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**Research Article**

# Assessing the Role of Sharing Culture in Knowledge Management in Vietnamese Commercial Banks

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**ABSTRACT**

Sharing culture (SC) is a critical factor for organizations in general and for commercial banks (CBs) in particular, especially in the current context of rapid digital transformation and global integration. In Vietnamese CBs, knowledge management (KM) is a core element for sustainable development and has received increasing attention from bank leadership. However, KM in banks is influenced by various factors, among which SC plays a particularly significant role. Using a combination of qualitative and quantitative research methods, including surveys conducted with staff in CBs, this study identifies key influencing components such as leadership-related cultural factors, organizational culture (OC), and reward systems as having strong impacts on KM in CBs. Based on these findings, the author discusses and proposes recommendations to enhance the effectiveness of KM in Vietnamese CBs from the perspective of SC.

**Keywords:** commercial banks, knowledge management, sharing culture, influencing factors

## 1. INTRODUCTION

The global economy is entering the era of the knowledge economy, strongly driven by digital transformation and knowledge sharing. In the banking sector, KM is emerging as a vital area of focus. Commercial banks are increasingly applying KM to their management and operations to optimize organizational resources. Effective KM implementation in CBs can lead to significant improvements in sharing both tacit and explicit knowledge, thereby enhancing decision-making capacity, reducing product development cycles, improving service quality, management efficiency, and reducing operational costs (Zaied, 2012).

Effective knowledge sharing among employees and teams allows organizations to fully leverage internal knowledge assets (Alavi et al., 2005). In other words, while business development once heavily depended on managerial competence, in today's knowledge economy, the sustainability and growth of an enterprise largely rely on KM practices. A critical prerequisite for successful KM implementation is identifying the factors influencing KM in order to improve organizational performance (Park et al., 2014). However, the development and empirical testing of theoretical models—especially those addressing the factors affecting KM in CBs, including SC—remain limited (Zeinab & Ji, 2017). In response to these theoretical and practical demands, this study titled "Assessing the Role of Sharing Culture in Knowledge Management in Vietnamese Commercial Banks" aims to better understand the current state and offer recommendations to strengthen KM effectiveness in Vietnamese CBs through the lens of SC.

## 2. THEORETICAL FOUNDATIONS AND RESEARCH MODEL

### *Related Concepts*

Sharing culture is formed within and developed based on organizational culture. The concept of sharing culture primarily arises from the perspective of knowledge sharing behavior. Organizational culture creates the conditions for members within the organization to recognize the values and distinct characteristics that the enterprise aims to promote. Furthermore, it fosters voluntary commitment that goes beyond individual trust, helping new members who join the organization understand the meaning and value chain inherent in each of its activities.

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Nguyen Thi and Nguyen Quoc (2019) stated that sharing culture comprises the habitual knowledge sharing behaviors of employees that align with the organizational culture and internal regulations. This viewpoint accurately reflects the actual status of sharing culture within organizations and units in Vietnam. Therefore, in commercial banks, sharing culture can be seen as an internal knowledge management process that empowers employees to exchange information or skills with their colleagues. This allows employees to apply their professional knowledge within the organization to support and further develop the commercial bank in today's context.

Regarding knowledge management, from the perspective of managerial activities in organizations, Abubakar and colleagues (2019) defined knowledge management as the process of integrating, creating, and communicating information; selecting and applying both tacit and explicit knowledge to create differentiated value and enhance the learning and working environment in commercial banks. Alkaffaf and colleagues (2018) proposed that knowledge management consists of three main processes: acquiring and creating knowledge; sharing knowledge; and storing and applying knowledge to improve organizational performance. Therefore, knowledge management in commercial banks can be defined as follows: Knowledge management in commercial banks is the process of acquiring, creating, sharing, storing, and applying knowledge in order to promote operational activities and enhance the overall performance of commercial banks.

### *2.2. Overview of Related Research Studies*

Sharing culture is an integral part of organizational culture and a significant factor influencing knowledge management in commercial banks. Numerous studies have been conducted on this topic, specifically:

*Leadership and guidance on knowledge sharing behavior within organizations:* Effective leadership in guiding knowledge sharing behavior has been the subject of academic research and discussion for many years (Koohang et al., 2017). Such leadership improves employee job satisfaction and enhances organizational performance (Paliszkiewicz et al., 2014). Notably, Ramachandran et al. (2013) emphasized that strong support from leaders at all levels is a prerequisite for successful knowledge management implementation in commercial banks.

*Cultural factors within sharing culture:* According to Hofstede (2001), culture is "the software of the mind." Therefore, changing the sharing culture requires a shift in people's values, norms, and attitudes. Especially in competitive environments, organizations must adapt their cultures to survive—otherwise, they risk failure. Schein (2016) proposed that culture exists on three levels: (1) basic assumptions, (2) values, and (3) artifacts. At its core, culture is composed of shared beliefs and assumptions.

*Reward systems as a driver of sharing culture:* In the banking sector, several researchers have suggested that reward mechanisms can motivate employees to acquire, share, and apply knowledge (Lee et al., 2018). A recent study by Sahibzada et al. (2020b) affirmed that rewarding knowledge management activities encourages the effective utilization of intellectual resources in commercial banks, thereby increasing employee satisfaction and improving organizational performance.

*Confidence in personal competence:* Confidence in personal competence refers to individuals' belief in their own skills, which influences the strategies they choose to achieve specific goals. Such self-confidence can result in the creation of valuable knowledge for the organization (Kankanhalli et al., 2016). As a result, confident individuals are more likely to participate in knowledge management projects within commercial banks.

*Willingness to experience change:* Knowledge cannot thrive in an organization if employees are not willing to support change or maintain a "positive attitude toward change" (Mohajan, 2017). Park et al. (2014) conducted a study on employee creativity in public organizations in South Korea, finding a positive correlation between employees' willingness to embrace change and their knowledge creation behavior.

*Support from information technology:* Technology is identified as one of the critical infrastructure capabilities in knowledge management because it can effectively integrate previously categorized flows of information and knowledge (Gold et al., 2001). According to Huang and Lai (2014), technology supports knowledge management through business intelligence, collaboration, knowledge discovery, and knowledge mapping.

### 2.3. Proposed Research Model

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Sharing culture is an integral component of organizational culture and plays a significant role in influencing knowledge management in commercial banks. Within the scope of this dissertation, the researcher identifies the key components of sharing culture and examines how these components affect knowledge management in Vietnamese commercial banks, specifically:

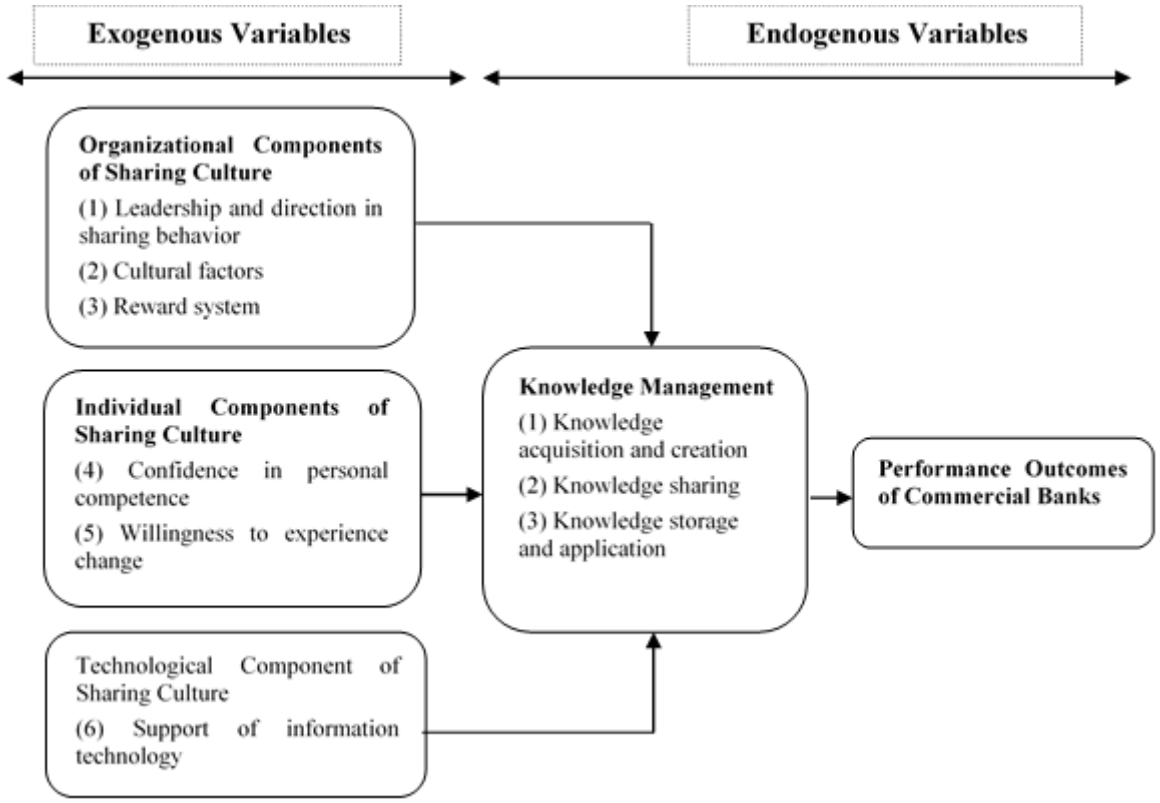


Figure 1. Research Model of the Components of Sharing Culture Influencing Knowledge Management in Commercial Banks

In this model:

- The components of sharing culture that influence knowledge management are exogenous variables.

- Knowledge management and the performance of commercial banks are endogenous variables.

Based on previous research findings, the author proposes an integrated research model that examines the influence of the following components of sharing culture—leadership, organizational culture, reward system, confidence in personal competence, willingness to experience change, and information technology—on knowledge management (including knowledge acquisition and creation, knowledge sharing, knowledge storage, and application).

## 3. RESEARCH METHODOLOGY

### 3.1. Qualitative Research

The initial qualitative research was conducted through in-depth interviews with 15 executives and managers from four commercial banks located in Hanoi. The purpose was to assess the current state of knowledge management and to verify the relevance of the proposed influencing factors on knowledge management in commercial banks, as well as the impact of knowledge management on organizational performance.

Most interviewees had more than 10 years of working experience in commercial banks, and over 90% held a master's degree or higher. According to Ho et al. (2014), these respondents possess adequate expertise in both

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individual and organizational knowledge management, meeting the requirements for conducting in-depth interviews on knowledge management in commercial banks.

### 3.2. Quantitative Research

*– Questionnaire Design and Preliminary Quantitative Study*

Based on the results of in-depth interviews with executives and managers at several commercial banks in Hanoi and Ho Chi Minh City, as well as the proposed research model and previous studies, the author developed a set of measurement scales consisting of 10 scales and 53 observed variables.

To assess respondents' levels of agreement with the questionnaire items, the observed variables were measured using a Likert scale ranging from 1 to 5, where:

1 – Strongly disagree,

2 – Disagree,

3 – Neutral,

4 – Agree,
5 – Strongly agree.

**Table 1. Summary of Sharing Culture Factors Influencing Knowledge Management**

| No. | Scale | Source(s) |
|---|---|---|
| 1 | Leadership | Koohang et al. (2017); Davenport et al. (1998); Lee et al. (2018); Ramachandran et al. (2013) |
| 2 | Organizational Culture | Hofstede (2001); Schein (2016); Lee et al. (2018); Alkaffaf et al. (2018); Sahibzada et al. (2020a) |
| 3 | Reward Policy | Davenport & Prusak (1998); Lee et al. (2018); Sahibzada et al. (2020b) |
| 4 | Confidence in Personal Competence | Kankanhalli et al. (2016); Marouf & Agarwal (2016); Sarwat & Abbas (2020); Sahibzada et al. (2020a) |
| 5 | Willingness to Experience Change | Mohajan (2017); Park et al. (2014); Marouf & Agarwal (2016); Sahibzada et al. (2020a) |
| 6 | Information Technology Support | Lee & Choi (2003); Alkaffaf et al. (2018); Tan & Noor (2013); Huang & Lai (2014); Gold et al. (2001) |
| 7 | Knowledge Acquisition and Creation | Lee & Choi (2003); Huang & Lai (2014) |
| 8 | Knowledge Sharing | Marouf & Agarwal (2016); Huang & Lai (2014); Sahibzada et al. (2020b) |
| 9 | Knowledge Storage and Application | Gold et al. (2001); Huang & Lai (2014); Abubakar et al. (2019) |

***Official Quantitative Research***

*– Research Sample Design and Data Collection*

During the sampling design process, the researcher focused on two main aspects:
(1) Ensuring that the sample size meets the necessary conditions for conducting Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and hypothesis testing.
(2) Ensuring that the selected sample is representative.

There are various perspectives on determining an appropriate sample size for quantitative research. For studies using Structural Equation Modeling (SEM), Hair et al. (2014) suggest that the minimum sample size should be greater than 200. Meanwhile, according to Hoang Trong and Chu Nguyen Mong Ngoc (2011), in factor analysis, the minimum sample size should be at least five observations per item. In other words, the minimum sample size = number of observed variables × 5.

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*Therefore, for this study, with 53 observed variables, the minimum required sample size is 53 × 5 = 265 respondents.*

In commercial banks, the key participants in knowledge management activities are typically executives, managers, and administrative staff. As a result, the target survey respondents for this study include leaders, managers, and administrative staff in commercial banks.

To ensure representativeness, a probability sampling method was applied using stratified random sampling. The sample size for each stratum accounted for approximately 15% of the population in that stratum.

The survey questionnaire was collected using a random sampling method in two formats: a hard copy version was printed and directly distributed to targeted respondents, while a soft copy version was created using Google Forms and sent via email to those who could not be reached in person. The researcher enlisted the assistance of a collaborator—specifically, a leader or manager in the Human Resources Department of each commercial bank—to respond to the survey and distribute it to other relevant participants. This approach ensured a broad distribution of questionnaires across different departments and roles within the banks.

A total of 500 questionnaires were distributed. The data collection process lasted for three months, from June to September 2023, and resulted in 353 returned responses (approximately 71%). After removing invalid or incomplete responses, 319 valid questionnaires (accounting for 90%) were retained for official quantitative analysis.

**Description of the Official Quantitative Research Sample**

**Table 2. Survey Sample Structure**

| No. | Bank Name | Sample Size (500/31 = 16.13) | Adjusted Sample |
|---|---|---|---|
| 1 | Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) | 16.13 | 20 |
| 2 | Bank for Investment and Development of Vietnam (BIDV) | 16.13 | 20 |
| 3 | Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) | 16.13 | 20 |
| 4 | Asia Commercial Bank (ACB) | 16.13 | 20 |
| 5 | An Binh Commercial Joint Stock Bank (ABB) | 16.13 | 15 |
| 6 | Bao Viet Joint Stock Commercial Bank (BaoViet Bank) | 16.13 | 15 |
| 7 | VietCapital Bank | 16.13 | 15 |
| 8 | Bac A Commercial Joint Stock Bank | 16.13 | 15 |
| 9 | LienVietPostBank | 16.13 | 15 |
| 10 | Vietnam Public Joint Stock Commercial Bank (PVcomBank) | 16.13 | 15 |
| 11 | DongA Commercial Joint Stock Bank (EAB) | 16.13 | 15 |
| 12 | Southeast Asia Commercial Joint Stock Bank (SeABank) | 16.13 | 15 |
| 13 | Maritime Commercial Joint Stock Bank (MSB) | 16.13 | 15 |
| 14 | Kien Long Commercial Joint Stock Bank (KLB) | 16.13 | 15 |
| 15 | Vietnam Technological and Commercial Joint Stock Bank (Techcombank) | 16.13 | 15 |
| 16 | Nam A Commercial Joint Stock Bank (Nam A Bank) | 16.13 | 15 |
| 17 | Orient Commercial Joint Stock Bank (OCB) | 16.13 | 15 |
| 18 | Military Commercial Joint Stock Bank (MB) | 16.13 | 15 |
| 19 | Vietnam International Commercial Joint Stock Bank (VIB) | 16.13 | 15 |
| 20 | National Citizen Bank (NCB) | 16.13 | 15 |
| 21 | Saigon Joint Stock Commercial Bank (SCB) | 16.13 | 15 |
| 22 | Saigon Bank for Industry and Trade (SaigonBank) | 16.13 | 15 |

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|---|---|---|---|
| 23 | Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 16.13 | 15 |
| 24 | Saigon Thuong Tin Commercial Joint Stock Bank (Sacombank) | 16.13 | 15 |
| 25 | Tien Phong Commercial Joint Stock Bank (TPBank) | 16.13 | 15 |
| 26 | Viet A Commercial Joint Stock Bank | 16.13 | 15 |
| 27 | Vietnam Prosperity Joint Stock Commercial Bank (VPBank) | 16.13 | 15 |
| 28 | Vietnam Thuong Tin Commercial Joint Stock Bank (VietBank) | 16.13 | 15 |
| 29 | Petrolimex Group Commercial Joint Stock Bank (PGBank) | 16.13 | 15 |
| 30 | Vietnam Export Import Commercial Joint Stock Bank (Eximbank) | 16.13 | 15 |
| 31 | Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) | 16.13 | 15 |

**Total**: 500 distributed questionnaires

Regarding the structure by gender: Of the total number of samples of 319, the proportion of females accounted for 46.40%, the proportion of males accounted for 52.35%. However, there were 4 observed variables (accounting for 1.25%) who did not want to reveal their gender.

In terms of structure by age: The survey sample accounted for the largest proportion in the age group of 41-50 (44.51%) and 31-40 (42.01%), followed by the age group of 51-50 (5.64%) and under 30 (5.33%), the age group over 60 accounted for the smallest proportion (2.51%).

Regarding the structure according to education level: Due to working in the banking environment, the sample participating in the survey has a high level of education. The number of employees with doctoral degrees accounted for 1.25%, master's degrees accounted for 45.46%, and universities accounted for 53.29%.

Regarding the structure by working position: Most of the survey participants were employees at departments and departments of commercial banks 54.23% (173 people); employees at transaction offices accounted for 25.08% (80 people); leaders and managers accounted for 20.69% (66 people).

Regarding the structure according to seniority: Most of the research samples have a working time of 11-20 years, accounting for 50.15%. Meanwhile, the percentage of employees who have worked for less than 10 years or more than 20 years accounts for almost the same rate of 29.15% and 20.70%. The results showed that the study subjects had a long time working at the commercial bank they were working for.

## 4. RESEARCH FINDINGS

### 4.1. Reliability Assessment of Measurement Scales

The Cronbach's Alpha coefficients for all six measurement scales representing organizational, individual, and technological factors influencing knowledge management are greater than 0.7. Therefore, all observed variables related to leadership, organizational culture, reward system, confidence in personal competence, willingness to experience change, and information technology support are retained.

**Table 3. Reliability Analysis Results (Cronbach's Alpha) of the Measurement Scales**

| No. | Measurement Scale | Cronbach's Alpha |
|---|---|---|
| 1 | Leadership | 0.864 |
| 2 | Organizational Culture | 0.851 |
| 3 | Reward System | 0.803 |
| 4 | Confidence in Personal Competence | 0.823 |
| 5 | Willingness to Experience Change | 0.821 |

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|---|---|---|
| 6 | Information Technology Support | 0.914 |
| 7 | Knowledge Acquisition and Creation | 0.818 |
| 8 | Knowledge Sharing | 0.900 |
| 9 | Knowledge Storage and Application | 0.924 |
| 10 | Performance of Commercial Banks | 0.915 |

***Source:*** *Data analysis results from SPSS 22*

The Cronbach's Alpha coefficients for all three components of the knowledge management scale are also greater than 0.7. This confirms that the measurement scales are suitable for assessing the processes of knowledge acquisition, sharing, and storage/application. In addition, the item-total correlation coefficients for all observed variables are greater than 0.6, so all observed variables are retained to measure the corresponding aspects of knowledge management.

After verifying the reliability of the 10 measurement scales in the theoretical model, all 53 observed variables are retained for the next stage of exploratory factor analysis.

### 4.2. Exploratory Factor Analysis (EFA)

**Table 4. KMO and Bartlett's Test**

| **Indicator** | **Value** |
|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | 0.927 |
| Bartlett's Test of Sphericity | Approx. Chi-Square: 11741.233 |
| Degrees of Freedom | 1431 |
| Significance (Sig.) | 0.000 |

***Source:*** *Data analysis results from SPSS 22*

As shown in Table 4, the KMO coefficient calculated from 319 survey samples is 0.927, which is greater than 0.5. Therefore, the sample size is adequate for conducting EFA. The significance value of Bartlett's Test (Sig. = 0.000 < 0.05) confirms that the observed variables within each factor are correlated, fulfilling the necessary conditions for EFA.

**Table 5. Eigenvalues**

| **Factor** | **Initial Eigenvalues** | | | **Extraction Sums of Squared Loadings** | | |
|---|---|---|---|---|---|---|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 17.795 | 32.953 | 32.953 | 17.421 | 32.261 | 32.261 |
| 2 | 3.613 | 6.691 | 39.644 | 3.269 | 6.053 | 38.314 |
| 3 | 3.213 | 5.951 | 45.595 | 2.807 | 5.198 | 43.512 |
| 4 | 2.447 | 4.532 | 50.127 | 2.097 | 3.883 | 47.395 |
| 5 | 2.254 | 4.174 | 54.301 | 1.819 | 3.369 | 50.764 |
| 6 | 1.863 | 3.449 | 57.750 | 1.466 | 2.714 | 53.478 |
| 7 | 1.508 | 2.792 | 60.543 | 1.130 | 2.092 | 55.570 |
| 8 | 1.376 | 2.548 | 63.090 | 1.016 | 1.881 | 57.452 |
| 9 | 1.284 | 2.378 | 65.468 | .906 | 1.677 | 59.129 |
| 10 | 1.142 | 2.115 | 67.583 | **.742** | **1.374** | **60.503** |
| 11 | 1.048 | 1.941 | 69.524 | | | |
| ..... | ..... | ..... | ..... | | | |

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***Source:*** *Data analysis results from SPSS 22*

As seen in Table 5, the total extracted variance is 60.503%, which is higher than the required 50%, indicating that the ten factors are consistent with the theoretical model. This value explains more than 60% of the variance in the observed data.

### 4.3. Confirmatory Factor Analysis (CFA)

- Mean values of the measurement scales

Data in Table 6 shows that the mean values of all measurement scales are relatively high, all above 2.5. Notably, the scales for confidence in personal competence, organizational performance, and information technology support have mean values above 4.0, specifically 4.04, 4.04, and 4.43, respectively.

**Table 6. Mean values of measurement scales**

| No. | Measurement Scale | Mean Value |
|---|---|---|
| 1 | Leadership | 3.89 |
| 2 | Organizational Culture | 3.88 |
| 3 | Reward System | 3.52 |
| 4 | Confidence in Personal Competence | 4.03 |
| 5 | Willingness to Experience Change | 3.83 |
| 6 | Information Technology Support | 4.43 |
| 7 | Knowledge Acquisition and Creation | 3.89 |
| 8 | Knowledge Sharing | 3.86 |
| 9 | Knowledge Storage and Application | 3.52 |
| 10 | Organizational Performance | 4.04 |

***Source:*** *Data analysis results from SPSS 22*

*- Model Fit Assessment*

**Table 7. CFA Fit Indices**

| Fit Index | CFA Result | Acceptable Threshold |
|---|---|---|
| $\chi^2/df$ | 1.59 | ≤ 5 |
| GFI | 0.827 | ≥ 0.80 |
| AGFI | 0.801 | ≥ 0.80 |
| TLI | 0.929 | ≥ 0.90 |
| CFI | 0.935 | ≥ 0.90 |
| RMSEA | 0.043 | ≤ 0.08 |

***Source:*** *Data analysis results from AMOS 22*

The model's goodness-of-fit is assessed using indicators such as the chi-square adjusted by degrees of freedom ($\chi^2/df$), the goodness-of-fit index (GFI), the comparative fit index (CFI), the normed fit index (NFI), the adjusted goodness-of-fit index (AGFI), and the root mean square error of approximation (RMSEA). The model is considered a good fit when the values satisfy the following thresholds: $\chi^2/df \leq 5$ (Bentler, 1995); GFI and AGFI ≥ 0.8 (Baumgartner & Homburg, 1996; Wang & Wang, 2012); TLI and CFI ≥ 0.90, and RMSEA ≤ 0.08 (Hair et al., 2014). The results of the CFA (Confirmatory Factor Analysis) are presented in Table 2.8.

### *4.4. Hypothesis Testing*

The SEM (Structural Equation Modeling) results from the official research model were used to evaluate the effects of organizational factors (leadership, organizational culture, reward system); individual factors (confidence in

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personal competence, willingness to experience change); and technological factors (support of information technology) on knowledge management, as well as the relationship between knowledge management and organizational performance of commercial banks.

The following fit indices were obtained: $\chi^2/df = 1.656$; GFI = 0.831; AGFI = 0.807; TLI = 0.928; CFI = 0.935; and RMSEA = 0.045. These values meet the required thresholds, indicating that the model is suitable for hypothesis evaluation.

Specifically, the path analysis results show that all paths are statistically significant, except for the relationship between willingness to experience change and knowledge management. The SEM analysis indicates that the relationship between willingness to experience change and knowledge management (including knowledge acquisition and creation, knowledge sharing, and knowledge storage and application) was not statistically significant, with a standardized estimate (β) of 0.080, t = 1.751, and a p-value greater than 0.05.

**Table 2.8. Hypothesis Testing**

| Hypothesis | Relationship | β | S.E. | t-Value | p-Value | Hypothesis Testing Result |
|---|---|---|---|---|---|---|
| H1 | Leadership → Knowledge Management | 0.259 | 0.074 | 3.084 | ** | Statistically significant |
| H2 | Organizational Culture → Knowledge Management | 0.312 | 0.086 | 3.397 | *** | Statistically significant |
| H3 | Reward System → Knowledge Management | 0.233 | 0.037 | 4.203 | *** | Statistically significant |
| H4 | Confidence in Personal Competence → Knowledge Management | 0.155 | 0.068 | 2.797 | ** | Statistically significant |
| H5 | Willingness to Experience Change → Knowledge Management | 0.052 | 0.039 | 1.751 | ** | Statistically significant |
| H6 | Information Technology Support → Knowledge Management | 0.182 | 0.056 | 3.848 | *** | Statistically significant |
| H7 | Knowledge Management → Organizational Performance | 0.662 | 0.081 | 8.999 | *** | Statistically significant |

*Notes: *** $p < 0.001$; ** $p < 0.05$*

*Source: Data analysis results by AMOS 22*

Among the factors, organizational culture has the strongest impact on knowledge management (β = 0.311, p < 0.001), followed by leadership (β = 0.259, p < 0.05), and reward system (β = 0.233, p < 0.001). Therefore, hypotheses H1, H2, and H3 are statistically significant.

The individual factor of confidence in personal competence also influences knowledge management, with an impact level of β = 0.155 and p < 0.05. The factor of willingness to experience change has the smallest impact on knowledge management, with β = 0.052 and p < 0.05. Thus, hypotheses H4 and H5 are statistically significant.

The factor of information technology support has an effect on knowledge management, with β = 0.182 and p < 0.001. The research results also confirm that knowledge management has a strong impact on the performance of commercial banks, with β = 0.662 and p < 0.001. Therefore, hypotheses H6 and H7 are also statistically significant.

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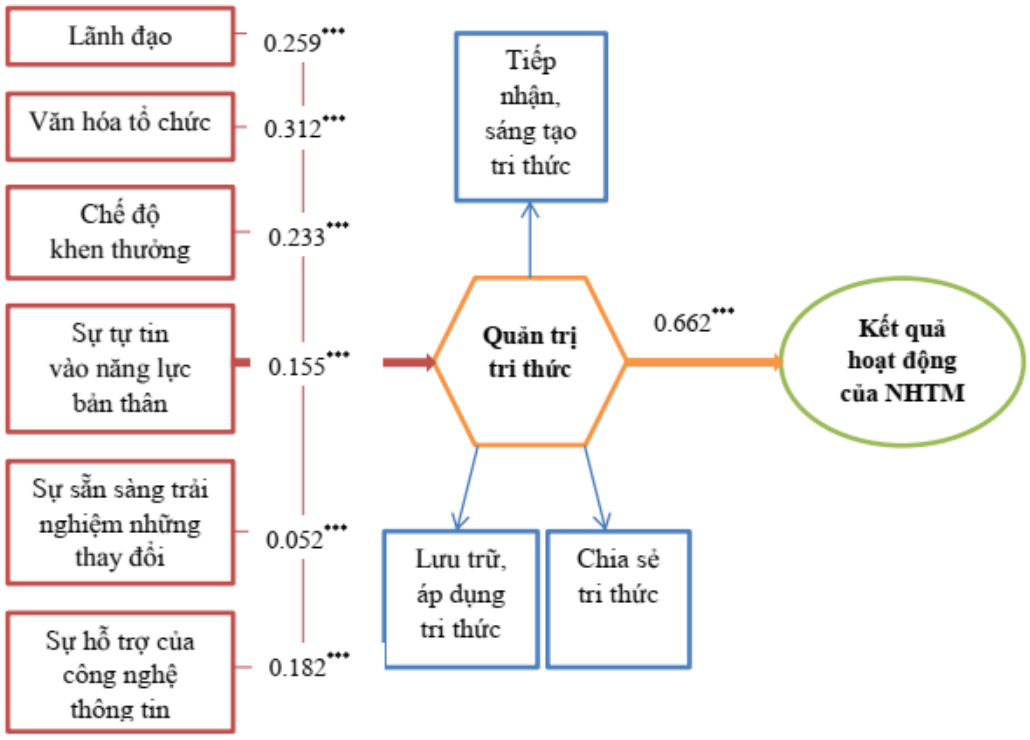


**Figure 2.** SEM model with normalized path coefficient

## 5. DISCUSSION OF RESEARCH FINDINGS AND RECOMMENDATIONS

This study contributes to clarifying the theoretical foundation of knowledge management in the banking sector by proposing an integrated research model to evaluate the role of both organizational and individual factors, including leadership, organizational culture, reward systems, confidence in personal competence, willingness to experience change, and the support of information technology. These elements collectively promote the processes of acquiring, sharing, storing, and applying knowledge within commercial banks in Hanoi, thereby improving organizational performance.

Implementing knowledge management is a core task for each commercial bank to achieve sustainable competitive advantages by encouraging both employees and customers to contribute knowledge toward the bank's development. The standardized estimated weight of 0.662 indicates that knowledge management strongly impacts the performance of commercial banks. This means that effectively executing the processes of acquiring, sharing, storing, and applying knowledge can increase customer loyalty, accelerate growth, expand operational scale, improve service quality, enhance revenue, and reduce the non-performing loan ratio.

Based on the research findings, the following recommendations are proposed:

First, improve the sharing culture in Vietnamese commercial banks. Commercial banks should publicly recognize employees with outstanding achievements in knowledge management, particularly in the process of knowledge sharing, to spread successful stories across the organization. Banks should also build a culture of open and trustworthy communication. Increasing interaction among employees within and across departments will enhance mutual trust, encourage knowledge sharing, and foster a learning community.

Second, strengthen the role of bank leadership in knowledge management. Knowledge management is an integrated and multi-level approach that ensures the optimal use of knowledge assets to improve performance. Therefore, leaders play a crucial role in formulating a vision, strategy, and action plan for knowledge management, as well as demonstrating commitment and support for related projects. While many Vietnamese commercial banks have implemented knowledge management activities in their daily operations or research and development initiatives, none have developed specific procedures for implementing such projects or establishing knowledge

management teams. Thus, bank leaders should prioritize the development of formal implementation processes for knowledge management projects to help employees better understand the vision and strategy of knowledge management, particularly emphasizing leadership commitment and support.

Third, improve the reward system to promote a sharing culture in commercial banks. Banks should diversify their incentives, going beyond financial rewards to include mechanisms such as awarding additional performance evaluation points for knowledge sharing activities. High scorers can receive specific material rewards. Banks should also develop policies to increase income or career advancement opportunities for employees who actively contribute to knowledge management, especially through knowledge sharing, avoiding symbolic or uniform approaches. Furthermore, banks should establish mechanisms for recognizing new ideas. For example, if a lecturer proposes a new research idea, they could be invited to co-author or be acknowledged in research publications. Such non-financial recognition will also help employees feel that their contributions are valued, thereby improving performance and supporting organizational outcomes.

Fourth, increase the use of information technology to enhance the sharing culture in Vietnamese commercial banks. Banks should invest in access to online scientific research publications, allowing employees to consult high-quality sources in the fields of finance and banking to support knowledge acquisition, creation, and application. Moreover, commercial banks should prioritize systematic digital storage of group data, policies, decisions, announcements, and other materials so that employees can easily access relevant information. Banks should also collaborate and share existing digital knowledge resources to create added value and mutual benefits.

Fifth, promote confidence in personal competence to encourage knowledge sharing in commercial banks. Confidence in personal ability is also an essential factor that fosters engagement in knowledge management processes, particularly in knowledge sharing.

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