

YAŞAM BECERİLERİ PSİKOLOJİ DERGİSİ

LIFE SKILLS JOURNAL OF PSYCHOLOGY

Yıl(Year): 2018, Cilt(Volume): 2, Sayı(Issue): 4, ARALIK(DECEMBER)

http://dergipark.gov.tr/ybpd

E-ISSN: 2587-1536

Geliş Tarihi(Received): 11/10/2018 Düzeltme Tarihi(Revised): 05/12/2018 Kabul Tarihi(Accepted): 06/12/2018

Life Skills Journal of Psychology, 2018; 2(4), 361-371. / Yaşam Becerileri Psikoloji Dergisi, 2018; 2(4), 361-371.

RESEARCH ARTICLE / ARAȘTIRMA MAKALESİ

PERCEIVED TRAINING INTENSITY AND KNOWLEDGE SHARING AMONG BANKING SECTOR EMPLOYEES IN TURKEY: EXAMINING THE MODERATING ROLE OF INTRINSIC MOTIVATION AND SELF-EFFICACY

Elif BİLGİNOĞLU¹

Marmara Üniversitesi ORCID:0000-0003-1481-0170 **Uğur YOZGAT²** Arkın Yaratıcı Sanatlar ve Tasarım Üniversitesi ORCID:0000-0001-9893-3551

ABSTRACT

The aim of the present study is to show the links between the domains of knowledge management and human resources management. This study was conducted among employees from multiple organizations (within different organizational frameworks) in the banking sector in Turkey to examine the relationship between perceived training intensity (PTI) and knowledge sharing considering intrinsic motivation and self-efficacy as the moderating variables. Data was collected from 497 employees working in four different types of banking sector organizations (public banks, private banks with Turkish capital, private banks with foreign capital and participation banks). While a positive relationship was found between perceived training intensity and knowledge sharing, it was reported that, intrinsic motivation and self-efficacy had a positive impact on knowledge sharing and moderated this relationship.

Key Words

Perceived Training Intensity, Knowledge Sharing, Intrinsic Motivation, Self-Efficacy

TÜRKİYE BANKACILIK SEKTÖRÜ ÇALIŞANLARINDA ALGILANAN EĞİTİM YOĞUNLUĞU VE BİLGİ PAYLAŞIMI: İÇSEL MOTİVASYON VE ÖZYETERLİLİĞİN DÜZENLEYİCİ ROLÜNÜN İRDELENMESİ

ÖZ

Bu çalışmanın amacı bilgi yönetimi ve insan kaynakları yönetimi alanları arasındaki bağlantıya işaret etmektir. Bu çalışma algılanan eğitim yoğunluğu ve bilgi paylaşımı arasındaki ilişkinin yanı sıra, içsel motivasyon ve özyeterliliğin bu ilişkideki düzenleyici rollerini ortaya koymak amacıyla Türkiye'de bankacılık sektöründe faaliyet gösteren farklı örgütsel çerçevelere sahip çeşitli örgütlerde gerçekleştirilmiştir. Veriler, kamu bankaları, yerli sermayeli özel bankalar, yabancı sermayeli özel bankalar ve katılım bankalarından oluşan dört farklı bankacılık sektörü kuruluşunda çalışan 497 çalışandan toplanmıştır. Çalışma bulguları, algılanan eğitim yoğunluğu ve bilgi paylaşımı arasında pozitif bir ilişki olduğunu ortaya koymaktadır. Bulgular aynı zamanda içsel motivasyon ve özyeterliliğin bilgi paylaşımı üzerinde pozitif etkileri olduğunu ve algılanan eğitim yoğunluğu ile bilgi paylaşımı arasındaki ilişkide düzenleyici role sahip olduklarını olduğunu ortaya koymaktadır.

Anahtar Kelimeler

Algılanan Eğitim Yoğunluğu, Bilgi Paylaşımı, İçsel Motivasyon, Özyeterlilik

¹ Ph.D., Istanbul, Turkey, e-mail: elifb@ada.net.tr

² Prof. Dr., Arkın Yaratıcı Sanatlar ve Tasarım Üniversitesi; e-mail: ugur.yozgat@arucad.edu.tr

<u>Citation:</u> Bilginoglu, E., Yozgat, U. (2018). Perceived training intensity and knowledge sharing among banking sector employees in Turkey: Examining the moderating role of intrinsic motivation and self-efficacy. *Life Skills Journal of Psychology*, *2*(4), 361-371.

Introduction

Knowledge has been considered by many researchers as the most strategically significant resource of the firm and the most stable source of competitive advantage (Bixler, 2005; Nonaka and Takeuchi, 2007; Osterloh & Frey 2000; Winter, 1998). Thus, in knowledge-intensive organizations, knowledge management practices are becoming more crucial, especially where processes are very dynamic (Fentem, Dumas & McDonnell, 1998, p.417; Millar, Lockett & Mahon, 2016, p.845). The career, education and promotion opportunities make banking an attractive profession and that is why it is one of the most popular professions that teenagers aspire, too. Researches made among university students verify that, banking and finance are the primary choice of the university students, especially the ones studying administrative sciences. As well as its advantages, banking on the other hand is a profession that requires too much sacrifice. "Concerning the challenges that the banks face today which include largescale competition for customer's deposits, loans, increasing customer demands, shuddering profit limits, the need to keep up with the new financial technologies that will ease banking operations, fighting the rising interest rate environment, navigating the regulatory and compliance landscape" (Nikitas, 2018; Olodude & Oladejo, 2013, p.129), a tough competitive environment, irregular working hours and performance pressures are the challenging parts of this profession. Furthermore, there are the challenges that the new forces of the economy of the 21st century create for the employees. These forces are not only changing the nature of jobs, but also mean a new reality for both organisations and for individuals. Whilst in the old system of working, the employees were often categorized as "knowledge workers" if they dealt with knowledge and information, the new movement is the age of the learning workers. In the new economy, a learning worker is deemed more valuable to the organization because of his/her flexibility to respond to the changing knowledge and skill requirements of the workplace environment (Morgan, 2016; U.S. Department of Commerce, U.S. Department of Education, U.S. Department of Labor, National Institute of Literacy, and the Small Business Administration, 1999, p.iii). It is accepted wisdom that modern banking is a business of information, not just a business of money (Lamb, 2001, p.24). The banking industry is one of the most knowledge-intensive industries. The core competitiveness of the banking industry is highly reliant on the ability of management teams to systematically manage knowledge and experience (Cabrita, Cruz-Machado & Matos, 2013, p.2) and the employees to systematically have the training, education, and skills necessary to create high performance workplaces. It has been suggested that extensive training should increase knowledge sharing (Cabrera & Cabrera, 2005; Cabrera, Collins & Salgado, 2006).

This study aims to provide a theoretical basis and empirical evidence on the link between perceived training intensity and knowledge sharing behaviors in such a tough and competitive environment. Although there is a broad consensus among scholars and practitioners that both human capital and knowledge are to be regarded as scarce and idiosyncratic resources and hence today maximizing the potentials of both domains is crucial to organizational effectiveness, there has been a considerable gap in the literature linking human resource management and knowledge management. Therefore this study aims to investigate from both the knowledge management and human resources perspective, the impacts of perceived training intensity (PTI) on knowledge-sharing behavior of Turkish bank employees within different organizational frameworks and make a contribution to the management level by emphasizing the importance of knowledge sharing in organizations, so that an effective knowledge sharing culture is built.

Literature Review

Knowledge Sharing

Senge (1997, p.17) states that "Sharing knowledge is not about giving people something or getting something from them. That is only valid for information sharing. Sharing knowledge occurs when people are genuinely interested in helping one another develop new capacities for action; it is about creating learning processes." Knowledge sharing can be defined as the process in which individuals mutually exchange both their implicit and explicit

knowledge and in addition to this create new knowledge in order to improve the overall performance of the community they belong to. Knowledge sharing can be achieved either by communication or through mechanisms such as the use of a knowledge archive (Bock, Zmud, Kim & Lee, 2005; Lin, 2007, p.136; van Den Hooff & de Ridder, 2004, p.118; Yaacob, Abdullah, Yaacob, Amin, Bakar, Noor & Abdullah, 2011, p.41). Kuvaas, Buch and Dysvik (2012, p.170) argue that, PTI should lead to an increase in knowledge sharing, due to the acceptance that it is beneficial to meet the demands represented by practices which lead to an increase in knowledge sharing.

Perceived Training Intensity (PTI)

Employee training is defined as an endeavor to promote to the employees to learn jobrelated knowledge, skills, and behaviors or to help them enhance and increase their performance. The aim of the training programs is to develop human resources that meet the needs of the organization, to ensure effective utilization of human resources and to integrate individual goals with the organizational goals. Thus they help to ensure the continuous improvement of both the organizations and individuals (Chimote, 2010, p.28; Mohammed, Bhatti, Jariko & Zehri, 2013, p.128; Sims, 2002). PTI refers to "employees' perception of organizational demands for, expectations toward, and frequency and duration of participation in formal and informal training and development activities". PTI involves perceived demands and expectations of an employee to develop, learn and grow (Kuvaas et al., 2012, p.168-170) but at the same time it demands employee attention and effort in addition to current in role expectations (Paulsson, Ivergard & Hunt, 2005, p.135). With the below stared hypothesis this study will be examining the relationship between perceived training intensity and knowledge sharing.

 $H_1:$ There is a positive relationship between perceived training intensity and knowledge sharing.

Intrinsic Motivation

Intrinsic motivation is defined as "*a very desirable reason for performing achievementrelated activities because learning comes as a by-product of engaging in an enjoyed task and learners feel self-determined.*" (Spinath & Steinmayr, 2012, p.1135) or "behavior based on intangible rewards that arise from an individual's own personal values and motivations" (Janus, 2016, p.19). The importance of intrinsic motivators in knowledge sharing is recognized in a number of studies (Bock et al., 2005; Cabrera & Cabrera, 2005; Cabrera et al., 2006; Gagne, 2009, Kuvaas et al., 2012; O'Dell & Grayson, 1998; Osterloh & Frey, 2000; Stewart & Duggan, 2006; Welschen, Todorova & Mills, 2012). Employees who are intrinsically motivated to share knowledge find the activity itself interesting, enjoying, and stimulating (Foss, Minbaeva, Pedersen & Reinholt, 2009, p.875). Thus, they share their knowledge with others, without being requested (Gagne, 2009, p.577) regardless of the push that PTI may represent (Kuvaas et al., 2012, p.169). Based on these the researchers would like to propose the following hypothesis

H₂: Intrinsic motivation moderates the relationship between perceived training intensity and knowledge sharing.

Self-Efficacy

Self-efficacy has been variously defined as "people's judgments of their capabilities to organize and execute courses of action required to attain designated types of performances" (Bandura, 1986, p.391) or "belief in one's power to produce given levels of attainment." (Bandura, 1997, p.382). Self-efficacy can either motivate or inhibit one's intention to share knowledge with the others (Bock & Kim, 2002; Kankanhalli, Tan & Wei, 2005) and "through contribution, knowledge contributors can be satisfied by enhancing their knowledge self-efficacy or confidence in their ability to provide knowledge that is deemed useful and thus valuable by the organization" (Constant, Kiesler & Sproull, 1994; Constant, Sproull & Kiesler, 1996). As stated by Cabrera and Cabrera (2005, p.726) the use of extensive training and development programs may stimulate an increase in the self-efficacy of the employees. "Hence they will feel more confident about their abilities and it is

more probable that they will exchange their knowledge with others". Here the researchers would like to propose the following hypothesis:

H₃: Perceived self-efficacy moderates the relationship between perceived training intensity and knowledge sharing.

Method

Research Model and Hypotheses

In the current study, the researchers investigated the relationship between perceived training intensity (PTI) and knowledge sharing considering intrinsic motivation and self-efficacy as moderating variables. A multi-item questionnaire used by Kuvaas et al. (2012) in their research "Perceived Training Intensity and Knowledge Sharing: Sharing for Intrinsic and Prosocial Reasons" is used with the researchers' permission.

The hypothesized model is shown in Figure 1.

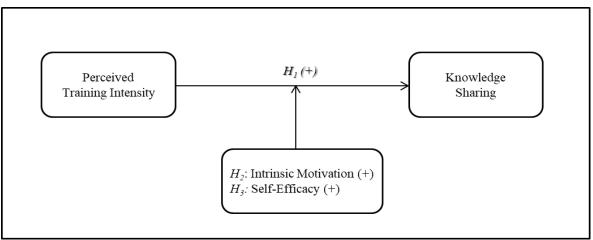


Figure 1. Hypothesized Model

Participants and Procedure

According to the Banks Association of Turkey, the number of banks operating in the banking system in Turkey is 47. The number of deposit banks are 13 (3 of them are state owned, 9 of them are privately owned deposit banks and 1 of them is a bank under the Deposit Insurance Fund), 21 of them are foreign banks (16 of them are foreign banks founded in Turkey, 5 of them are foreign banks having branches in Turkey) and 13 of them are development and investment banks (3 of them are state-owned, 6 of them are privately-owned and 4 of them are foreign development and investment banks) (The Banks Association of Turkey, 2018). According to the Participation Banks Association of Turkey, the number of participation banks in Turkey is 5 (2 of them are state-owned, 3 of them are privately-owned) (The Participation Banks Association of Turkey, 2018). The participation banks constitute a different category because although the participation banks (also called as "Islamic Banks" or "Interest free banking") are functionally similar to depository banks, their collecting and lending methods of funds are different.

In the present study, the researchers have classified the banking sector regarding their organizational frameworks in four groups which are public banks, private banks with Turkish capital, private banks with foreign capital and participation banks. Data has been collected through structured questionnaires from employees working in each type of banking sector organizations. The questionnaires were distibuted to bank employees by simple random sampling. After eliminating uncompleted questionnaires, a final sample size of 497 has been reached. A mean age of 31.33 years (Sd=6.77) and an average job tenure of 9.1 years (Sd=6.9) were reported as the demographic characteristics of the respondents. Of respondents, 50.3% were female and 49.7% are male. 4.4% of respondents were high school graduates, 8.5% were undergraduates (2 year course), 67.2% had university degrees (4 year course), 18.7% had MBA degrees and 1.2% had Ph.D. degrees. 56% of respondents in the sample indicated that, they have managerial responsibilities.

Measures

Perceived Training Intensity: The perceived training intensity scale developed by Kuvaas et al. (2012, p.185-187) has been used in this research. Participants are asked to rate each of the 10 items using a 5-point Likert scale (1=strongly disagree, 5=strongly agree). Sample items include "My organization expects me to participate in training and developmental programs in order for me to be prepared for future work assignments." and "My organization spends considerable resources on training and developmental programs in order to ensure that its employees keep their work-related knowledge and skills up to date."

Knowledge Sharing: Knowledge sharing was measured by means of an 8-item scale derived from de Vries, van den Hooff and de Ridder (2006). Sample items include "*I share information that I have acquired with my colleagues.*" and "*I ask my colleagues about their skills when I want to learn particular skills.*"

Intrinsic Motivation: Intrinsic motivation was measured by means of 6 items used by Dysvik and Kuvaas (2008) and Kuvaas et al. (2012). Sample items include "*My job is so interesting that it is a motivation in itself.*" and "*Sometimes I become so inspired by my job that I almost forget everything else around me.*"

Self-Efficacy: Self-efficacy is measured by the widely used 10-item scale that was developed by Schwarzer and Jerusalem (1995) for use in several cultures. The validity and reliability of the Turkish version of the scale was realized by Yildirim and Ilhan (2010). Sample items include "*It is easy for me to stick to my aims and accomplish my goals.*" and "*I can usually handle whatever comes my way.*"

Control Variables

Age, gender, education level, managerial responsibility and job tenure were controlled for the demographic variables because they have been associated with knowledge sharing in various studies (Hasan & Ahmed, 2009; Ojha, 2005; Rabbiosi & Makela, 2009; Riege, 2005; Yap, Tasmin, Saufi, Rusuli & Hashim, 2010).

Results

Means, standard deviations, correlation coefficients, and reliability estimates of all variables are shown in Table 1. To assess the convergent and discriminant validity of all measures, a measurement model of all multi-item measures was subjected to confirmatory factor analysis.

Variables	$\overline{\mathbf{X}}$	Ss	1	2	3	4
1. Perceived training intensity	3.49	0.96	(.95)			
2. Intrinsic motivation	3.05	0.97	.334***	(.91)		
3. Self-efficacy	4.03	0.61	.269***	.224***	(.91)	
4. Knowledge Sharing	3.86	0.81	.478***	.261***	.210***	(.91)

Table 1. Means, Standard Deviations, Cronbach's Alpha Coefficients andCorrelations among Study Variables

*p<0.05, **p<0.01, ***p<0.001 (two-tailed tests); N=497

Note: Values in brackets on the diagonal represent Cronbach's alpha coefficients

To test the predictions that intrinsic motivation and self-efficacy moderates the relationship between perceived training intensity and knowledge sharing a hierarchical, moderated regression analysis on knowledge sharing was conducted, by entering the predictor variables in the following order:

Intrinsic motivation; (i) control variables-gender, education level, managerial responsibility and job tenure (Model 1); (ii) independent variable-perceived training intensity (Model 2) (iii) independent variable-intrinsic motivation (Model 3); and (iv) their two-way interaction term (Model 4). Prior to the analyses, all continuous measures were mean-centered (Aiken & West, 1991; Cohen, Cohen, West & Aiken, 2003).

Self-efficacy; (i) control variables-gender, education level, managerial responsibility and job tenure (Model 1); (ii) independent variable-perceived training intensity (Model 2) (iii) independent variable-self-efficacy (Model 5); and (iv) their two-way interaction term (Model 6).

Intrinsic motivation and self-efficacy; (i) control variable-job tenure (Model 1); (ii) independent variable-job stress (Model 2); (iii) independent variables-intrinsic motivation, and self-efficacy-(Model 7); and (iv) their two-way interaction terms (Model 8).

Table 2. Summary of Hierarchical Regression Analysis of Variables Predicting	
Knowledge Sharing	

Variables	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	
	β	β	β	β	β	β	β	β	
Control variable									
Gender	-0.120**	-0.091*	-0.105**	-0.102*	-0.092*	-0.092*	-0.100*	-0.097*	
Education level	-0.057	-0.012	-0.021	-0.012	-0.017	-0.019	-0.031	-0.031	
Managerial responsibility	0.005	0.031	-0.010	-0.022	-0.024	-0.024	-0.008	-0.011	
Job tenure	0.029	0.054	0.044	0.045	0.046	0.044	0.044	0.045	
Main effect variables									
Perceived training intensitv (PTI)		0.472***	0.429***	0.328***	0.414***	0.279**	0.414***	0.311**	
Intrinsic motivation (IM)			0.127**	0.047			0.110**	0.020	
Self-efficacy (SE)					0.089*	-0.006	0.080*	0.002	
Interaction variables									
PTI*IM				0.187**				0.160**	
PTI*SE						0.213*		0.194*	
R ²	0.014	0.236	0.245	0.250	0.241	0.245	0.264	0.271	
ΔR^2	0.014**	0.222***	0.009**	0.005*	0.005*	0.004*	0.028**	0.007*	

*p<0.05, **p<0.01, ***p<0.001

The results suggest that there is no statistically significant relationship between knowledge sharing behavior and age, education level, managerial responsibility or job tenure. Only gender weakly negatively correlated with knowledge sharing behavior. The results of the regression are provided in Table 2. As predicted,

(i) The 2-way interaction of perceived training intensity and intrinsic motivation on knowledge sharing was significant (β =0.187, p<0.01). Hypothesis 2 is accepted. To illustrate the nature of the 2-way interaction, the predicted values of the dependent variable at one standard deviation above and one standard deviation below the means for the independent variables are exhibited in Figure 2 (Aiken & West, 1991; Cohen et al., 2003).

(ii) The 2-way interaction of perceived training intensity and self-efficacy on knowledge sharing was significant (β =0.213, p<0.001). Hypothesis 3 is accepted. The nature of the 2-way interaction is illustrated in Figure 3. This study showed that banking sector employees' perceived training intensity increase their knowledge sharing. Another finding is that both intrinsic motivation and self-efficacy have positive impact on knowledge sharing and they both moderate the relationship between perceived training intensity and knowledge sharing.

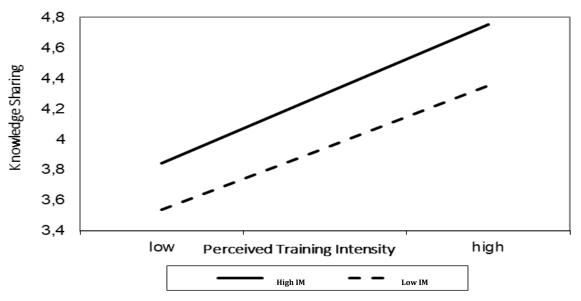


Figure 2. Moderating effect of intrinsic motivation (IM) on perceived training intensity-knowledge sharing relation

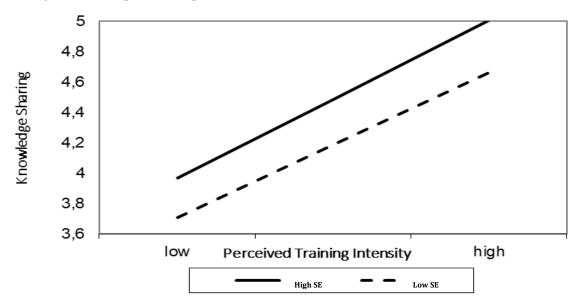


Figure 3. Moderating effect of self-efficacy (SE) on perceived training intensity – knowledge sharing relation

Discussion

The key questions of knowledge management are "What drives employees to share their knowledge with each other?" and "What can management do to increase knowledge sharing among employees?" Therefore it is important to identify the factors that determine, promote, and hinder organizational knowledge sharing. This paper examined the moderating effect of intrinsic motivation and self-efficacy on the relationship between perceived training intensity and knowledge sharing among the banking sector employees in Istanbul. Whereas a positive relationship was found between perceived training intensity and knowledge sharing, it was reported that, intrinsic motivation and self-efficacy had a positive impact on knowledge sharing and moderated this relationship. Parallel to the suggestions of Davenport, Jarvenpaa and Beers (1996, p.64) that organizations must better manage knowledge and the people who create and possess it because these two constitute the two of their most precious assets, the main objective of this research was to show linkages which exist between the domains of these two most precious assets namely knowledge management and human resources management.

The findings of the present study reveal that the employees perceived demands and expectations for personal growth and achievement through employee training intensity increases their knowledge sharing. Kuvaas et al. (2012, p.170) also hypothesized that, "*PTI should lead to higher levels of knowledge sharing, due to the acceptance that, it is beneficial to meet the demands represented by practices which lead to an increase in knowledge sharing*". These findings are consistent with their study which

found that perceived training intensity is positively related to knowledge sharing. Consistent with the findings of the studies of Bock and Kim (2002), Kankanhalli, Tan and Wei (2005), Bock et al. (2005), Cabrera and Cabrera (2005), Cabrera et al. (2006), Gagne (2009), Kuvaas et al. (2012), O'Dell and Grayson (1998), Osterloh and Frey (2000), Stewart and Duggan (2006), Welschen, Todorova and Mills (2012), the findings of the present study also reveal that both intrinsic motivation and selfefficacy have positive impacts on knowledge sharing. Furthermore, the findings suggest that both intrinsic motivation and self-efficacy moderate the relationship between perceived training intensity and knowledge sharing. Based on the findings of this study, the researchers suggest that, those at the managerial level should find ways to increase the perceived training intensity, the intrinsic motivations and the perception of self-efficacy of the employees, so that they have a tendency to share their knowledge and develop organizational practices and policies which can affect the motivation of employees to share their knowledge rather than withhold it.

Limitations and Further Research

One of the limitations of this study is its focus on a single sector. Whilst the generalizability of the findings of the present study may be restricted by the nature of it's sample, which involved banking sector employees, it is necessary to examine the relationship between perceived training intensity and knowledge sharing behavior in the whole financial sector or other sectors and also include a larger sample, so as to confirm research findings. The validity of the present study's findings may be limited by the reliance on self-report data. Whilst the perceptual variables of the present study are clearly best represented by self-report data, knowledge sharing can be measured by using self-report or as report from managers or peers. Future research should include data from other sources such as peers or managers, and use a longitudinal research design.

References

- Aiken, L.S., West, S.G., & Reno, R.R. (1991). *Multiple regression: Testing and interpreting interactions*. Sage.
- Bandura, A. (1986). *Social foundation of thought and action: A social-cognitive view*. Englewood Cliffs.
- Bandura, A. (1995). Exercise of personal and collective efficacy in changing societies. In *Self-efficacy in Changing Societies*. Cambridge University Press.
- Bandura, A. (1997). *Self-efficacy: The exercise of control*. Freeman.
- Bixler, C.H. (2005). Developing a foundation for a successful knowledge management system. In *Creating the discipline of knowledge management* (pp.51-65). Elsevier Butterworth-Heinemann.
- Bock, G.W., & Kim, Y.G. (2002). Breaking the myths of rewards: An exploratory study of attitudes about knowledge sharing. *Information Resources Management Journal*, *15*(2), 14-21.
- Bock, G.W., Zmud, R.W., Kim, Y.G., & Lee, J.N. (2005). Behavioral intention formation in knowledge sharing: Examining the roles of extrinsic motivators, social-psychological forces, and organizational climate. *MIS Quarterly*, *29*(1), 87-111.
- Cabrera, E.F., & Cabrera, A. (2005). Fostering knowledge sharing through people management practices. *The International Journal of Human Resource Management*, *16*(5), 720-735.
- Cabrera, A., Collins, W.C., & Salgado, J.F. (2006). Determinants of individual engagement in knowledge sharing. *The International Journal of Human Resource Management*, 17(2), 245-264.
- Chimote, N.K. (2010). Training programs: Evaluation of trainees' expectations and experience. *IUP Journal of Organizational Behavior*, 9(3), 28-47.
- Cohen, J., Cohen, P., West, S.G. & Aiken, L.S. (2003). *Applied multiple regression/ correlation analysis for the behavioral sciences*. Erlbaum.
- Constant, D., Kiesler, S., & Sproull, L. (1994). What's mine is ours, or is it? A study of attitudes about information sharing. *Information systems research*, *5*(4), 400-421.
- Constant, D., Sproull, L., & Kiesler, S. (1996). The kindness of strangers: The usefulness of electronic weak ties for technical advice. *Organization science*, 7(2), 119-135.
- Davenport, T.H., Jarvenpaa, S.L., & Beers, M.C. (1996). Improving knowledge work processes. *Sloan Management Review*, 37, 53-66.
- Deci, E.L. (1975). Intrinsic motivation. New York: Plenum Press.
- De Vries, R.E., Van den Hooff, B., & de Ridder, J.A. (2006). Explaining knowledge sharing: The role of team communication styles, job satisfaction, and performance beliefs. *Communication Research*, *33*(2), 115-135.
- Do Rosário Cabrita, M., Cruz-Machado, V., & Matos, F. (2013). Linking knowledge management and intellectual capital: A study in Portuguese banks. *International Journal of Sociotechnology and Knowledge Development*, 5(4), 1-13.
- Endres, M.L., Endres, S.P., Chowdhury, S.K., & Alam, I. (2007). Tacit knowledge sharing, self-efficacy theory, and application to the open source community. *Journal of knowledge management*, *11*(3), 92-103.
- Fentem, A.C., Dumas, A., & McDonnell, J. (1998). Evolving spatial representations to support innovation and the communication of strategic knowledge. *Knowledge-Based Systems*, 11(7-8), 417-428.
- Foss, N.J., Minbaeva, D.B., Pedersen, T., & Reinholt, M. (2009). Encouraging knowledge sharing among employees: How job design matters. *Human Resource Management*, 48(6), 871-893.

- Gagné, M. (2009). A model of knowledge-sharing motivation. *Human Resource Management*, 48(4), 571-589.
- Hasan, B., Ahmed, M. (2009). *A model of gender differences in knowledge sharing attitude in group projects,* Proceedings for the Northeast Region Decision Sciences Institute; 185.
- Janus, S.S. (2016). Becoming a knowledge-sharing organization: A handbook for scaling up solutions through knowledge capturing and sharing. The World Bank.
- Kankanhalli, A., Tan, B.C., & Wei, K.K. (2005). Contributing knowledge to electronic repositories: An empirical investigation. *Management Information Systems Quarterly*, 29(1), 113-143.
- Kuvaas, B., Buch, R., & Dysvik, A. (2012). Perceived training intensity and knowledge sharing: Sharing for intrinsic and prosocial reasons. *Human Resource Management*, *51*(2), 167-187.
- Lamb, E.C. (2001). Knowledge management: How to mine the information treasures inside your bank. A tale of measuring and managing the potential within. *Community Banker*, *10*(9), 23-26.
- Lin, H.F. (2007). Effects of extrinsic and intrinsic motivation on employee knowledge sharing intentions. *Journal of Information Science*, *33*(2), 135-149.
- Lindsey, K.L. (2011). Barriers to knowledge sharing, In *Encyclopedia of knowledge management.* David G. Schwartz & Dov Te'eni (Eds.) Vol. 1 (49-61). IGI Global.
- McDermott, R., & O'Dell, C. (2001). Overcoming cultural barriers to sharing knowledge. *Journal of Knowledge Management*, *5*(1), 76-85.
- Millar, C.C.J.M., Lockett, M. & Mahon, J.F. (2016). Guest editorial: Knowledge intensive organisations: on the frontiers of knowledge management, *Journal of Knowledge Management*, 20(5), 845-857.
- Mohammed, J., Bhatti, M.K., Jariko, G.A., & Zehri, A.W. (2013). Importance of human resource investment for organizations and economy: A critical analysis. *Journal of Managerial Sciences*, 7(1), 127-133.
- Morgan, J. (2016). Say goodbye to knowledge workers and welcome to learning workers. Retrieved forbes.com/sites/jacobmorgan/2016/06/07/say-goodbye-to knowledge-workers-and-welcome-to-learning workers/#1b6afe902f93.
- Nikitas, S. (2018). 5 major retail banking challenges in 2018 (and how to overcome *them*), Retrieved at thefinancialbrand.com/69375/5-retail-banking-challenges-2018.
- Nonaka, I., & Takeuchi, H. (2007). The knowledge-creating company. *Harvard Business Review*, 85(7/8), 162.
- O'Dell, C., & Grayson, C.J. (1998). If only we knew what we know: Identification and transfer of internal best practices. *California Management Review*, *40*(3), 154-174.
- Ojha, A.K. (2005). Impact of team demography on knowledge sharing in software project teams. *South Asian Journal of Management*, *12*(3), 67-78.
- Olodude, O.O., & Oladejo, B.F. (2013). Enhanced customer-based knowledge management system for products generation in banking system. *Annals. Computer Science Series*, *11*(1), 129-137.
- Osterloh, M., & Frey, B.S. (2000). Motivation, knowledge transfer, and organizational forms. *Organization Science*, *11*(5), 538-550.
- Paulsson, K., Ivergård, T., & Hunt, B. (2005). Learning at work: Competence development or competence-stress. *Applied Ergonomics*, *36*(2), 135-144.
- Pfeffer, J., & Sutton, R.I. (2000). *The knowing-doing gap: How smart companies turn knowledge into action*. Harvard Business Press.
- Rabbiosi, L., & Makela, K. (2009). Organizational climate and knowledge sharing: An individual level perspective. In *Druid Summer Conference 2009.*

- Riege, A. (2005). Three-dozen knowledge-sharing barriers managers must consider. *Journal of Knowledge Management*, *9*(3), 18-35.
- Ryan, RM., & Deci, E.L. (2000). Intrinsic and extrinsic motivations: Classic definitions and new directions. *Contemporary Educational Psychology*, *25*(1), 54-67.
- Schwarzer, R. & Jerusalem, M. (1995). Generalized self-efficacy scale. In *Measures In Health Psychology: A User's Portfolio. Causal and Control Beliefs* (35-37). Nfer-Nelson.
- Senge P. 1997. Sharing knowledge: The leader's role is key to a learning culture. *Executive Excellence*, 4(11), 17-18.
- Sims, R.R. (2002). Organizational success through effective human resources management. Quorum Books.
- Spinath, B., & Steinmayr, R. (2012). The roles of competence beliefs and goal orientations for change in intrinsic motivation. *Journal of Educational Psychology*, *104*(4), 1135-1148.
- The Banks Association of Turkey (2018). *Member banks*. Retrieved at https://www.tbb.org.tr/en/modules/bankabilgileri/banka_Listesi.asp?tarih=3/3/2018.
- The Participation Banks Association of Turkey (2018). *Member banks.* Retrieved at http://www.tkbb.org.tr/en.
- U.S. Department of Commerce, U.S. Department of Education, U.S. Department of Labor, National Institute of Literacy, and the Small Business Administration (1999). 21st century skills for 21st century jobs. Retrieved at https://permanent .access.gpo.gov/lps2722/21stCenturySkillsJobs.pdf.
- Van Den Hooff, B., & De Ridder, J. A. (2004). Knowledge sharing in context: The influence of organizational commitment, communication climate and CMC use on knowledge sharing. *Journal of Knowledge Management*, 8(6), 117-130.
- Welschen, J., Todorova, N., & Mills, A.M. (2012). An investigation of the impact of intrinsic motivation on organizational knowledge sharing. *International Journal of Knowledge Management*, 8(2), 23-42.
- Winter, S.G. (1998). Knowledge and competence as strategic assets. In *The competitive challenge, in the strategic management of intellectual capital.* Butterworth Heinemannn.
- Yaacob, R.A.I.R., Abdullah, M.R.T.L., Yaacob, R.A.R., Amin, A.M., Bakar, Z.A., Noor, A.M.& Abdullah, A. (2011). Knowledge sharing in organizations: Issues of society and culture, problems and challenges. *International Journal of Basic & Applied Sciences*, 11(2), 41-46.
- Yap, L.S., Tasmin, R., Saufi, M., Rusuli, M.S.C. & Hashim, N. (2010). Factors influencing knowledge management practices among multimedia super corridor (MSC) organizations. *Communications of the IBIMA*, 2010, Article ID 834296.
- Yildirim, F., & Ilhan, I.O. (2010). The validity and reliability of the general self-efficacy scale-Turkish form. *Turkish Journal of Psychiatry*, *21*(4), 301-308.