

**MINISTRY OF EDUCATION AND TRAINING
UNIVERSITY OF ECONOMICS HO CHI MINH CITY**

HOÀNG HẢI YẾN

**THE INFLUENCES OF KNOWLEDGE
MANAGEMENT AND ETHICAL CLIMATE ON BANK
EMPLOYEES' PERFORMANCE**

SUMMARY OF DOCTORAL DISSERTATION

HO CHI MINH CITY - 2015

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Specialization: Finance – Banking

Specialization code: 62340201

SUMMARY OF DOCTORAL DISSERTATION

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HO CHI MINH CITY – 2015

The research is completed at: University of
Economics Ho Chi Minh City

Supervisor: Associate Professor Trần Hoàng Ngân

Examiner 1:

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Examiner 2:

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Examiner 3:

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The thesis is to be presented to the Defense
Committee of the University summoned at

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on

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PREAMBLE

Introduction of the research

Specializing in the money business, the operation of the bank relies on the two qualities: MIND and HEART. MIND in general relates to the foundation of capital, infrastructure, capacity of technology, management, promotion, market development, knowledge management. HEART refers to the attitudes and behaviors toward the customers, social responsibilities, ethical climate. The harmonious combination of the two contributes significantly to the sustainable development of the bank. The emerging issues related to Heart and Mind at the beginning of the 21st century are knowledge management (mind) and business ethics (heart).

Mind without Heart leaves the bank lacking connections between individuals, departments inside as well as the absence of favorable images, trust and long-term relationship with the customers (Icre et al., 2011; Jaseviciene, 2012). Heart without Mind depletes the bank's competitiveness and chance of survival.

As both Heart and Mind are important to the business of the bank and the performance of the employees, the research focuses on identifying the impacts of knowledge management and business ethical climate on individual work performance. The author has not yet found any research study examining the above factors on individual performance. Meanwhile, *individual* performance may create better organizational performance, reduce employee

turnover (Ambrose et al., 2008; Elci et al., 2009); improve employee satisfaction towards the organization (Tsai and Huang, 2008; Deshpande, 2011); provide managers with information on the decision making process (Orpen, 1995; George et al., 1999). Besides, monetary trading business of the bank faces many kinds of risk. Risk management is a significant part of the bank operations. Risk-taking propensity is chosen as a moderator for the impact of ethical climate on individual performance as per suggestion of Drennan (2004); Saini and Kelley (2009).

Research objectives. The research aims at identifying and measuring the direct and indirect influence of knowledge management, business ethical climate on employee individual performance. So, the author need to achieve four research objectives of (i) a review of literature on knowledge management, ethical climate, risk-taking propensity and individual performance is accomplished; (ii) the reality of knowledge management, ethical climate, propensity of risk-taking, and evaluation of individual performance of bank employees of Vietnamese commercial banks is described; (iii) the direct and indirect impacts of knowledge management, ethical climate on employee performance are investigated; (iv) contributions of theoretical framework and practical perspective on factors affecting individual performance are recognized.

Research subject: employees working at functional departments of Vietnamese commercial banks in Ho Chi Minh City

Research methodology The research employs both qualitative

and quantitative methods. The former is conducted via in-depth interviews with commercial bank managers. The latter is implemented to test the research model and hypotheses. The reliability test and EFA are conducted on SPSS version 18 while CFA and SEM are carried out on AMOS version 18.

Implications of the research:

Findings of the research not only bring about implications to researchers and academia, managers but also introduce suggestions to future research studies on interactions between knowledge management and ethical climate with employee performance. Specifically, this research is an pioneering one identifying the impacts of two intangible forces of knowledge management and ethical climate on employee performance.

Research structure.

Beside the preamble, conclusion and appendices, the author structures the research into five chapters.

CHAPTER 1: THEORETICAL FOUNDATION OF KNOWLEDGE MANAGEMENT AND ETHICAL CLIMATE OF AN ORGANIZATION

1.1 Theories on knowledge as a resource

Knowledge includes know-how and skills. Researchers usually categorize knowledge into explicit and tacit one, or tacit knowledge, codified knowledge and encapsulated knowledge.

Knowledge is considered as an important resource for the organization's efficiency from different perspectives (Lytrast et al., 2003; Jussi et al., 2012) as facilitating an environment to explore knowledge (Choo, 2002); creating and updating knowledge foundation (Gold, 2001); assisting organizations to be aware of the value of knowledge (Jussi et al., 2012).

1.2 Knowledge Management

Knowledge management is a continuous process of creating, transferring, utilizing, and protecting knowledge. Good knowledge management creates sustainable competitive advantage for the organization (Schiuma, 2009; cited in Schiuma, 2012). The development of knowledge and knowledge management influence business performance, improve creativity and deliver values to the shareholders of the organization (Schiuma, 2012).

1.3 Ethical Climate Theory

Ethical climate is "The shared perception of what is correct behaviour and how ethical situations should be handled in an

organization” (P.51; Victor and Cullen, 1988)

Victor and Cullen (1993) classify ethical climate into 9 forms, which consist of 3 popular forms: Instrumental, Caring and Rules. The author conduct this research on the three mentioned ethical climates.

Literature review indicates that research studies focus on the impact of ethical climates on organizational performance rather than individual one.

1.4 Risk-taking propensity

Risk-taking propensity is point of view about risks of individual or organization, and the extent that they accept them. Risk-taking propensity is usually viewed as an individual quality. However, individual risk-taking propensity can be spilled over to the organizational degree when the organization is viewed as a decision-making entity (Sitkin and Pablo, 1992). The previous research studies identifying the interaction between risk-taking propensity and performance focus on organization performance rather than individual one.

1.5 Job performance/individual performance

Individual performance manifests the behavior and results related to the job. Performance can be quantified as outputs and attitudes to complete the job against the assigned targets, expectations, co-workers’ or the basic roles of the individual in the organization. Evaluation of job performance is to provide a basis to create *motivation* for individual and *information* for managers during the decision-making process (Orpen, 1995;

George and Jones, 1999).

During literature review, the author does not find any research study examining the direct influence of knowledge management, ethical climate and risk-taking propensity on individual performance, but there are on the indirect impact via some mediating variables. **In the banking industry**, some mediating variables used in previous research studies are: satisfaction with the bank, organizational commitment, organizational assistance, leadership styles, bank culture, policies, work condition, performance evaluation method, bank prospect of development.

CHAPTER 2: KNOWLEDGE MANAGEMENT, ETHICAL CLIMATE, RISK-TAKING PROPENSITY AND PERFORMANCE EVALUATION IN THE VIETNAMESE COMMERCIAL BANKS

Results from in-depth interviews with 10 managers of local commercial banks provide the author with an overview on knowledge management, ethical climate, risk-taking propensity and performance evaluation of bank employees in Vietnam.

2.1 Knowledge management - QTTT

Managers of Vietnamese commercial banks accurately indicate that knowledge consist of individual and organizational ones. The banks have rightly recognized, assimilated, and transformed individual knowledge in to organizational one, and vice versa.

On assimilating knowledge: Organizations usually assimilate knowledge through “benchmarking” or “cooperating” (Andrew, 2011). The Vietnamese commercial banks primarily assimilate knowledge by “cooperating” through in-house training, crash course training, rewarding and recognizing, or sharing information based on the bank database.

On transferring knowledge: It is primarily conducted by in-house training, job rotation, or documents specifying the processes, procedures of the job or providing bank services.

On application of knowledge: Job placement appropriately compliant to employees’ specializations, education background, experience and soft skills is considered as effective application

of knowledge by the banks.

On protecting knowledge: The banks are quite sensible in acknowledging the importance of knowledge protection. They consider knowledge protection necessary but difficult to implement. The popular methods used are implementing codified knowledge or limiting individual rights of access. However, the mentioned methods also partially limit the processes of transferring and application of knowledge in banks.

2.2 Ethical climate-MTDDKD

In the Vietnamese commercial banks, there is no well-established ethical climate, however, it seems to be a blend between “Instrumental” and “c”. Or at least, the bank managers consider the climate at their organizations inclining to Instrumental and Instrumental. Besides, the banks have not yet interested appropriately in the benefits of employees and customers. Therefore, Vietnamese commercial banks cannot be considered as ethically-oriented as per criteria proposed by Cowton (2002); Barbu and Boitan (2009); San-Jose et al. (2009). Moreover, Vietnamese commercial banks have not yet developed sets of ethical principles of their organizations. The ethical climate there are established naturally without orientation. The employees act the ethical way they believe accepted and supported by their managers.

Meanwhile, Barbu and Boitan (2009) maintain that one of three characteristics of an ethically oriented bank is operating with a set of ethical values at the same time understanding, accepting

and following them at every level of the organization. So, the Vietnamese commercial banks though all operating with different ethical orientation, but have not yet established a standardized set of principles and dissimilated widely to make it a direction of ethical climate applied in the banks. The bank managers also have the same impression that behaviors and actions of the manager would influence the behaviors and perceptions toward ethical climate of the the employees. At banks which never or rarely change their ownership, the ethical climates are usually more clearly defined.

2.3 Risk-taking propensity- KNCNRR

The experts at the banks highly appreciate the importance of risk management in their operations. In terms of policies at the organizational level, the commercial banks have the same strategies of risk management. The commonly mentioned methods include centralized credit approval, increasing collective decision making, switching to collective decision making, limiting individual power. At the individual level, the author did not receive any comment from the managers on risk-taking propensity. However, they confirm that although the customers did not witness, nor become aware or understand, the banks could not promote publicly the way they conduct risk management, but it is an important measure for the banks to protect themselves.

2.4 Evaluating bank employees' performance -KQHTCVNV

The banks evaluate their employees' performance based on the

results of tasks assigned. Some banks also evaluate behavioral performance of the staff. The managers do not unanimously indicate that experience, education background have influence on work performance. However, better skills lead to better performance. So, it seems that there is a direct linkage between knowledge (in the form of skills) and individual performance. It is rather interesting that when the employees have different ethical orientation, then their risk-taking tendency and their work performance are different. This notion from the experts indicates that in reality of the commercial banks in Vietnam, it seems that the ethical climate directly influences the employee performance or indirectly through risk-taking propensity.

CHAPTER 3: DEVELOPMENT OF HYPOTHESES, RESEARCH MODEL AND TEST METHODS

3.1 Development of hypotheses and research model

The author's literature review has not yet revealed any study that develops and tests the direct impacts of knowledge management on individual performance but it has indirect impacts through employees' satisfaction. As per transitive relation, knowledge management improves satisfaction, and in turn satisfaction improves individual performance. Results of interviews described in Chapter 2 show that it seems there is an impact of knowledge management on bank employees' performance. Combining theories and reality, the author hence posits hypothesis H1.

Hypothesis H1: Knowledge management influences employees' performance directly and positively.

Theories have not yet showed the direct relationship from ethical climate to employee performance, but there are indirect ones through several variables like satisfaction, organizational commitment, risk-taking propensity. In the reality of Vietnamese commercial banks, ethical orientation of the staff is rather influenced by their perception of ethical climate, style and ethical orientation of their leaders.

From the transitive relation of the impact of ethical climate to individual performance obtained from literature review and observation from reality, the author has the ground to posit hypothesis H2.

Hypothesis H2: Ethical climate influences employees' performance directly.

Some research studies identify direct impact of ethical climate on knowledge management. For instance, the research studies of Paul et al. (2006), Haslam (2000), or Tseng et al. (2012). The mentioned authors confirm that when the employees had more positive perception about the ethical environment, they more likely supported and participated in the process of knowledge management. Then their performance improved as they were more satisfied with their jobs. These results lay the foundation for the author to propose hypothesis H3.

Hypothesis H3: Ethical climate directly and positively influences knowledge management.

Following the suggestions of Drennan (2004); Saini et al. (2009) the author proposes hypothesis H4a.

Hypothesis H4a: Ethical climate positively influences risk-taking propensity.

Besides, Browman (1984), Phillip (1991), Saini et al. (2009) identify the indirect impact of ethical climate to organizational performance through risk-taking propensity. In the literature review, the author has not found any study identifying the impact of risk-taking propensity on individual performance. However, own qualitative research reported in Chapter 2 seems to indicate that there is a direct impact of ethical climate to risk-taking propensity in Vietnamese commercial banks. From that observation, there is a possibility that risk-taking propensity

would influence the individual performance of bank employees. With the results from above mention authors and qualitative research result of the author reported in Chapter 2, hypothesis H4b is proposed.

Hypothesis H4b: Risk-taking propensity directly and positively influences the employees' performance.

With five hypotheses H1, H2, H3, H4a and H4b, the author suggests the conceptual framework with three main concepts including knowledge management, ethical climate and individual performance.

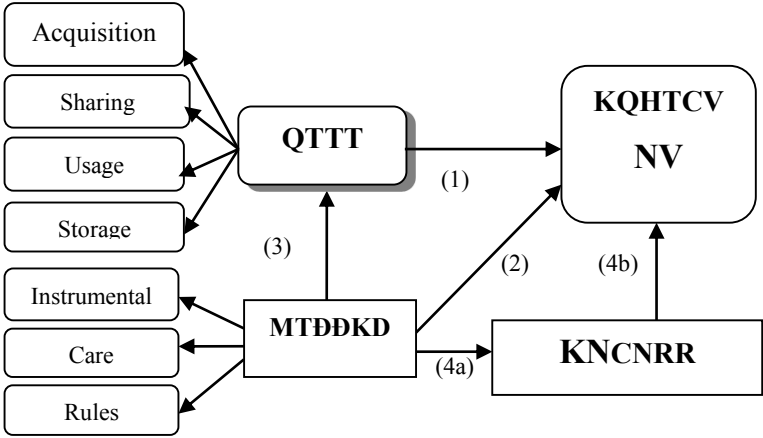


Figure 3.1 Conceptual framework

3.2 Research methods and process

The author combines qualitative and quantitative approaches in this research. Qualitative research is conducted with in-depth interviews with 10 managers of Vietnamese commercial banks. Quantitative approach is conducted in two phases: pilot and

official data collection then analysis. The pilot research aims at evaluating reliability, convergent validity, discriminant validity of the set of variables measuring the research concepts. Results from pilot study help the author to adjust the measuring instruments of the research concepts to apply in the official research. The official research is to confirm the measuring instruments and test the research hypotheses and model. A sample of 547 observations is processed with Confirmatory Factor Analysis and Structural Equation Modeling of AMOS 18.

3.3 Developing measurement instruments for research concepts

In the conceptual framework, there are four research concepts (knowledge management, ethical climate, risk-taking propensity, and individual performance). The theoretical concepts are operationalized by items to result in a set of measurement instruments. The author reutilized the measurement of previous research studies for all four concepts.

CHAPTER 4: RESEARCH FINDINGS

4.1 Preliminary review of measurement scales of research concepts

The preliminary research is conducted on a sample consisting of 184 observations. The analysis of Cronbach alphas and exploratory factor analysis help eliminating 13 measurement items from the initial 63. The rest 50 items are incorporated in the questionnaire used for official research.

4.2 Official research

The official research is conducted on 574 observations collected from the questionnaires administered to employees of Vietnamese commercial banks operating in Ho Chi Minh City.

4.3 Review of measurement scales

The measurement scales are reviewed in terms of reliability and underlying structure with Cronbach alpha and EFA. It is revealed that one item measuring ethical climate and two items measuring risk-taking propensity need to be eliminated. The rest 47 items are used in confirmatory factor analysis and composite reliability (p_c).

4.4 Test of measurement scales with CFA and composite reliability (p_c)

The CFA of the Saturated model indicate that the measurement scales fit the survey data (chi squared CMIN=2772.79; Degree

of freedom - $Df=1018$; $P=.000$; $(CMIN/DF)=2.724$; $TLI=.838$; $CFI=.847$; $RMSEA=0.055$), after dropping some items having low significance and connecting the residuals having significant relation coefficients.

4.4.1 Output of confirmatory factor analysis

The output of tests of management scales by CFA show that the scales satisfy convergent validity and discriminant validity. Of the four concepts, only knowledge management does not satisfy unidimensionality as there is a relationship between pairs of errors. Besides, the component concepts all satisfy the condition that composite reliability greater or equal average variance extracted (ρ_{vc}), with the exception of the scales for “knowledge acquisition”. The ρ_{vc} of knowledge acquisition is 0.83, which is just 0.01 smaller than ρ_c . The difference is too small.

4.5 Testing the research model

4.5.1 Testing the theoretical model

The theoretical model initially consists of 63 items. The number after dropping inappropriate items is 47. The results of SEM are $CMIN/df=2.063$; $TLI=.913$; $CFI=.92$; $RMSE=.042$. These values satisfy all requirements as $CMIN/df=2.063 < 3$. TLI , CFI are all greater than 0.9 and $RMSE=.042 < 0.08$. So the model fit with data collected from the field. The estimates (standardized) of the main parameters are presented in Table 4.15.

Table 4.15. Results of tests of causal relationships among concepts of the theoretical model

Relationship	ML	Se	CR	P
QTTT ← MTĐĐ	0.693	0.071	9.769	0
CNRR ← MTĐĐ	0.394	0.074	5.315	0
KQCV ← QTTT	0.536	0.073	7.305	0
KQCV ← CNRR	0.113	0.029	3.912	0
KQCV ← MTĐĐ	-0.02	0.063	-0.24	0.81

With: ML: estimated values; se: standard errors; cr: critical ratio

The results of the estimates show that relationships between parameters are all statistically significant, except for one between ethical climate and individual performance. Hence, *the result of data processing shows that the direct relationship between ethical climate and performance does not exist*. The research model is adjusted into the official research model (Figure 4.3)

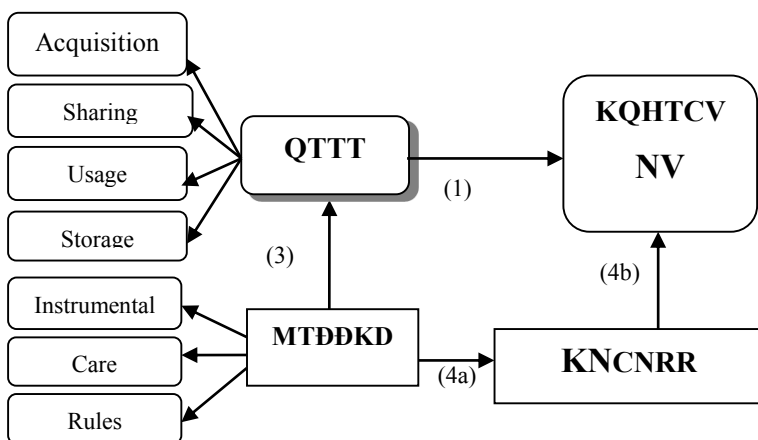
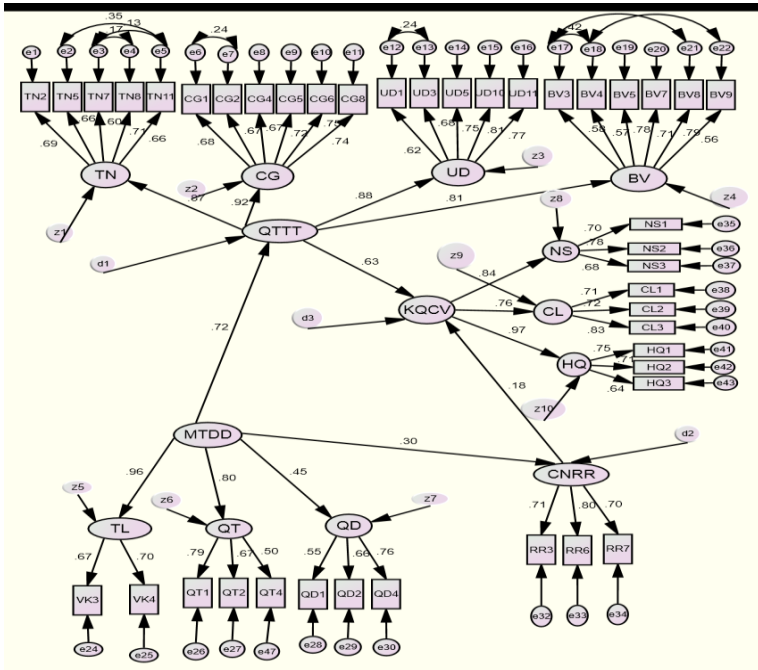


Figure 4.3 Official research model

The output from SEM analysis of the official model is presented in Figure 4.4



$CMIN=1642.364$; $df=797$, $p=0.000$; $CMIN/df=2.064$;
 $TLI=0.913$; $CFI=0.92$; $RMSEA=0.043$

Figure 4.4. SEM output of the official research model

The values of the parameters $CMIN/df = 2.064 < 3$; $RMSEA = 0.043 < 0.8$; TLI and CFI all are above 0.9 so the model fit the data collected from the field.

4.5.2 Hypothesis testing

The estimates (standardized) of the main parameters of the official research model is presented in Table 4.16. The relationships among the concepts in the official research model are all statistically significant ($p < 0.05$)

Table 4.16 Results of tests of causal relationships among concepts of the official research model

Relationship	ML	se	Cr	P
QTTT ← MTĐĐ	0.692	0.071	9.772	***
CNRR ← MTĐĐ	0.393	0.074	5.308	***
KQCV ← QTTT	0.524	0.054	9.654	***
KQCV ← CNRR	0.112	0.028	4.027	***

Hypothesis H1 is proposed as *knowledge management directly influences individual performance*. Hypothesis H1 is accepted. Then knowledge management directly and positively influences individual performance. Although the author has not yet found any similar research proposing the same hypothesis to compare, however the result reveal exactly what bank managers have suggested in Chapter 2.

Hypothesis H2 suggests *ethical climate directly influence individual performance*. Test results do not indicate this relationship (Table 4.15). The rejection of hypothesis H2 has not been reviewed in light of the existing theory as the author has not found any research confirms this relationship. However, the rejection of H2 does not fit with the observation of the bank managers. The difference can be explained as there are different views. While the managers subjectively view staff individual

performance as per the staff ethical orientation, the research survey the perception of whether ethical climate of the bank influences their performance. In other words, on the one hand, it is the evaluation of the managers on the ethical orientation of the staff, on the other hand, it is the perception of the staff about the ethical climate of the bank.

Hypothesis H3 is proposed as *ethical climate directly influences knowledge management*. Hypothesis H3 is accepted and it fits the research findings of Haslam (2000); Tseng et al. (2012).

Hypothesis H4a is “*ethical climate directly and positively influences risk-taking propensity*.” Hypothesis H4a is accepted. This fits the findings of Drennan (2004); Saini et al. (2009) and the observations of the bank managers.

Hypothesis H4b is “*risk-taking propensity directly and positively influences individual performance*.” Hypothesis H4b is accepted. Hence, ethical climate not only indirectly influences organizational performance through risk-taking propensity as findings of Browman (1984); Phillip (1991); Saini et al. (2009). The research also confirms that ethical climate indirectly influences individual performance through risk-taking propensity. So, the analysis with SEM indicates that:

- *Knowledge management directly influences individual performance. When the employees feel better about organizational knowledge management, their performance is better.*

- *Ethical climate directly influences knowledge management. Or once the employees feel the ethical climate at their organizations as “correct behaviour” they have better view about knowledge management at their organizations.*
- *Ethical climate influences risk-taking propensity and risk-taking propensity directly and positively influences individual performance. When the employees feel better about ethical climate, they see their organizations more risk-taking, their leaders as risk-takers. These feelings are one of the factors contributing to their better performance.*
- *Direct influence of ethical climate on individual performance is not found, but there is indirect one through risk-taking propensity and knowledge management. In other words, if asked if better ethical climate would change their individual performance, the statistical findings would give the answer NO. However, through perception on ethical climate, employees’ judgement about knowledge management and risk-taking propensity changes. This then changes their individual performance.*

CHAPTER 5: IMPLICATIONS AND CONCLUSIONS

5.1 Results and contributions of the research

5.1.1 Summary of research findings

The combined outcomes of literature review and in-depth interviews with bank managers practically and academically allow the author to propose five hypotheses on the influences of knowledge management and ethical climate on bank employees' performance. With five research hypotheses, the author tries to identify: (i) direct influences of knowledge management and ethical climate on individual performance; (ii) indirect influences of ethical climate on individual performance through knowledge management and risk-taking propensity.

A sample of 574 observations was analyzed by AMOS 18. The results from CFA and SEM allow the author to confirm that (i) only knowledge management directly influences individual performance; (ii) ethical climate does not directly but indirectly influences individual performance through knowledge management and risk-taking propensity.

The influences (i) and (ii) do not have any difference among groups of employees working for State-owned commercial banks and other commercial banks; groups of front office and back office employees; those working at the headquarters, transaction offices or branches; between employees having more than 5 years experience and those who have less.

5.1.2 Theoretical contributions

Contribution of refining the measurement scales of research concepts

In the research the author reutilize the measurement scales of research concepts. The measurement scales have been developed and tested previously by other researchers. However, when reused in the Vietnamese environment, tested with a sample of 574 observations, the measurement scales of the three concepts knowledge management, ethical climate and risk-taking propensity are refined. The measurement scales can be utilized in the future research.

Confirming direct influence of knowledge management and rejecting direct influence of ethical climate on individual performance

The findings of the research indicate that:

(1) Knowledge management directly influences individual performance. The findings of the author is one of the first research studies that confirm this direct relationship. The finding also reinforces the theory of knowledge management. Knowledge management not only influences organizational performance, satisfaction and commitment of the employees (as indicated in previous studies) but also directly influence individual performance.

Besides, during literature review the author does not identify any research with hypothesis and test of the impact of ethical climate on individual performance. The research of the author is an

pioneering one that hypothesises and tests the indirect impact of ethical climate on individual performance through knowledge management and risk-taking propensity.

Reinforcing the theories of no difference of the influence of knowledge management and ethical climate on performance among different groups of employees.

The multi-group analysis indicates that direct and positive influence of ethical climate on knowledge management and risk-taking propensity; direct, positive powerful impact of knowledge management and direct, positive, less powerful impact of risk-taking propensity on individual performance do not have differences among any two groups of employees – by their work nature, departments, and seniority.

Providing information on the reality of knowledge management, ethical climate and risk-propensity of Vietnamese commercial banks.

The qualitative research provide information for local and foreign researchers conducting research on banking industry in Vietnam on: perception, implementation of knowledge management; ethical climate; activity of risk management and measures that local commercial banks implemented to avoid risks; the way personal performance evaluation is conducted in Vietnamese commercial banks.

5.1.3 Practical contribution

In order to improve performance through work productivity, quality and efficiency, the management may choose to focus on

knowledge management beside other human resources management tactics or other strategies.

Changes in ethical climate though not directly but may indirectly improve the individual performance. The conclusion implies if the bank's board of management consider they are satisfactory in knowledge management, they may think of changing positively the ethical climate to improve productivity, quality and efficiency of the employees. Changes of ethical climate will change the behavior of knowled aquisition, protocols as well as willingness to transfer knowledge between individuals and departments.

5.2 Limitations and future research

Although the research contributes to some extent to the theory as well as the practical dimensions, it also contents some limitations. *First*, the research is conducted with banks operating in Ho Chi Minh City only. *Second*, there are still other factors influencing the individual performance in the bank, but this research just limits the scope with the impacts of knowledge management, ethical climate and risk-taking propensity. The future research could look at the impacts of other factors. *Third*, knowledge management includes knowledge infrastructure and the process of knowledge management. The research just stops with the process of knowledge management. The future research could extend to look at the infrastructure of the banks or other professions. *Fourth*, literature indicates that there are nine types of ethical climate, the research is just conducted on three popular types: Instrumental, Caring and Rules. Furthermore, the research

has not proposed hypotheses and test to see if different ethical climates have different impacts on the research concepts. The future research could extend to include different types of ethical climates, or investigate the impact of each type of climates on knowledge management, risk-taking propensity and individual performance of the employees. *Fifth*, the research study is one of the first developed and tested the relationships between knowledge management, business ethical environment and individual performance. However, the author did not compare the final model with the competing ones to identify the most suitable model.

CHAPTER 6: FINAL WORDS

Dissimilar to the previous research studies conducted to investigate the single impact of knowledge management or ethical climate or risk-taking propensity on the organizational performance, the author conducts a separate research on the interactions of the three factors (knowledge management, ethical climate, risk-taking propensity) as well as the simultaneous influences of the three factors on individual performance. Though the author reutilizes the measurement scales in the research model, the results of the research prove to be interesting. Among them, the impacts of ethical climate on knowledge management or risk-taking propensity are the repeated results. The findings of direct influence of knowledge management; indirect influences of ethical climate through knowledge management and risk-taking propensity on individual performance are one of the pioneering findings of factors influencing individual performance. From the research findings, the banks could improve their staff productivity, quality and efficiency with clear directions. Researchers in Vietnam and foreign countries now have another reference on the field for their research in the future.

LIST OF PUBLICATIONS RELATED TO THE THESIS

1. Ngan Hoang Tran, Yen Hai Hoang, (2015), “The influences of knowledge management and ethical climate on bank employees’ performance”, Banking Review, Vol. 5, March/2015.
2. Yen Hai Hoang, (2015) “The influences of ethical climate on bank employees’ performance”, Banking Review, Vol. 17, Sep./2015.

