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Determinants Influencing Knowledge Sharing Behavior A Case Study Among Banking Members in Vietnam

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Abstract
Due to the increasing competition of financial sector, banks are striving for their tangible and intangible benefits. Banks can get the sustainable competitive advantage in the market by enhancing their performance through knowledge sharing behavior. The study aims to evaluate different factors level influencing knowledge sharing behavior among banking members in Vietnam. The model and hypotheses are developed based on quantitative research. Data was collected through self-administered close-ended questionnaire from a sample of 432 banking members. For analysis purpose, SPSS 22 were used to confirm the validity concerns and determine the proposed relationship among selected variables. The output reveals that useage of social media are the strongest influencers of students' satisfaction, followed by knowledge self-efficacy, management support, knowledge management, social trust and Personal use of IT infrastructure, while Reward System, Bank are found to have no impact on knowledge sharing behavior. This study provides a 'snapshot' to the management about the provision of current situation and proposes suggestions to improve the sharing culture within minimum resources to get the sustainable competitive advantage in the market.
Keywords: Evaluation, knowledge sharing behavior, knowledge management, banking sector, banking members.
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1. Introduction

In the for all intents and purposes present scenario, banking is a highly important component of the national economy. A banking system functions as the heart and lifeblood of any functioning economy (Douglas, 2008). Without the accessibility of financial systems, modern commerce is impossible. The main function of a bank actually is to encourage savings, which serves as a foundation for everyone from the simplest worker to the wealthiest of businessmen. And then, by supporting the capital formation, they help to ensure a stable future for businesses large and small when it comes to safeguarding the long-term sustainability of any economy.

Banking is one of the fields which use the most knowledge, it relies deeply on the accumulated knowledge and experiences of employees (Curado et al., 2017; Gangi, Mustilli, & Varrone 2018). Therefore, personal knowledge has significant importance to each banking member. The most important characteristic of knowledge is uniqueness and originality. Once created, knowledge cannot be imitated or replaced, which makes it an important strategic resource for all businesses. The ability to generate better ideas will enable businesses to create and maintain their long-term sustainable competitive advantage as it facilitates the generation of ideas, processes, products, and new services.

A majority of studies have been conducted to examine the influence of various aspects on banking members' behavior to share knowledge. Nonetheless, studies aimed at investigating factors affecting banking members' behavior to share knowledge in Vietnam have not been elucidated. Therefore, the authors carried out the study titled "Determinants influencing knowledge sharing behavior: A case study among banking members in Vietnam" which is one of the first studies to evaluate different motivations for knowledge sharing behavior.

2. Literature Review

Over the recent decades, knowledge-sharing behavior in the business field has become an attractive topic for the academy to explore. According to Mafabi et al. (2017), knowledge sharing behavior is considered as the critical process in building knowledge resources that are useful for the quality-of-service delivery in an organization. Thus, the factors affecting knowledge sharing behavior between bankers and members of the banking sector have been figured out across past studies.

The study by Kim & Lee (2005) showed that there were factors having a positive association with employee's activities of knowledge sharing: Vision and goals, Trust, Social networks, Performance-Based Reward Systems, IT Application Usage, and End-User Focus. The two left factors: centralization and formalization were negatively associated with employees' activities of knowledge sharing.

Chatzoglou & Vraimaki (2009) used well-acknowledged principles of social

psychology to conduct a study on the determinants having an impact on the knowledge-sharing behavior of banking members in Greece. The study suggested that the attitude of personnel toward sharing knowledge may

have a chief effect on their intentions, followed by subjective norms.

Tan et al. (2010) questioned around 195 participants in banks in Malaysia by questionnaires, with 114 of the respondents being female and 81 being male to scrutinize and inspect the motivational factors which included both intrinsic factors (trust, learning, and behavior) and extrinsic factors (organizational culture, reward system, and information technology) that gave encouragement of the widespread sharing of knowledge among banking members. The result suggested that the process of knowledge sharing among bank employees may be strengthened by these motivational variables.

The study by Islam et al. (2011) was conducted by interviewing staff, especially interviewing management positions such as CEO, senior management, middle management, and management groups, who were important in determining knowledge-sharing behavior in the organization. The questionnaire was distributed to 129 employees at all 7 banks in Bangladesh. The test results of the hypotheses showed that there was a positive correlation between Trust, Communication among colleagues, Leadership, and Knowledge Sharing behavior. The reward system does not have a positive correlation with knowledge sharing behavior.

The study by Mehrabi et al. (2013) on the elements of organizational culture that positively affected knowledge sharing behavior in 38 organizations in Guilan province, Iran also gave almost similar results. From the Research Model of Dr. Javad Mehrabi (2013) in four influencing factors, three factors "Trust", "Interaction" and "Leadership" all had a positive impact on knowledge sharing behavior. However, the factor "Reward system" was also a factor that positively affected knowledge sharing in the organization. This result was consistent with previous studies by Al-Alawi et al (2007).

Based on the Theory of Planned behavior (TPB), Skaik and Othman (2014) performed a study to evaluate the correlation between knowledge sharing behavior and its predictors among academics in public universities in the United Arab Emirates. The results suggested that intention, which was affected by subjective norms, self-efficacy, and attitude, had a substantial impact on academics' knowledge sharing behavior. In contrast to TPB, controllability might not have an influence on intention.

Qeisi & Zagheer (2015) attempted to report a study investigating the variables influencing knowledge sharing behavior among employees in Jordanian economic banks under the protection of the Theory of Planned behavior (TPB). The study showed a strong likelihood that, there might be the existence of a small indicator of the subjective norms determinant, bankers' intentions to share knowledge may be most strongly influenced by perceived behavioral controls, followed by attitude. The results revealed that women's knowledge behavior will be driven by perceived behavioral control through behavioral intention.

Research by Tran Thi Men and Tran Van Dung (2018) on “Factors affecting knowledge sharing behavior of employees of BIDV Bank in Binh Duong”. The research results show that the following factors are: Teamwork, Bonding, Trust, Reward system, Information technology system, and Communication with colleagues. The interest of senior management has an influence on the knowledge sharing behavior of BIDV Binh Duong employees.

Le Thanh Thao (2019) studies “The factors affect knowledge sharing behavior among bankers: A case in the Joint Stock Commercial Banks in Ho Chi Minh City”. The author has selected five factors that have the most influence on knowledge sharing. The results show that all five factors have a positive impact on knowledge sharing. In which, factor Trust has the strongest impact, followed by Leadership, Reward, Information Technology, and finally Communication with colleagues.

Nguyen Hong Quan & Nguyen Thi Anh Tho (2022) researched "Factors affecting the knowledge sharing of the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) - Ho Chi Minh City branch’s staff", in order to examine the relationship between organizational cultural factors and organizational culture and knowledge sharing in the banking sector. Inheriting the research results of previous studies, the author has built a research model of the impact on knowledge sharing through organizational cultural factors. The research’s findings indicate that there are 6 factors affecting the knowledge sharing of BIDV employees in Ho Chi Minh City that have the level of influence in the order of Reward, Leadership, Training, Information Technology, Communication, and Trust.

3. Research Model & Hypothesis

On the basis of previous international and domestic studies, the authors selected eight factors influencing knowledge sharing behaviors. These are (i) Reward System, (ii) Bank Culture, (iii) Management Support, (iv) Social Trust, (v) Knowledge self-efficacy, (vi) Knowledge Management Strategy, (vii) Personal use of IT infrastructure, (viii) Usage of social media. In addition to these factors above, the authors also examine the effect of demographic factors, including age, gender, education level, working position, working experience and location. Knowledge sharing behavior will be coded as KSB.

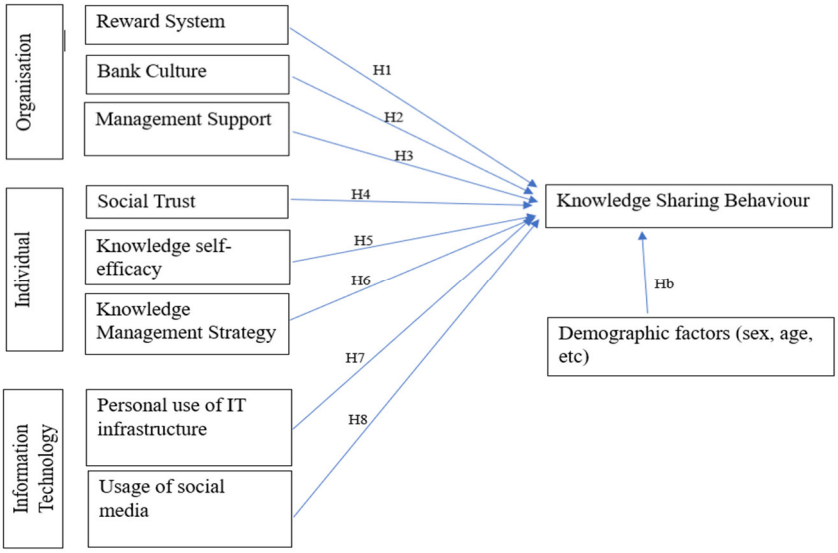

Figure 1. Proposed research model

There are eight main hypotheses about the independent factors and six hypotheses for controlled factors

H1: There is a positive correlation between Reward System and knowledge sharing behavior.
H2: There is a positive correlation between Bank Culture and knowledge sharing behavior.
H3: There is a positive correlation between Management Support and knowledge sharing behavior.
H4: There is a positive correlation between Social Trust and knowledge sharing behavior.
H5: There is a positive correlation between Knowledge self-efficacy and knowledge sharing behavior.
H6: There is a positive correlation between Knowledge Management Strategy and knowledge sharing behavior.
H7: There is a positive correlation between Personal use of IT infrastructure and knowledge sharing behavior.
H8: There is a positive correlation between Usage of social media and knowledge sharing behavior.
Hb1: There is a difference in knowledge sharing behavior by age.
Hb2: There is a difference in knowledge sharing behavior by genders.
Hb3: There is a difference in knowledge sharing behavior by education level.
Hb4: There is a difference in knowledge sharing behavior by working position in a bank.
Hb5: There is a difference in knowledge sharing behavior by working experience.
Hb6: There is a difference in knowledge sharing behavior by bank location.

4. Research methodology

4.1 Qualitative method

In-depth interviews: A group of 10 banking members were interviewed. The purpose is to elicit detailed information of their opinions and attitudes about the factors in the research models. This is of great importance for the authors to add new factors and adjust the scales in the research model.

Expert - opinion method: After adjusting the questionnaire, the authors consulted 10 experts from different banks in Vietnam. The experts' opinions and assessment can assist the authors to reaffirm the appropriateness of the content, wording, accuracy and clarity before the official research and to propose viable recommendations to improve knowledge sharing behavior.

4.2 Quantitative research

Questionnaire development

In order to examine the developed hypotheses from the literature review, the authors developed the questionnaire with three main parts: (i) demographic information of the sample, (ii) questions measuring the independent variables and (iii) questions measuring knowledge sharing behavior.

Data collection and sample

The population of this study was banking members from different banks in Vietnam. Data were collected by online surveys via Google Form, which was distributed via Facebook as this is the leading active social media platform among internet users in Vietnam (Ella, 2020). The authors obtained 432 valid responses for analysis, excluding 8 respondents who had no clear opinion about the level of knowledge sharing behavior.

Data analysis procedure

In this study, knowledge sharing behavior is the independent variable, eight dependent variables include Reward System, Bank Culture, Management Support, Social Trust, Knowledge self-efficacy, Knowledge Management Strategy, Availability of IT infrastructure, Usage of social media and six controlled variables include Gender, age,

educational level, current position level, working year and location. Data is analyzed using SPSS22. Descriptive statistics are generated to gain an overall idea of the sample. Cronbach's Alpha is employed to measure the reliability of the scale. Exploratory factor analysis (EFA) is based to reshape the structure of the scale, examine the convergent validity and the discriminant validity. Multiple linear regression analyses are performed to calculate the total variance in students' satisfaction that can be explained by the eight factors. Independent T-Test and One-way ANOVA are applied to examine the effect of demographic factors.

5. Research result and discussion

5.1 Preliminary analysis

The survey was conducted in different banks in Vietnam, including Northern banks (38.4%), Southern banks (33.1%) and Middle banks (28.5%). The respondents were 53.7% female, 46.3% were males. In detail, there are 34.0% aged 20-30, 42.4% aged 30-40; 23.6% people aged 40-60. In terms of educational level, the number of people with bachelor degrees is 73.6%, followed by 19.7% people with master degrees and then that of high school degree and Phd degrees is 3.5% and 3.2% respectively. The number of people working in banks from 5 to 10 years is the highest with 25.9% individuals, followed by people having more than 10 years experience (25.2%). The figure for people in banks less than 1 year, 1-3 years and 3-5 years is 14.6%, 13.9% and 20.4% respectively. In 432 respondents, 2.3% people from top management, 33.8% people from middle management and 38.9% people from banker positions. Overall, most of the respondents (74.8%) had knowledge sharing behavior in their organization.

5.2 Evaluate the scale using Cronbach's Alpha reliability coefficient

Overall, the research uses 09 conceptual scales of which 08 scales are for factors related to organizational level, individual level and IT level, 01 is for knowledge sharing behavior. The analysis results show that the corrected item-total correlation coefficients all are greater than 0.3 and the Cronbach's alpha of the scales all are greater than 0.6. The scales all passed the tests of reliability.

Table 1. Summary of the results of the scale reliability analysis

Factors	*Number of variables*	Cronbach's Alpha coefficient
Reward System	5	0.932
Bank Culture	4	0.843
Management Support	4	0.960
Social Trust	4	0.965
Knowledge Self-efficacy	4	0.979
Knowledge Management Strategy	4	0.900
Personal use of IT infrastructure	5	0.963
Usage of social media	4	0.957
Knowledge Sharing behavior	4	0.964

5.3 Analysis of the scale validity

The original research model has 8 groups of factors affecting knowledge sharing behaviors among banking members in Vietnam. All these 38 variables are included in the factor analysis.

Table 2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.906
Bartlett's Test of Sphericity	Approx. Chi-Square	18663.359
	df	561
	Sig.	.000

Table 2 shows that the KMO coefficient is 0.906 > 0.5; Sig. for Bartlett's test is 0.000 < 0.05 so the EFA method is suitable. Factor analysis's results are mentioned in table 3 below.

Table 3. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	14.805	43.545	43.545	14.805	43.545	43.545
2	3.886	11.431	54.976	3.886	11.431	54.976
3	2.514	7.394	62.369	2.514	7.394	62.369
4	2.476	7.284	69.653	2.476	7.284	69.653
5	1.785	5.251	74.904	1.785	5.251	74.904
6	1.347	3.960	78.864	1.347	3.960	78.864
7	1.126	3.313	82.177	1.126	3.313	82.177
8	1.015	2.986	85.162	1.015	2.986	85.162

Table 3 indicates that the observable variables of the scales converge on 8 main components with a total explained variance of 85.162%. It implies that the 8 main components extracted from this factor analysis can explain 85.162% of the variation of all observable variables.

The authors continue to perform EFA technique for the observable variables of the dependent variable – knowledge sharing behavior.

Table 4. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.868
Bartlett's Test of Sphericity	Approx. Chi-Square	2250.234
	df	6
	Sig.	.000

BarleSTM's test results (BarleSTM's Test of Sphericity) in KMO and BarleSTM's test with sig=0.00 and KMO=0.868>0.5 both meet the requirements.

Table 5. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.630	90.752	90.752	3.630	90.752	90.752
2	.195	4.873	95.625			

The findings indicate that observable variables of knowledge sharing behavior scale converge on one main component with the total variance explained is 90.752%. It shows that the main component explains 90.752% of the variation of the set of observed variables for the scale of knowledge sharing behavior.

5.4 Correlation analysis

Table 6. Correlations

		I	A	B	C	D	E	F	G	H
I	Pearson Correlation	1	.356**	.143**	.698**	.545**	.752**	.591**	.549**	.799**
	Sig. (2-tailed)		.000	.003	.000	.000	.000	.000	.000	.000
	N	432	432	432	432	432	432	432	432	432
A	Pearson Correlation	.356**	1	.180**	.338**	.182**	.345**	.505**	.468**	.320**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000
	N	432	432	432	432	432	432	432	432	432
B	Pearson Correlation	.143**	.180**	1	.124*	.023	.150**	.182**	.170**	.084
	Sig. (2-tailed)	.003	.000		.010	.630	.002	.000	.000	.080
	N	432	432	432	432	432	432	432	432	432
C	Pearson Correlation	.698**	.338**	.124*	1	.453**	.627**	.478**	.468**	.612**
	Sig. (2-tailed)	.000	.000	.010		.000	.000	.000	.000	.000
	N	432	432	432	432	432	432	432	432	432
D	Pearson Correlation	.545**	.182**	.023	.453**	1	.473**	.299**	.281**	.530**
	Sig. (2-tailed)	.000	.000	.630	.000		.000	.000	.000	.000
	N	432	432	432	432	432	432	432	432	432
E	Pearson Correlation	.752**	.345**	.150**	.627**	.473**	1	.610**	.646**	.730**
	Sig. (2-tailed)	.000	.000	.002	.000	.000		.000	.000	.000
	N	432	432	432	432	432	432	432	432	432
F	Pearson Correlation	.591**	.505**	.182**	.478**	.299**	.610**	1	.628**	.559**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000
	N	432	432	432	432	432	432	432	432	432
G	Pearson Correlation	.549**	.468**	.170**	.468**	.281**	.646**	.628**	1	.615**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	432	432	432	432	432	432	432	433	432
H	Pearson Correlation	.799**	.320**	.084	.612**	.530**	.730**	.559**	.615**	1
	Sig. (2-tailed)	.000	.000	.080	.000	.000	.000	.000	.000	
	N	432	432	432	432	432	432	432	432	432
**. Correlation is significant at the 0.01 level (2-tailed).										
*. Correlation is significant at the 0.05 level (2-tailed).										

Table 6 shows that all the independent variables are correlated with the dependent variable. To be more detailed:

- The correlation coefficients of “Usage of social media”, “Knowledge self-efficacy”, “Management support”,

"Knowledge Management Strategy", "Personal use of IT infrastructure", "Social Trust" with "Knowledge sharing behavior" at the 0.01 level are 0.799, 0.752, 0.698, 0.591, 0.549, 0.545, which indicate a strong positive correlation between these independent variables and "Knowledge sharing behavior"

- The two variable "Reward System" and "Bank Culture" have positive correlation with "Knowledge sharing behavior" but not too strong (r=0.356 and r=0.143 at the 0.01 level)

The independent variables are relatively weakly correlated with each other, so it is assumed that multicollinearity might not occur.

5.5 Regression

The model summary demonstrates that the initial model reported an R-square value of 0.753 and an adjusted R Square value of 0.748. The adjusted R-square shows how well a model fits the data; in this case, it indicates that the eight independent variables explained 74.8% of the variance in "knowledge sharing behavior." It can be seen that the relationship between the dependent and independent variables is statistically significant, which is also confirmed in the ANOVA table; here, the p-value is less than 0.05.

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.868[a]	.753	.748	.57043	1.010

Table 8. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	419.332	8	52.417	161.089	.000[b]
	Residual	137.639	423	.325		
	Total	556.972	431			

Table 9. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance
1	(Constant)	-.382	.142		-2.686	.008	
	A	.029	.036	.023	.806	.421	.690
	B	.035	.028	.032	1.268	.205	.946
	C	.244	.036	.226	6.789	.000	.529
	D	.119	.036	.097	3.278	.001	.672
	E	.228	.041	.229	5.557	.000	.344
	F	.144	.046	.110	3.130	.002	.474
	G	-.074	.037	-.073	-2.008	.045	.440
	H	.419	.040	.416	10.363	.000	.362

The coefficients table indicated that the two variables "usage of social media" and "knowledge self-efficacy" are the most significant predictors while "Reward System" and "Bank Culture" have no relationship with the dependent variable "knowledge sharing behavior".

After evaluating all the factors, a regression with analytical model is written in the form:

KSB = 0.226*Management Support + 0.097*Social Trust + 0.229*Knowledge self-efficacy + 0.110*Knowledge Management Strategy - 0.073*Personal use of IT infrastructure + 0.416*Usage of social media

5.6 Analysis of knowledge sharing behavior differences according to demographics

According to Levene's Test results, the authors examine the effect of controlled factors, in which age, working position, working experience,bank location have positive relationship to the dependent factors, while gender and educational level show no relationship to the overall variable.

6. Discussion

Based on the objectives of research, the aim of this study is to investigate the relationship of the factors of different levels (Reward System, Bank Culture, Management support, Social trust, Knowledge self-efficacy, Knowledge management strategy, Personal use of IT infrastructure, and Usage of social media) with Knowledge sharing behavior. Also, the study aims at examining the levels of knowledge sharing behavior with the factors. The findings of this study demonstrates that there is a positive and significant correlation between the factors of Management support, Social trust, Knowledge self-efficacy, Knowledge management strategy, Usage of social media with student satisfaction and there is a negative correlation between Personal use of IT infrastructure and Knowledge sharing behavior. Therefore, the findings of this study in some way provide support for previous research (Kim & Lee (2005), Lin (2007a), Islam et al. (2018)). On the other hand, the findings of this study indicate that Reward System and Bank Culture do not have an impact on knowledge sharing behavior, which is a surprisingly new result compared to previous studies. Consequently, based on the study outcomes, increasing the quality of these factors can result in increasing the frequency of knowledge sharing behavior. Therefore, to increase the knowledge sharing behavior in the banking system, it is important for managers to find an appropriate method to support the members. This study will particularly be useful for the managers and members within the banks by emphasising the major elements that affect the knowledge sharing behavior among banking members. In general, the outcomes of the present study will assist the managers of these organizations to be able to find out the weak points and strong points of their organizations in providing the best working environment to their members and apply improvements wherever it is necessary in order to increase the overall behavior. To sum up, banks in Vietnam will be able to effectively enhance sharing behavior once they focus on managing strategy, provide IT support and encourage each individual to improve their own knowledge.

7. Recommendations

From the analysis findings, the author recommends some solutions to be applied at the present time as follows:
Firstly, the factor that has the strongest impact on knowledge-sharing behavior is information technology. Due to the present era of technology 4.0, the information technology factor is increasingly appreciated, employees are gradually getting used to sharing knowledge by technology without following the traditional style like in previous years.

Secondly, knowledge-sharing behavior in banks is strongly influenced by the support of managers. Managers and executives regularly capture and point out the missing knowledge and skills that need to be updated in the organization, and at the same time increase the sharing of their knowledge with departments and individuals to help them improve their performance. cooperation to do the job better. Managers should show a willingness to share their knowledge to transmit their own and others' information and experiences to colleagues and employees to overcome challenges, for them to see concrete results achieved when increasing knowledge sharing with each other. Management's support for knowledge-sharing behavior in the organization should be promoted and encouraged to actively learn, update and exchange information, experiences, and solutions to create a safe environment. reason for employees to actively share information.

Thirdly, leaders need to always pay attention to orientation and knowledge support for employees under the age of 30 so that they understand the mission and constantly improve their awareness. This is a young workforce in the organization, a resource to train and build into a core staff for the organization in the long run.

Finally, the survey findings show that the group of employees with intermediate qualifications, usually young people, with a desire to learn, are not afraid to share to gather more professional knowledge. Administrators need to create conditions for employees with college and intermediate degrees to have the conditions to continue their studies to a higher level and create motivation and policies for employees to participate in continuous classes, and study in the evening by studying and doing at the same time.

8.Conclusion

This study attempts to examine knowledge sharing behavior among banking members in Vietnam. In particular, the study focused on six important factors, namely, Management Support, Social Trust, Knowledge self-efficacy, Knowledge Management Strategy, Personal use of IT infrastructure, Usage of social media. The findings revealed that Usage of social media has a positive and significant impact on KSB, followed by knowledge self-efficacy, management support, knowledge management, social trust and Personal use of IT infrastructure. The findings also revealed no correlation between Reward System, Bank Culture and KSB.

Like many previous studies, this study is subjected to potential limitations due to a lack of time and experience.

To begin with, the authors' research experience and professional understanding are limited. Thus, the recommendations in the final chapter are likely to be subjective, incomplete and not truly diversified. Second, due to a lack of time and knowledge, the study is unable to address other aspects that influence KSB such as general intelligence, personal feelings, etc. These are worthy of further investigation. Thirdly, the results of this research are limited among banking members in several banks in Vietnam, at the time from January to April. Besides, the sample size of the research is just 432, which indicates that the findings of this research cannot be generalized to all banking members in Vietnam. Hopefully, these shortcomings can be addressed in future research.

Researchers anticipate that further study will be able to mitigate these possible drawbacks. In order to attain more concluding data, further studies may focus on larger sample size and by selecting more banks in Vietnam. Additionally, researchers in future studies can incorporate the demographic factors such as the effect of obtaining a new language.

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