

# The Dynamics of Knowledge Sharing, Trust, And Leadership: Mediating Paths to Competitive Advantage in Agricultural Credit Services

Hary Sastrya Wanto

Faculty of Agriculture, Wijaya Kusuma University Surabaya, Surabaya, Indonesia  
E-Mail: sas\_hary@yahoo.co.id

Akbar Hariputra

Faculty of Agriculture, Wijaya Kusuma University Surabaya, Surabaya, Indonesia

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## ABSTRACT

The agricultural credit from banking sector plays a crucial role in bolstering a country's economic security as one of the key financial institutions. In the contemporary financial landscape, banks are increasingly engaged in fierce competition to provide products and services grounded in knowledge, consumer education, and a high level of trust. This strategic shift is anticipated to create a distinctive competitive advantage. Competitive advantage, an integral part of work outcomes, necessitates substantial support from reinforcing the intellectual tradition of knowledge sharing. Additionally, it relies on robust beliefs manifested through member trust and a leadership style characterized by inclusivity, vision, trustworthiness, and exemplary performance demonstrations. This study builds upon previous research findings and seeks to explore whether knowledge sharing acts as a mediator between trust and competitive advantage. Furthermore, it investigates whether knowledge sharing functions as a mediator between leadership and competitive advantage. To achieve these objectives, the study analyzes a sample comprising 30 branch offices and sub-branch offices of banks in Surabaya, Indonesia. Path analysis is employed for the research methodology, utilizing a multiple linear regression equation model. The results indicate that knowledge sharing serves as an intervention rather than a mediator between the trust variable and the competitive advantage variable. In this context, knowledge sharing weakens the relationship between trust and competitive advantage. On the other hand, knowledge sharing acts as a mediator between the leadership variable and the competitive advantage variable, strengthening their relationship.

**Keywords:** Knowledge sharing, Trust, Competitive advantage, Multiple linear regression equation model, Indirect influence

## ABSTRAK

Kredit pertanian dari sektor perbankan memainkan peran penting dalam memperkuat keamanan perekonomian suatu negara sebagai salah satu lembaga keuangan utama. Dalam lanskap keuangan kontemporer, bank semakin terlibat dalam persaingan yang ketat untuk menyediakan produk dan layanan yang didasarkan pada pengetahuan, edukasi konsumen, dan tingkat kepercayaan yang tinggi. Pergeseran strategis ini diharapkan dapat menciptakan keunggulan kompetitif yang khas. Keunggulan kompetitif, yang merupakan bagian integral dari hasil kerja, memerlukan dukungan besar dari penguatan tradisi intelektual dalam berbagi pengetahuan. Selain itu, hal ini bergantung pada keyakinan kuat yang diwujudkan melalui kepercayaan anggota dan gaya kepemimpinan yang ditandai dengan inklusivitas, visi, kepercayaan, dan demonstrasi kinerja yang patut dicontoh. Studi ini didasarkan pada temuan penelitian sebelumnya dan berupaya mengeksplorasi apakah berbagi pengetahuan bertindak sebagai mediator antara kepercayaan dan keunggulan kompetitif. Selain itu, penelitian ini menyelidiki apakah berbagi pengetahuan berfungsi sebagai mediator antara kepemimpinan dan keunggulan kompetitif. Untuk mencapai tujuan tersebut, penelitian ini menganalisis sampel yang terdiri dari 30 kantor cabang dan kantor cabang pembantu bank di Surabaya, Indonesia.

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*Metodologi penelitian yang digunakan adalah analisis jalur dengan menggunakan model persamaan regresi linier berganda. Hasilnya menunjukkan bahwa berbagi pengetahuan berfungsi sebagai intervensi daripada mediator antara variabel kepercayaan dan variabel keunggulan kompetitif. Dalam konteks ini, berbagi pengetahuan melemahkan hubungan antara kepercayaan dan keunggulan kompetitif. Di sisi lain, berbagi pengetahuan bertindak sebagai mediator antara variabel kepemimpinan dan variabel keunggulan kompetitif sehingga memperkuat hubungan keduanya.*

**Kata kunci:** Berbagi pengetahuan, Kepercayaan, Keunggulan kompetitif, Model persamaan regresi linier berganda, Pengaruh tidak langsung

## INTRODUCTION

The banking sector plays a crucial role in economic stability, with competitive advantage becoming a sought-after goal in the 21st century. This study focuses on the relationship between leadership, trust, knowledge sharing, and competitive advantage in the banking sector. Emphasizing sustainable organizational practices, it explores the explicit sharing of knowledge as a means to achieve competitive advantage (Castellani et al., 2021; Azeem et al., 2021). Effective leadership is identified as a key driver for knowledge sharing, necessitating strong internal capital and the alignment of organizational resources (Phong & Son, 2020; Berraies et al., 2021). Drucker's concept of organizations transitioning from managing tasks to managing knowledge highlights the evolving nature of work in the 21st century. Hanif et al. (2020) underscores the significance of knowledge sharing in enhancing competitive advantage, particularly in the banking sector in agricultural credit services. This study aims to test the direct effects of leadership, trust, and knowledge sharing on competitive advantage while investigating the mediating role of knowledge sharing between trust and competitive advantage. The research utilizes a survey instrument distributed to respondents in 30 bank branches in Surabaya to examine their perception in agricultural credit services. Path analysis and multiple linear regression are employed for data analysis. The findings are expected to contribute to strategic managerial development in the Indonesian banking industry, providing insights for achieving competitive advantage in agricultural credit services.

The research poses several key questions, including the impact of knowledge sharing and trust on competitive advantage, the relationship between trust and knowledge sharing, and the mediating role of knowledge sharing between leadership and competitive advantage. The objectives include understanding the significant effects of knowledge sharing, trust, and leadership on competitive advantage, contributing valuable knowledge and literature to the field. In terms of practical implications, the study aims to offer knowledge and literature on competitive advantage, trust, leadership, and knowledge sharing. The research is expected to benefit the banking industry by providing insights into strategic decision-making processes that can lead to a sustainable competitive advantage in agricultural credit services.

## LITERATURE REVIEW

### Relationship of Trust, Knowledge Sharing, and Competitive Advantage

Experts and previous researchers have emphasized the study of knowledge (as an independent, dependent, and moderating variable) as highly crucial in the 21st century for constructing competitive advantage as part of the organizational performance assessment instrument. Arsawan et al. (2022) and Imam & Zaheer (2021) study found knowledge sharing to be a significant predictor influencing competitive advantage. Practical recommendations from this study include: 1. Companies should synergize their ability to create knowledge in managing the organization to achieve competitive advantage. They need to tolerate individual errors, implement new ideas, strengthen individual quality to realize intelligent ideas, appreciate members who appreciate knowledge, and facilitate a working environment to test organizational members'

opinions and ideas; 2. Companies should provide compensation programs to accelerate knowledge; 3. Conduct training and development to enhance knowledge quality. Shahzad et al. (2020) found a significant relationship between trust and knowledge sharing. Furthermore, research by Li et al. (2019) show commitment and use of CMC as an antecedent of knowledge sharing, meaning that knowledge sharing significantly influences innovation, intellectual capital, and an organization's competitive advantage. Subsequent research by Lestari et al. (2020) and Lei et al. (2019) positioned work outcome in the form of competitive advantage and innovation as part of the dependent variables of organizational performance. The study found a significant impact of trust on organizational performance, while knowledge sharing played a significant role as a mediating variable in the relationship between trust and competitive advantage. Di Vaio et al. (2021) study proved that knowledge sharing has a significant impact on innovation and competitive advantage.

*H1: Knowledge sharing significantly influences competitive advantage*

*H2: Trust significantly influences competitive advantage*

*H3: Trust significantly influences knowledge sharing*

*H4: Knowledge sharing mediates the relationship between trust and competitive advantage*

### Relationship of Leadership, Knowledge Sharing, and Competitive Advantage

Previous studies have shown the significant role of leadership in effectively promoting organizational progress. Muhammed & Zaim (2020) demonstrated a correlated relationship between leadership practices and knowledge sharing. Duan et al. (2021) study revealed that transformational leadership and reward contingency leadership behavior significantly influence knowledge sharing in the alliance strategy setting. Zhou et al. (2023) earlier research indicated organizational leadership and organizational culture as significant predictors of Tacit Knowledge Utilization within the organization. Thus, the following hypotheses are proposed:

*H5: Leadership significantly influences knowledge sharing*

*H6: Leadership significantly influences competitive advantage*

*H7: Knowledge sharing mediates the relationship between leadership and competitive advantage*

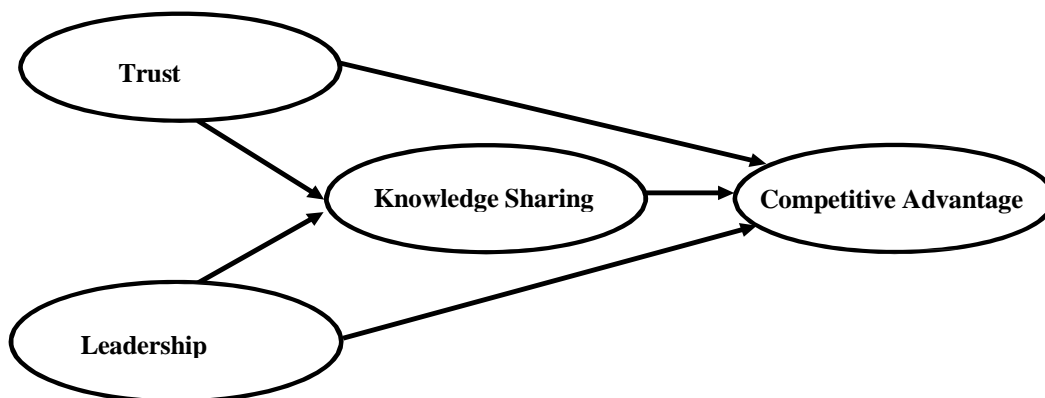


Figure 1. Conceptual Model

### METHOD

The aim of this research is to elucidate the influence of one variable on another (explanatory). The type of relationship between variables is a cause-and-effect relationship since the dependent variable (Y2: Competitive Advantage) is influenced by independent variables (X1: Trust, X2: Transformational Leadership, Y1: Knowledge Sharing). Table 1 details the operational definition of the variables examined in this study. The study's environment (setting) involves field research, as it tests correlational relationships among variables under natural environmental conditions with minimal researcher involvement. The unit of analysis comprises data from each individual, specifically permanent employees of conventional and sharia banks, concerning attitudes and behaviors.

Table 1. Operational Definition

Variable	Indicator and Item Questions	
Trust(X1)	Believe (X11): <i>Sincerity (X111), Engagement (X112), Concern (X113), Rational Decision (X114), Help (X115), Efficiency (X116)</i>	Confidence (X12): <i>Justice (X121), Promise (X122), Capabilities (X123), Compatibility (X124), Safety (X25), Profit (X26)</i>
Transformational leadership (X2)	Charisma(X21): <i>Conformity of Opinions (X211), Values &amp; Beliefs (X212), Different perspectives (X213), Optimist (X214), Generating (X215)</i>	Individual Considerations(X22): <i>Empowerment(X221), Importance(X222), Treatment (X223)</i>
	Inspiration Motivation(X23): <i>Enthusiastic(X231), Big goal(X232), Exemplary(X233), Ethical considerations(X234), Confidence (X235), Awards (X236)</i>	Intellectual Stimulation (X24): <i>Alternative solution(X241), Potential development (X242), New method(X243), Togetherness(X244), Optimist (X245)</i>
Knowledge Sharing (Y1)	Behavior (Y11): <i>Sharing experiences (Y111), Information offer (Y112), Colleague concern (Y113), Individualist (Y114)</i>	Knowledge Quest(Y12): <i>Information filtering(Y121), Information update (Y122), Dialogue engagement (Y123), External involvement (Y124)</i>
Competitive Advantage(Y2)	Durability (Y21): <i>Achievement level (Y211), Customer level (Y212)</i>	Strategic Asset Similarity (Y22): <i>Level of ease of organization (Y221), Competitor convenience level (Y222)</i>
	Imitability (Y23): <i>Imitation difficulty level (Y231), Imitation frequency level (Y232), Level of ease of imitation (Y233)</i>	

The study focuses on a time horizon emphasizing the frequency of data collection stages using repeated survey instruments on different respondents, particularly in conventional banks in agricultural credit services. The measurement of constructs involves variables or constructs based on theory, examining the relationships between them: A. Exogenous Constructs: (a) Trust and (b) Transformational Leadership, (c) Knowledge Sharing. B. Endogenous Construct: (a) Competitive Advantage. The research sample consists of permanent employees at conventional banks, with the population spread across 30 branch and sub-branch offices in Surabaya. Due to the heterogeneity in job roles among sample units (Managers, Administration, Finance, Marketing, and Tellers/Cashiers), this study employs proportional random sampling techniques. The primary method of data collection is a survey, employing a main instrument in the form of a questionnaire distributed to all selected respondents. Construct validity testing is defined as a measure of how well a test instrument performs its measurement function. To determine the validity of an item, it is tested using Pearson correlation analysis, and the significance of the item's correlation is examined. If the significant value is < 0.05, the item is declared valid. Construct reliability testing is utilized to examine the accuracy of questionnaire measurement results that are closely related to trust issues (Nazir 1999). A test is considered reliable if it provides accurate results. To determine whether an indicator/item is reliable or not, construct reliability is considered. If the construct reliability value is greater than 0.7, the indicator/item is deemed reliable. The analysis in this study employs path analysis, used to understand the causal relationships and influences among variables in the equation model. The model used in this research is a multiple linear regression equation model. The calculation of path coefficients uses regression analysis with the assistance of SPSS.

## RESULTS

The study aims to explore the characteristics of respondents captured through questionnaires distributed to the branch office in Surabaya, specifically focusing on agricultural credit services. A total of 75 questionnaires were distributed for this purpose. The characteristics presented in this study include the age and education of the respondents. Regarding the age of the respondents, the data collected from the questionnaires categorize them into four groups. The age structure is detailed in Table 2, revealing that the majority of employees fall into the young age group of 20–30 years

(47%), while the lowest percentage is among employees aged >50–60 years. The detailed educational structure shows that the majority of respondents have a Bachelor's degree (57%), followed by those with a diploma (43%).

**Table 2.** Demographic Characteristics

Characteristics	Age	Amount	Percentage
Age	20 – 30	35	47 %
	> 30 - 40	20	27 %
	> 40 - 50	12	16 %
	> 50 – 60	8	10 %
Total		75	100
Education	Diploma	32	43%
	Bachelor degree	43	57%
<b>Total</b>		<b>75</b>	<b>100</b>

The regression analysis aimed to assess the influence of knowledge sharing (Y1) on competitive advantage (Y2). The regression results revealed the obtained regression demonstrating that, statistically, knowledge sharing (Y1) significantly impacts competitive advantage (Y2) by 51.5%, with the remaining influenced by other variables. This underscores the crucial role of knowledge sharing in elevating competitive advantage at the bank in agricultural credit services, aligning with Arsawan et al.'s (2022) findings that knowledge sharing is a significant predictor in enhancing competitive advantage.

Further, regression tests were conducted to examine whether trust (X1) influences competitive advantage (Y2). The results supported Ullah et al.'s (2022) findings, indicating that trust significantly affects organizational performance, with competitive advantage and innovation as dependent variables. The F-test result ( $4.975 > F_{table} 3.98$ ) validated acceptance of the hypothesis, indicating that trust (X1) significantly influences competitive advantage (Y2). Statistically, trust (X1) accounts for 54.6% of the variance in competitive advantage (Y2), underscoring the obligatory nature of trust among employees for the development of knowledge within the organization. The impact of trust (X1) on knowledge sharing (Y1) was assessed using regression analysis, confirming that trust (X1) significantly influences knowledge sharing (Y1). The F-test result ( $4.365 > F_{table} 3.98$ ) the acceptance of the hypothesis, demonstrating that trust (X1) significantly influences knowledge sharing (Y1). Statistically, trust (X1) contributes to 55.5% of the variance in knowledge sharing (Y1), reinforcing Gruber's (2000) findings on the significant relationship between trust and knowledge sharing.

**Table 3.** Regression Analysis of Trust and Leadership Variables on Knowledge Sharing (Y1)

Variable	Regression coefficient	R-square	F-count	F Significance	t-count	t Significance
Constant	3.557	-	-	-	5,347	0.000
Trust (X1)	0.121	0.518	4,365	0.039	2,050	0.009
Leadership (X2)	0.244	0.555	5,615	0.043	2,489	0.007

The regression analysis for the influence of leadership (X2) on knowledge sharing (Y1) that statistically, leadership (X2) significantly impacts knowledge sharing (Y1) by 55.5%, validating Dwivedi et al.'s (2020) reveal that transformational leadership significantly influences knowledge sharing (Table 3). The F-test result ( $5.615 > F_{table} 3.98$ ) confirmed that leadership (X2) significantly influences knowledge sharing (Y1). Consequently, higher leadership ability facilitates mentoring, knowledge transfer, and setting a positive example for subordinates. The analysis of leadership (X2) on competitive advantage (Y2) revealed a regression that statistically, leadership (X2) significantly influences competitive advantage (Y2) by 58.5%. The F-test result ( $6.968 > F_{table} 3.98$ ) supported acceptance of the hypothesis, indicating that leadership (X2) significantly influences competitive advantage (Y2). Therefore, leaders with greater ability, willing to take risks and implement measurable visions, contribute to enhancing competitive advantage at the bank, aligning with García-Morales et al.'s (2008) findings on the significant impact of

leadership on innovation and competitiveness, integral components of competitive advantage.

**Table 4.** Regression analysis of knowledge sharing, trust, leadership on competitive advantage

Variable	Regression coefficient	R-square	F-count	F Significance	t-count	t Significance
Constant	3,726	-	-	-	13.835	0.000
Knowledge Sharing (Y1)	0.137	0.515	5.693	0.042	2.075	0.008
Trust (X1)	0.194	0.546	4.975	0.047	2.020	0.007
Leadership (X2)	0.116	0.585	6.968	0.045	2.148	0.009

The results indicate that the regression model obtained is  $y_2 = 4.026 + 0.183x_1 + 0.152y_1$ , and in Table 4, the regression model obtained is  $y_2 = 4.281 + 0.194x_1$ . This shows that the hypothesis is accepted, meaning that knowledge sharing (Y1) does not act as a mediator but intervenes between the trust variable (X1) and the competitive advantage variable (Y2). This is because knowledge sharing (Y1) weakens the relationship between the trust variable (X1) and the competitive advantage variable (Y2), where the trust variable (X1) changes from  $0.194x_1$  to  $0.183x_1$ . Consequently, competition among colleagues leads to a low trust level for knowledge exchange, resulting in a decline in competitive advantage at the bank. This differs from the study by Ullah et al. (2022), stating that knowledge sharing significantly acts as a variable mediating the relationship between trust and competitive advantage. In this research, knowledge sharing (Y1) plays an intervening role between the trust variable (X1) and the competitive advantage variable (Y2). However, statistically, in the Rsquare test, the knowledge sharing and trust variables collectively influence competitive advantage by 73.1% (Table 5).

**Table 5.** Mediating Effect of Knowledge Sharing on Trust and Competitive Advantage

Variable	Coefficient	R-square	F-count	F Significance	t-count	Sig.
Constant	4.026	-	-	-	9.087	0.000
Trust (X1)	0.183	0.731	3.895	0.029	2.376	0.006
Knowledge Sharing (Y1)	0.152				2.303	0.005

**Table 6.** Mediating Effect of Knowledge Sharing on Leadership and Competitive Advantage

Variable	Coefficient	R-square	F-count	F Significance	t-count	Sig.
Constant	4.119	-	-	-	6.040	0.000
Leadership (X2)	0.193				2.838	0.008
Knowledge Sharing (Y1)	0.160	0.760	3.612	0.044	2.388	0.009

The F-test result of  $3.895 > F_{table} 3.13$  with an error rate of 0.029 or 2.9% for a sample size of 75 indicates that both knowledge sharing (Y1) and trust (X1) variables simultaneously influence competitive advantage (Y2) (Table 6). The t-test is used to determine whether the trust (X1) and knowledge sharing (Y1) variables partially influence competitive advantage (Y2). In Table 5, the t-test result for the trust variable (X1) is 2.376 with an error rate of 0.006 or 0.6% for a sample size of 75. Since the error rate is smaller than the 0.05 or 5% threshold, it proves that the trust variable (X1) partially influences the competitive advantage.

## CONCLUSION

The findings of this research highlight the complex dynamics between knowledge sharing, trust, leadership, and competitive advantage. This study underscores the important role of knowledge sharing in strengthening competitive advantage, emphasizing that an individual's wealth of knowledge results in higher competitive advantage. Trust emerges as a key factor, which significantly influences knowledge sharing and competitive advantage. This study challenges the conventional view that knowledge sharing mediates the trust-competitive advantage relationship, instead

showing that knowledge sharing acts as an intervening factor, potentially weakening the impact of trust on competitive advantage as competition between colleagues intensifies.

Moreover, the profound influence of leadership on knowledge sharing and competitive advantage is evident. A leader's skills in transferring knowledge, providing mentoring, and providing examples of good practice have a positive impact on knowledge exchange between employees. Additionally, effective leadership increases overall competitive advantage, underscoring the importance of leaders who are willing to take risks and implement a measurable vision. This study introduces the role of knowledge sharing as a moderating variable between leadership and competitive advantage, emphasizing the leader's ability to encourage knowledge exchange and guidance among team members to ultimately increase organizational competitiveness. These findings contribute valuable insights for theoretical refinement and practical implications in managing knowledge and organizational competitiveness.

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