

**KNOWLEDGE SHARING BEHAVIORAL INTENTION OF BANKS’
PROFESSIONALS:
AN EMPIRICAL STUDY USING MODIFIED THEORY OF PLANNED
BEHAVIOR**

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Abstract

This thesis aims at understanding factors which explain bank’s professionals’ intention to commit knowledge sharing activity. Theory of planned behavior is employed as the main framework of this research. Yet, through research synthesis, some additional constructs are added to the framework so as to help us better understand the activity of knowledge sharing.

Hypotheses testing using partial least square method reveals that attitude, subjective norms, and perceived behavioral control have positive effect on behavioral intention. Sense of self-worth also has positive effect on both attitude and subjective norms. Yet, channel richness and extrinsic motivation do not have a significant positive effect on attitude. The moderating effect of channel richness on the relation between perceived behavioral control can not be further tested using partial least square because this construct does not meet the loading factor, average variance extracted, composite reliability, and communality minimum required value criterion.

Keywords: *Theory of planned behavior, knowledge sharing, banks’professionals, knowledge.*

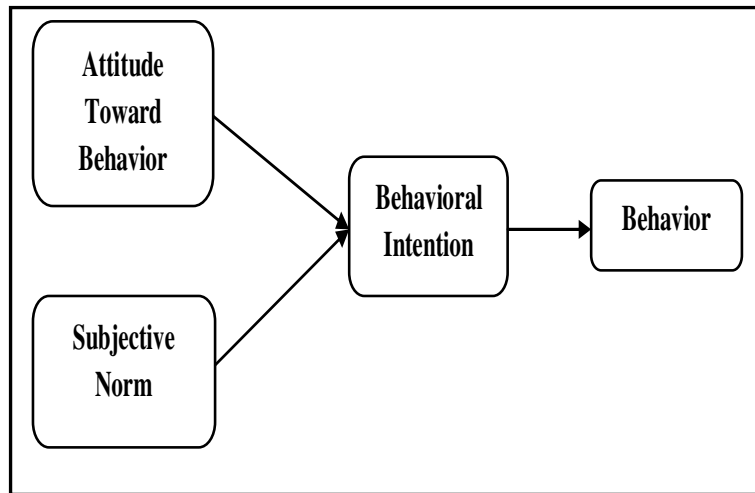
INTRODUCTION

Argote and Ingram (2000) state that the creation and transfer of knowledge in organizations provide a basis for competitive advantage in firms. Individual knowledge will accumulate through knowledge sharing and will transform into organizational knowledge, which in turn, will make the organization distinct from other organizations and will have a better performance (Cohen dan Levinthal, 1990; Feng *et al.*, 2004; Gottwchalk dan Khandelwal, 2002; Nelson dan Coopriider, 1996). In a wider social perspective, this knowledge-driven competitiveness is crucial for ensuring sustained performance and growth in regions and industries alike (Fieldman and Martin, 2005). Important aspect that enables knowledge transfer is social interaction among organizational members which rely on knowledge transfer to support innovation and drive performance (Tsai, 2001; Reagans and McEvily, 2003). Hansen (1999) defines social interaction as regular contact among individual groups. Social interaction strengthen inter-and intraorganizational relationship by integrating individual activities through knowledge transfer process and routine. The key to social interaction is closeness and communication frequency (Tsai dan Ghoshal, 1998; Tsai, 2001; Becerra dan Gupta, 2003). Nevertheless there are some obstacles hindering effective knowledge sharing (Szulanski, 1995). These obstacles are knowledge source, motivation to share, ability to learn, and ability to apply new knowledge. These obstacles impede individuals from applying knowledge sharing unless they are aware that knowledge sharing is very much useful. Ruggles (1988) argue that the greatest challenge to manage knowledge is changing the individual’s behavior.

Based on previous exposition, it is very interesting to explore knowledge sharing activity in banking. Banks are heavily regulated institution. In their daily operations, banks face 5 (five) challenging risks. Those risks are liquidity, interest, credit, market, and operational risk. Specifically, this study aims at understanding factors that influence intentions of banks’ professionals to conduct knowledge sharing. This is particularly important since banks have unique characteristics of heavily regulated industry and since their professionals are profoundly exposed to accounting data.

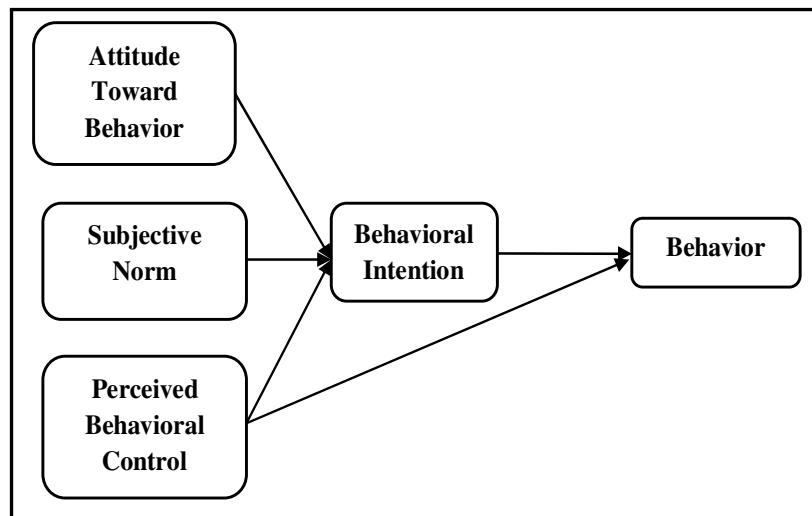
LITERATURE REVIEW

This research employs theory of planned behavior as the research framework. Icek Ajzen (1988) introduced theory of planned behavior as the further development of theory of reasoned action. Theory of reasoned action itself was first developed by Icek Ajzen and Martin Fishbein (1980). According to theory of reasoned action, behavioral intention is a function of 2 (two) determinants which represent personal and social factor



The first determinant factor pertains to attitude toward behavior. This attitude is the evaluation of positive or negative belief or feeling that individuals feel or hold if they have to conduct certain behavior. Ajzen (1988) further explains the second determinant related to social influence which is called subjective norm. This construct is called “subjective norm” because it concerns the perceived normative prescription, i.e. one’s perception of social pressure (other people’s belief) that influences intention to commit or not to commit particular behavior.

Theory of planned behavior is the further development of theory of reasoned action. In this theory, Ajzen (1988) adds a construct to previously theory of reasoned action. This construct is named perceived behavioral control. This construct controls for individual behavior that is impeded by the lack of resources and opportunities to commit certain behavior.



This theory assumes that perceived behavioral control has motivational implication to behavioral intention. Individuals who perceived themselves as not having enough resources or opportunities to commit certain behavior will not have strong intention although they have positive attitude toward the behavior and believe that other people would support them to commit the behavior. Therefore attitude and subjective norm do not mediate the relation between perceived behavioral control and behavioral intention. Furthermore, perceived behavioral control has a direct link to the behavior it self. It can be concluded that the performance of a behavior does not solely depend on motivation. It also depends on perceived control of behavior. So perceived behavior control has an indirect influence on behavior through behavioral intention and direct influence on the behavior itself. Explicitly, theory of planned behavior recognizes the possibility of forced behavior (unwillful behavior) that it adds perceived behavioral control construct to cope with this kind of behavior.

Previous researches focused on behavioral intention to conduct knowledge sharing by employing theory of reasoned action and theory of planned behavior as the model framework. These researches had different respondents, i.e. managers (Kwok dan Gao, 2006; Lin dan Lee, 2004), physicians (Ryu *et al.*, 2003), college students (Bock *et al.*, 2005) dan IT professionals (So dan Bolloju, 2005).

HYPOTHESES DEVELOPMENT

Based on previous explanation regarding theory of planned behavior, it is understood that behavioral intention is a function of 3 (three) constructs; attitude, subjective norm, and perceived behavioral control. The first determinant is attitude. Attitude is the

evaluation of positive or negative belief or feeling that individuals feel or hold if they have to conduct certain behavior. If individuals have a positive attitude toward knowledge sharing, then it is very possible for the individuals to conduct knowledge sharing. On the other hand, if individuals have a negative attitude toward knowledge sharing, then it is a slight chance that they are willing to commit knowledge sharing. The first hypothesis is stated as

H₁: The more favorable the attitude toward knowledge sharing is, the greater the intention to share knowledge will be

Ajzen (1988) argues that the second determinant of behavioral intention that has something to do with social influence is subjective norm. This construct is called “subjective norm” because it concerns the perceived normative prescription, i.e. one’s perception of social pressure (other people’s belief) that influences intention to commit or not to commit particular behavior. How one sees the expectation of surrounding social environment regarding knowledge sharing activity will render social pressure to himself to commit knowledge sharing.

H₂: The greater the subjective norm to share knowledge is, the greater the intention to share knowledge will be

Fishbein and Ajzen (1975) consistently maintain that there is utility in separating attitudinal and normative variables despite the possibility that they may be highly correlated. While this issue may be controversial, researchers have begun to examine and confirm the relationship (Lewis *et al.*, 2003; Venkatesh and Davis, 2000). In Particular Lee (1990) argues that the more individuals are motivated to conform to group norms, the more their attitudes tend to be group-determined than individual-determined. Thus, it seems reasonable to posit that subjective norms regarding knowledge sharing will influence organizational members’ attitudes toward knowledge sharing. This leads to following hypothesis

H₃: The greater the subjective norm to share knowledge is, the more favorable the attitude toward knowledge sharing will be

Theory of planned behavior assumes that perceived behavioral control has motivational implication to behavioral intention. Individuals who perceived themselves as

not having enough resources or opportunities to commit certain behavior will not have strong intention although they have positive attitude toward the behavior and believe that other people would support them to commit the behavior. Therefore attitude and subjective norm do not mediate the relation between perceived behavioral control and behavioral intention. Therefore the following hypothesis is stated:

H₄: The greater the perceived behavioral control, the greater the intention to share knowledge will be

Knowledge sharing is conducted via some channels that act as connections between the partners of sharing and facilitate the transfer of knowledge from source to target. Therefore, the availability and richness of such channels may impact the success of knowledge sharing to some extent. Generally speaking, the channel does not only mean some physical settings but also means various virtual connections between employees and even a knowledge sharing friendly culture in organization.

Holtham and Courtney (1998) summarized four kinds of transmission channels which are informal or formal, personal or impersonal. Informal channels could be unscheduled meetings, informal seminars, or coffee break conversations. These mechanisms are effective to promote socialization, particularly, in small organizations. Formal mechanisms may include training sessions or plant tours, which are believed to ensure greater distribution of knowledge. Personal channels, such as, apprenticeship or personnel transfers, may be more effective in sharing highly context specific knowledge. Impersonal channels, in contrast, are more effective for sharing knowledge that can be readily generalized to other contexts.

However, a process of knowledge sharing does not require the existence of all of above channels. Successful knowledge sharing could be conducted in primitive ways such as daily dialog. In other words, the extent of channel richness could vary substantially in different conditions of knowledge sharing. We assume that once one more channel that could be possibly used to share knowledge with each other is established, it is more likely people will share knowledge. The availability of rich channels can help people expand their network with more extended connections with others, thus facilitating contact between people who are seeking knowledge and those who have access to the knowledge. Moreover, it enables people to conduct knowledge sharing conveniently and flexibly in terms of time and place. They do not have to be hindered by issues of working

hour and office location. Overall, the richer the channels for sharing knowledge, the more convenient it is for individuals to conduct knowledge sharing behavior, and individuals will perceived more controls in conducting knowledge sharing activity.

H₅: Channel richness will moderate the relationship between perceived behavioral control and knowledge sharing behavioral intention

Plenty of IS research has been done to focus on the channels for knowledge sharing because of the promising role of information technology in this area. Some practices, such as Lotus Notes discussion database, electronic bulletin boards, video conferencing system or knowledge map, have been widely employed to enhance the process of knowledge sharing and indeed much positive development on it was reported. Individual will have a positive attitude toward knowledge sharing if he feels comfortable and has the flexibility in time and place to conduct this activity. His belief which appreciates efficiency and solution will influence his attitude toward knowledge sharing. Kwok and Gao (2006) has researched this construct and found its positive influence on attitude.

H₆: Channel richness will positively influence attitude toward knowledge sharing

The term extrinsic motivation refers to the performance of activities in order to attain some separable consequence. The goals of actions extend beyond those inherent in the activities. Such actions are engaged in as a means to an end and not for their own sakes (Deci, 1975; Kruglanski, 1978). Individuals will be motivated to conduct knowledge sharing if they perceive that the cost to conduct the behavior is less than the incentive they receive. Bock *et al.* (2005) quotes previous literature that reveals some companies which are successful in motivating their employees to intensively conduct knowledge sharing by giving incentives. There are at least two companies that succeed in this program, Siemens with its *Share Net Project* and Samsung with its Samsung Life Insurance’s Knowledge Mileage Program (Bock *et al.*, 2005). Therefore, individuals will have positive attitude knowledge sharing behavior if there is incentive for them.

H₇: Extrinsic motivation will positively influence attitude toward knowledge sharing behavior

In an ongoing interaction setting such as knowledge sharing in an organization, appropriate feedback is very critical. When others respond in the way that we have anticipated, we conclude that our line of thinking and behavior are correct; at the same time, role taking improves as the exchange continues (Kinich 1973) according to the role theory. This process of reflected appraisal contributes to the formation of self-worth, which is strongly affected by sense of competence (Covington and Beery, 1976) and closely tied to effective performance (Bandura, 1978). Therefore, employees who are able to get feedback on past instances of knowledge sharing are more likely to understand how such actions have contributed to the work of others and/or to improvements in organizational performance. The understanding would allow them to increase their sense of self-worth accordingly. That, in turn, would render these employees more likely to develop favorable attitudes toward knowledge sharing than employees who are unable to see such linkages. Defining this cognition as an individual’s sense of self-worth from their knowledge-sharing behavior leads to the following hypothesis.

H₈: Sense of Self-Worth will positively influence attitude toward knowledge sharing

It is believed that sense of self-worth influences individuals’ behaviors in directions congruent with the prevailing group and organizational norms (Huber, 2001). The reference group’s norms become the internalized standard against which individuals judge themselves (Gecas, 1982). Thus in addition to the direct effect of sense of self-worth on attitude, it is posited that individuals characterized by a high sense of self-worth through their knowledge sharing are more likely to both be aware of the expectations of significant others regarding knowledge sharing behaviors and comply with these expectations.

H₉: Sense of Self-Worth will positively influence subjective norm to share knowledge

Based on above hypotheses development, the research model is depicted as the following

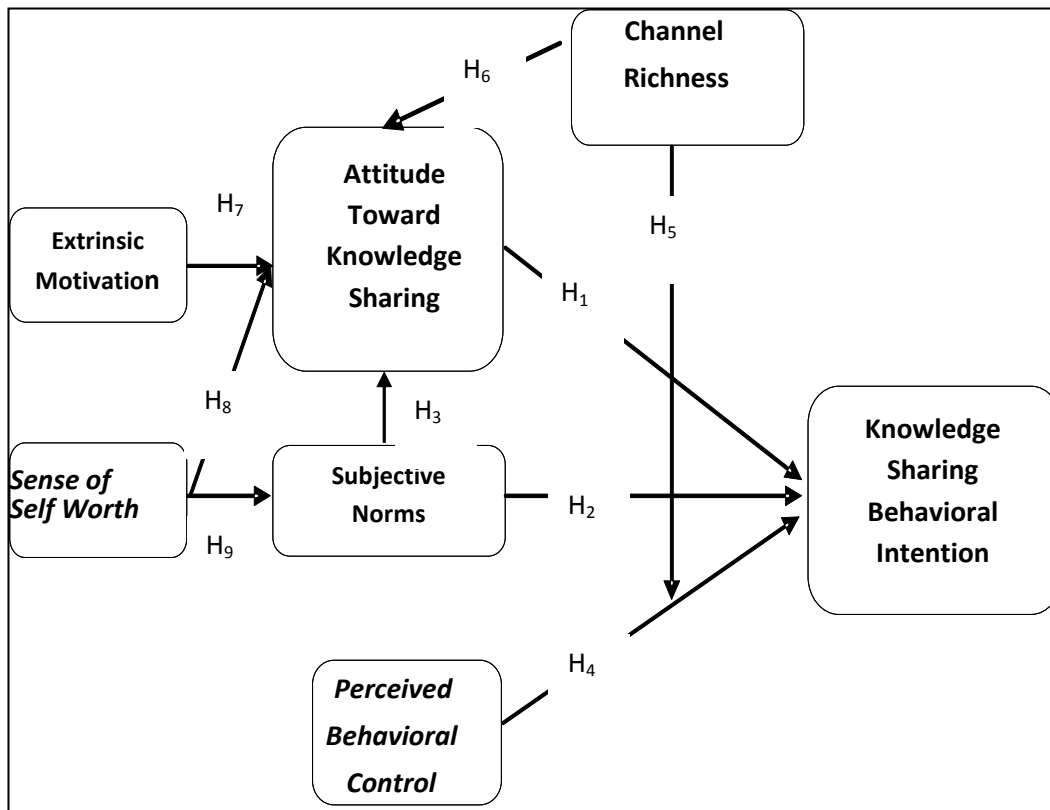


Figure 3 Research Model

RESEARCH METHOD AND ANALYSIS

To test the proposed research model, I adopted the survey method for data collection and examined hypotheses by applying the partial least squares method.

Samples

The subject of this research is banks’ professionals at the level of, at least, assistant manager. Individuals at this level are given authority and responsibility to approve and authorize a transaction and they usually have some subordinates, and are highly exposed to accounting data. Questionnaires are sent to respondents by three means. First, the questionnaires are sent via postal service. There 62 (sixty two) questionnaires sent by this means. Of 62 (sixty two) questionnaires, 37 (thirty seven) are returned (response rate of 59%). Second, 21 (twenty one) questionnaires are sent by email. Later, all questionnaires are returned. Yet, 2 (two) of them has can not be further analyzed because of filling errors. Third, I directly visit the research subjects at their offices and succeeded in collecting 36 (thirty three) questionnaires.

Keterangan Kuesioner	Jumlah
Questionnaires sent via postal service	62
Returned Questionnaires:	37
Qualified for further processing:	37
Questionnaires sent via email:	21
Returned Questionnaires:	21
Qualified for further processing:	19
Direct Visit by Researcher:	36
Qualified Questionnaires:	36
Total Questionnaires	92

Table 1 Research Questionnaires

The division or groups in which subjects join in their companies are presented below.

Working Area	Frequency	Percentage
Credit Card and Personal Loan	45	48.91
Treasury	2	2.17
Funding and Consumer Banking	15	16.3
Budget	1	1.08
IT	2	2.17
Branch Operation Coordination	6	6.52
Accounting and General Affairs	1	1.08
Corporate Banking	19	20.65
Commisioners staf	1	1.08

Table 2 Subjects’ area of work

We can see from above table that most of the subjects work in the area of credit card and personal loan, corporate banking, and funding and consumer banking. This represent the traditional operational activity of banks which encompass saving and loan.

While the demographic data of the subjects are presented in the following table.

Data Demografi	Frekuensi	Persen
Umur:		
20-29	41	44.56
30-39	37	40.21
40-49	12	13.04
50-59	1	1.08
Mean umur	32.34	
Jenis Kelamin:		
Pria	54	58.69
Wanita	48	41.31
Lama Bekerja Pada Perusahaan		
0-9	59	64.13
10-19	29	31.52
20-29	4	4.34
Mean Lama Bekerja	7.57	
Pendidikan:		
SMA	1	1.08
D3	10	10.86
S1	60	65.21
S2	10	10.86
S3	1	1.08

Table 3 Demographic Data

Most of subjects in this survey are below 40 years of age and have worked for their companies for 7 years.

Hypotheses Testing

The hypotheses in this research are tested using partial least square method. Partial least squares was used as it allows latent construct to be modeled either as formative or reflective indicators as was the case with this research’s data, and it makes minimal demands in terms of sample size to validate a model compared to alternative structural equation modeling techniques.

Before the data can be analyzed using partial least squares, they have to meet the criteria of validity and reliability. The first criterion is content validity. The survey instrument of this research was developed by adapting measures that had been validated by other researchers. Specifically, the item behavioral intention, attitude toward behavior, subjective norm and perceived behavioral control were adapted from Ajzen (1988)

research, and items measuring channel richness, extrinsic motivation, and sense of self-worth were developed based on relevant theories and prior studies. The survey instrument was then refined through an extensive pre-test with the master and doctoral students and practitioner. All items in the instrument have good internal consistency.

Next, the loading factor of each item in the survey instrument were examined. As shown in table 4, the loading factor of survey item PBC2 is below 0,7. Therefore this item has to be dropped from statistical analysis. The loading factor of most interaction items also do not qualify the criteria (<0.49). Therefore the interaction construct can not be further tested using partial least squares.

Construct	Instrument	Loading
Knowledge Sharing Behavioral Intention	BI1	0.853
	BI2	0.905
	BI3	0.888
Attitude Toward Knowledge Sharing	ATT1	0.852
	ATT2	0.919
	ATT3	0.843
	ATT4	0.706
Subjective Norm	SN1	0.796
	SN2	0.862
	SN3	0.861
	SN4	0.777
<i>Perceived Behavioral Control</i>	PBC1	0.778
	PBC2	0.666
	PBC3	0.807
	PBC4	0.736
Extrinsic Motivation	EM1	0.834
	EM2	0.954
	EM3	0.918
Channel Richness	CR1	0.855
	CR2	0.705
	CR3	0.796
<i>Sense of Self Worth</i>	SSW1	0.785
	SSW2	0.731
	SSW3	0.892
	SSW4	0.818
	SSW5	0.766
<i>Perceived Behavioral Control*Channel Richness</i>	PBC1*CR1	0.354
	PBC1*CR2	0.898
	PBC1*CR3	0.004
	PBC2*CR1	0.052
	PBC2*CR2	0.697
	PBC2*CR3	-0.309

PBC3*CR1	0.248
PBC3*CR2	0.106
PBC3*CR3	0.007
PBC4*CR1	-0.119
PBC4*CR2	0.624
PBC4*CR3	-0.113

Table 4 Construct Loading

Next step, convergent validity and internal consistency is examined. The parameters of convergent validity include average variance extracted (≥ 0.5) and communality (≥ 0.5). While internal consistency parameters encompass composite reliability (≥ 0.7) and cronbach’s alpha (≥ 0.7). As shown in table 5, all loading except the interaction between perceived behavioral control and channel richness qualify the criteria.

	AVE	Composite Reliability	R Square	Cronbachs Alpha	Communa lity	Redundancy
Channel Richness	0.620661	0.829878		0.702498	0.620661	
Extrinsic Motivation	0.81639	0.930058		0.896362	0.81639	
Knowledge Sharing Behavioral Intention	0.778601	0.913374	0.56309	0.858439	0.778601	0.36504
Subjective Norms	0.680682	0.894829	0.26821	0.844064	0.680682	0.17774
Perceived Behavioral Control	0.621021	0.830585		0.698126	0.621021	
Perceived Behavioral Control * Keberagam an Media	0.174197	0.483729		0.833518	0.174195	
Sense of Self-Worth	0.640745	0.898745		0.859306	0.640745	

Attitude Toward Knowledge Sharing	0.694654	0.900217	0.30782	0.850782	0.694654	0.03722
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Table 5 Construct Validity and Reliability

The next step is examining the discriminant validity. All the survey instrument item ought to have strong correlation with the construct they represent. As shown in table 6, every item in the instrument has precisely represented the construct

	Attitude toward Knowledg	Knowledge Sharing Behavioral	Channel Richness	Extrinsic Motivation	Perceived Behavioral Control	Subjective Norm	Sense of Self-Worth
ATT1	0.851904						
ATT2	0.91885						
ATT3	0.842599						
ATT4	0.706129						
BI1		0.85307					
BI2		0.904889					
BI3		0.888398					
CR1			0.855368				
CR2			0.704737				
CR3			0.796036				
EM1				0.834092			
EM2				0.954318			
EM3				0.918007			
PBC1					0.770061		
PBC3					0.843489		
PBC4					0.747392		
SN1						0.795641	
SN2						0.862338	
SN3						0.861424	
SN4						0.777178	
SSW1							0.78531
SSW2							0.73099
SSW3							0.89235
SSW4							0.81797
SSW5							0.76633

Table 6 Discriminant Validity

Figure 4 shows the outcome of path analysis using the bootstrapping function for first order model of partial least squares.

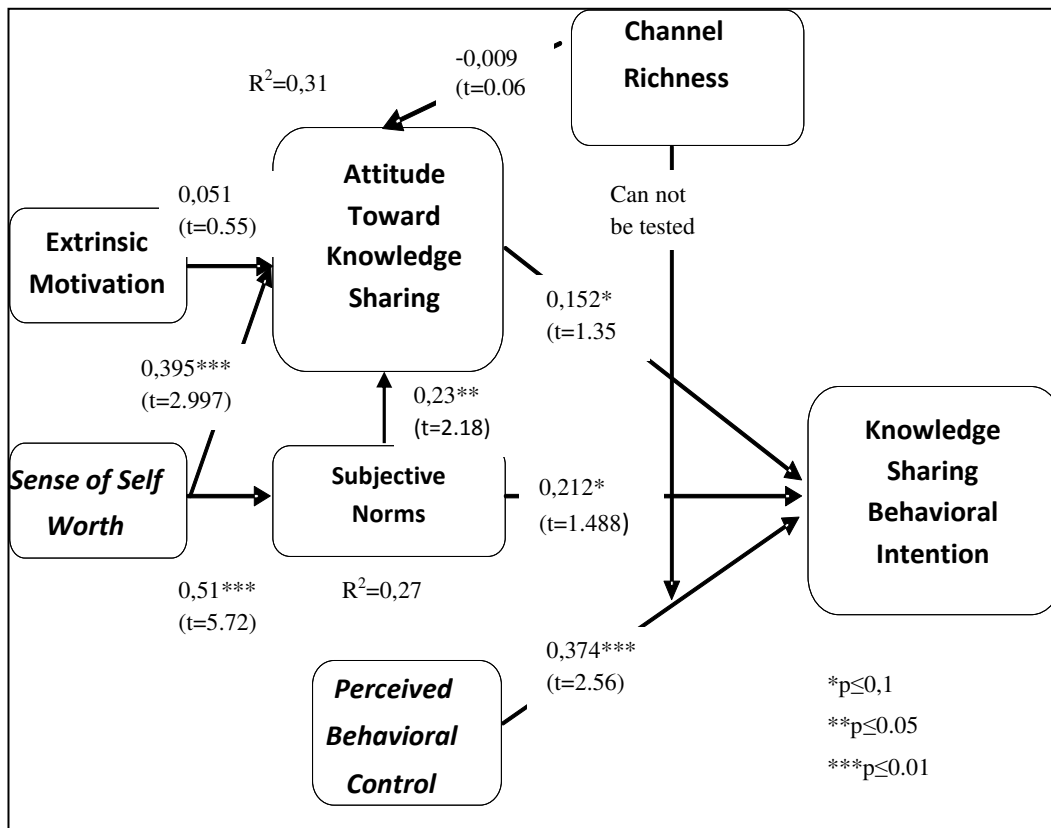


Figure 4 Results of Hypotheses Testing

We can see that attitude and subjective norm have a positive significant effect on knowledge sharing behavioral intention ($p \leq 0.1$). Perceived behavioral control also has a positive effect on knowledge behavioral intention ($p \leq 0.01$). Subjective norm does influence attitude positively ($p \leq 0.05$). On the other hand, extrinsic motivation and channel richness do not have a significant effect on attitude. Sense of self-worth has positive effect on both attitude and subjective norm ($p \leq 0.05$). Last, the moderating effect of channel richness on the relationship between perceived behavioral control and knowledge sharing behavioral intention can not be tested for it does not qualify the reliability and validity criteria.

DISCUSSION AND CONCLUSION

Path analysis showed us that knowledge sharing behavioral intention is influenced by attitude toward knowledge sharing, subjective norm, and perceived behavioral control.

Individuals who have positive belief concerning knowledge sharing activity have greater intention to conduct the activity. The same thing applies to subjective norm. If the surrounding social environment has the awareness of knowledge sharing as a useful activity then individuals tend to favor the activity. Subjective norm will also have impact on individuals’ attitude. Hypotheses testing revealed that the greater the subjective norm of social environment, the more positive the attitude of the individuals. This could be caused by the characteristics of society which belong to collectivist culture. The norm of social environment will be internalized in individuals’ belief.

The construct “perceived behavioral control” also has positive effect on behavioral intention. Individuals who perceive themselves as having greater control to conduct knowledge sharing will have greater intention to commit the behavior. On the other hand, extrinsic motivation does not have significant effect on attitude. The extrinsically motivated behaviors would not occur spontaneously and thus have to be prompted by a request or by some externally administrated consequences such as the receipt of a reward or the avoidance of punishment. The administration of an organization utilizes extrinsic motivation to encourage or to prevent the occurrence of some behaviors although the motivation does not really evolve into such behaviors itself. Since extrinsic motivation is imposed by some external forces, for instance, the administration, extrinsically motivated behaviors are typically less autonomous and are not initiated by individuals themselves, and are performed for a separable outcome such as punishment or rewards (Kwok and Gao, 2006). It is believed that extrinsic motivational strategy can be effectively applied under circumstances in which tasks require less creativity and there is close supervision and detailed rules upon behaviors to be performed. Considering such characteristics of extrinsic motivation, external rewards or punishment does not have positive effect in facilitating knowledge sharing, an extra-role behavior that require lasting commitment, much creativity, and interactive learning process.

Last, analysis showed that sense of self-worth positively affects attitude and subjective norm. Individuals who take role in organization try to contribute something for organization. This contribution is made by individuals through useful activities for organization. Then individuals will receive feedback about the activity conducted. The more positive feedback the individuals get, the more positive the attitude of individuals toward the activity. Besides, upon seeing the individuals’ contribution, the surrounding

environment will expect the individuals to continuously contribute in the future. Therefore the greater sense of self-worth, the greater the subjective norm will be.

LIMITATIONS AND IMPLICATION FOR FUTURE RESEARCH

The findings in this research have to be interpreted carefully in light of its limitations. Firstly, most of the subjects are working in the area of savings and loans which are the traditional operational activities of banks. Secondly, this research utilizes cross-sectional primary data, instead of longitudinal data. Therefore, the positive relationships among constructs are inferred not proven (Bock *et al.*, 2005). Thirdly, subjects in this research come from collectivist society, according to Hofstede cultural dimension. Consequently, the findings of this research can not be generalized to other type of cultural characteristics.

Future research should ascertain that subjects of research come from various functions in organization. This will improve the generalizability of the findings. And also, future research could use other established behavioral theory as the research framework such as social cognitive theory. This theory has been widely used in the field of social and psychology, but has not received much attention in accounting.

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