and contrasted various managerial techniques and the outcome of employee behavior could fill an important gap in the available literature.

Employees working for Bank XYZ from this study explained the impact managers had on their decision to share knowledge was significant. Most of the participants noted that the encouragement and support received from their managers drove them to share with their colleagues. During the literature review process, several studies were found that included an examination of corporate culture in the manufacturing or information technology industry. However, I was unable to find any literature relating to cultural impacts on knowledge sharing within the banking industry. Given the knowledge intensive nature of the banking industry, I believe it would be beneficial to examine the impacts of corporate culture on employee knowledge-sharing behavior.

To address this gap, future studies could expand on the framework used in this study. The TPB explained that attitude, norms, and perceived control influence the behavior of an individual. Hence, if department managers began to change the culture to encourage knowledge-sharing behavior, research could conduct an analysis to assess the impacts on employee behavior.

This was a single embedded case study to explore the influences of knowledge sharing among finance employees in the banking sector. A recommendation for future studies was to conduct a multiple case study to assess the influences of employees across multiple bounded systems. This would provide a significant contribution to research, especially if the researcher chose banks located in various parts of the United States. The outcome of that study could further support the findings of this study and promote generalizability, while mitigating the limitations regarding the limited sample of one bank.

Implications

The analysis of this studies results supported the literature found on the topic of knowledge sharing in addition to answering the overarching research question surrounding this study. The results of this study also addressed the general and specific management problem pertaining to management's lack of understanding relating to influential factors that cause employees to share knowledge with their colleagues. The content of this section included addressing the implications for social change on the various levels of society. The implications for social change that stemmed from this study included potential impacts to individuals, organizations, and communities.

Individual Implications

Social change at the individual level occurred when employees altered their perspectives of knowledge sharing and became inspired to participate in the activity. Akhavan et al. (2015) explained that worker resistance and employee motivation were the primary factors that caused knowledge-sharing endeavors to fail. The results of this study provide members of management the information necessary to understand knowledge-sharing determinants; hence, the opportunity to eliminate barriers that cause reluctance to participate in the phenomenon. By improving the knowledge-sharing culture, employees would have more opportunities to learn and grow in their respected fields, while also increasing personal value within their organization.

Organizational Implication

Findings that were identified in this study supported the impact that management and organizational culture have on employee knowledge-sharing activity. Culture is a significant driver of knowledge sharing within organizations that support and encourage the sharing of knowledge (Nugroho, 2018). The general and specific problem stated in this research study stemmed from management leaders' lack of understanding around the employees' knowledge-sharing influences. Each of the research participants indicated that members of management had significant influence in their willingness to share knowledge with others.

Lloyd and Mertens (2018) explained Vroom's expectancy theory as the postulation that individuals made decisions based on the choices they believed would lead to the best outcomes for themselves. Most participants in this study indicated that job security would cause them to withhold information from other employees further affirming that employees were concerned with the loss of value and reduced job security. In the instance that management leaders create a comfortable culture that praises and rewards knowledge sharing, employee instrumentality would help influence them to participate in knowledge sharing.

Community Implications

Managing the influences that impacted employee knowledge sharing provided additional benefits to the finance community. Given the knowledge intensive nature of the banking and finance industry, highly skilled and knowledgeable employees were heavily relied on to create competitive advantages for their organizations. Enhanced practices that focus on promoting a knowledge-sharing culture would create opportunity for new employees to prosper and enhance the quality of service in the finance or banking community.

Recommendations for Practice

The objective for this study was to explore and gain understanding of the influential factors that encouraged finance employees in the banking sector to share or not share their knowledge. The findings showed that the perspectives and recognition of management influenced knowledge-sharing behavior in the work environment. Several participants mentioned that no one wanted to upset their managers or perform poorly; therefore, management leaders would heavily influence one’s knowledge-sharing practices. This finding led me to recommend that management members should encourage a more collaborative culture. Nugroho (2018) explained that a collaborative culture promotes long-term views and advancements to change management, communication, trust in all individuals, as well as encouragement to respect and differences. Prior studies had shown that collaborative cultures had a positive impact on organizational learning.

Based on the consensus of this study, managers should create more transparency about their expectations of employee knowledge-sharing practices. Finance managers should make knowledge sharing a component of performance evaluation. Study participants openly expressed that the expectations of leaders directly impacted their willingness to share knowledge. Participants also explained that performance reviews impacted their willingness to share knowledge due to the possibility of a raise or promotion.

Conclusions

Knowledge has been identified as the most important resource necessary for obtaining a competitive edge in the in-place market (Martelo-Landroguez & Cepeda-Carrión, 2016). Given the knowledge intensive nature that was present in the banking system, these institutions thrived based on highly skilled and knowledgeable individuals that were employed by these institutions (Campanella et al., 2019). It was paramount for managers to understand why their employees were sharing or withholding knowledge. This study offered insight into what factors influenced finance employees in the banking sector to share knowledge and provided leaders with the necessary tools to manage the dissemination of knowledge across their organizations.

Farnese et al. (2019) described knowledge sharing as the most difficult process to manage given the fact that tacit knowledge could only be acquired by directly sharing one’s experience. The transfer of knowledge was crucial to the creation of new knowledge; however, the process relied on the discretion of the individual that possessed the knowledge (Rosendaal & Bijlsma-Frankema, 2015). Although in this study, several different perspectives on knowledge-sharing influences were identified, the one commonality identified by all the research participants was managerial influence. The common perspective explained that members of management controlled the culture and set performance expectations of all employees. It was paramount that members of management created transparency around their expectations of employee knowledge sharing to ensure the phenomenon was included in the organizations culture.

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Appendix A: Interview Guide

Interview Details

Sample number:

Date of interview:

Time of interview:

Interviewee Details

Name of interviewee:

Gender:

Job title:

Years of experience in banking:

Interview Questions

1. How long have you been employed by Bank XYZ?
2. Please describe your interpretation of knowledge sharing?
3. Based on your experiences, what would you say the day-to-day practices of knowledge sharing consist of in the work environment at Bank XYZ?
4. How would you describe the willingness to share knowledge among all finance employees, including yourself?
   Follow-up: What factors would influence you to share knowledge more frequently with your colleagues?
5. Have you ever experienced a finance employee that was reluctant to share knowledge with another employee, please provide detail?
   Follow-up: What factors would influence you to withhold your knowledge from another employee?
6. Please describe how management encourages employees to share knowledge with each other?
7. In what ways could sharing your knowledge with your colleagues will impact your career?
8. How could sharing your accumulated knowledge with your colleagues impact organizational performance?
9. What factors do you believe cause other employees to hoard knowledge?
10. Please explain how enhanced knowledge-sharing practices could impact your reputation as an employee at Bank XYZ?
11. Do you believe that sharing your tacit knowledge with others will make you replaceable or less valuable to the company? Please explain.

Appendix B: Interview Guide for Former Employees

Interview Details

Sample number:

Date of interview:

Time of interview:

Interviewee Details

Name of interviewee:

Gender:

Job title:

Years of experience in banking:

Interview Questions

1. How long have you worked in the banking industry?
2. Please describe your interpretation of knowledge sharing?
3. Based on your experiences, what would you say the day-to-day practices of knowledge sharing consist of in the banking work environment?
4. How would you describe the willingness to share knowledge among all finance employees, including yourself?
   Follow-up: What factors would influence you to share knowledge more frequently with your colleagues?
5. Have you ever experienced a finance employee that was reluctant to share knowledge with another employee, please provide detail?
   Follow-up: What factors would influence you to withhold your knowledge from another employee?
6. Please describe how management encourages employees to share knowledge with each other?
7. In what ways could sharing your knowledge with your colleagues will impact your career?
8. How could sharing your accumulated knowledge with your colleagues impact organizational performance?
9. What factors do you believe cause other employees to hoard knowledge?
10. Please explain how enhanced knowledge-sharing practices could impact your reputation as an employee in the banking industry?
11. Do you believe that sharing your tacit knowledge with others will make you replaceable or less valuable to your employer? Please explain.

Appendix C: Questionnaire

Interview Details

Sample name:

Date:

Participant Details

Name of participant

Gender:

Job Title:

Years of experience in banking:

Extended response questionnaire (Please provide detailed responses for each question)

1. How many years of experience in the banking industry do you have?
2. What does knowledge sharing mean to you?
3. Based on your experience in banking, what do you believe influences employees to share knowledge with their colleagues?
4. Based on your experience in banking, what do you believe influences employees to withhold knowledge from their colleagues?
5. How important is knowledge sharing to organizational success? Please explain.
6. Explain what drives you to share knowledge with others.
7. What factors would influence you to enhance your knowledge-sharing practices?
8. Explain what could or does cause you to withhold your knowledge from others.
9. Does the perception of others impact your knowledge-sharing practices?
10. Do you feel that sharing your knowledge will make you more expendable or replaceable to your employer?
11. How could the behaviors of your leaders impact the way you perceive or practice knowledge sharing?
12. Do you feel as if your possessed knowledge is critical to the success of the company?
13. Do you feel a sense of ownership of the knowledge that you have acquired? Please explain why?