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Original Article (Qualitative)

Designing a Model for Enhancing Knowledge Management Based on Intellectual and Professional Capital in the Banking Industry

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Abstract

The purpose of this study is to design a model for enhancing knowledge management based on intellectual and professional capital in the banking industry based on thematic analysis. The research method is applicable–developmental in terms of purpose, and qualitative in terms of implementation. The statistical population includes 18 university professors, managers, and experts from Gharz-al-Hasna Mehr Iran Bank. The sample size was determined through purposive sampling, and interviews continued until theoretical saturation was reached. Semi-structured interviews were used for data collection. Thematic analysis was applied for data analysis using Maxqda software. The findings of the study revealed that knowledge management in organizations consists of six main dimensions: intelligent knowledge infrastructures (flexible knowledge infrastructures, smart accessibility, simplicity of knowledge systems, and automated organizational knowledge storage), knowledge empowerment (individual knowledge sharing, voluntary participation, and collective knowledge sharing), internal value creation (practical use of employee knowledge, decision-making, and analysis of employee knowledge), external value creation (acquisition of knowledge and learning from customer experiences), comprehensive knowledge support (managerial support, strategic guidance, and psychological safety and trust), and knowledge culture (learning on the job, valuing knowledge acquisition, sustainability of knowledge management, and internalization of knowledge-based behavior).

Keywords:

knowledge management, knowledge empowerment, intellectual capital, knowledge sharing, knowledge culture, value creation, customer experience

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Extended Abstract

Introduction

In today's world, organizations—particularly banks—face a variety of challenges that require the optimal use of their resources and assets. One of the most important resources available to any organization is the intellectual and professional capital of its employees, which can play a fundamental role in competitiveness and long-term success (Quezada et al., 2025). Knowledge management in this regard, as the process of identifying, collecting, storing, transferring, and utilizing knowledge and information within organizations, plays a vital role in enhancing performance and innovation. As one of the major financial institutions in the country, due to its social and economic activities, Gharz-al-Hasna Mehr Iran Bank requires continuous improvement of its processes and effective utilization of organizational knowledge (Sadiqi et al., 2016). Since banks—especially Gharz-al-Hasna banks—play a key role in serving diverse segments of society, the optimal use of employees' intellectual and professional capital can improve service quality, increase customer satisfaction, and enhance competitiveness in the market (Nguyen, 2024).

Aburub et al. (2024) define intellectual and professional capital as an organized set of professional knowledge, specialized skills, accumulated experience in delivering financial services, customer information, effective stakeholder relationships, and structural and technological infrastructures that enable value creation, innovation, and competitive advantage for the bank. These capitals include human capital (employees' abilities, knowledge, and creativity), structural capital (processes, systems, information technology, and internal regulations), and relational or customer capital (relationships, trust, and customer loyalty). Together, they play a central role in improving service quality, reducing operational risk, increasing efficiency, and strengthening the bank's competitive position. In other words, intellectual and professional capital represents the intangible yet influential essence of modern banking which, when managed effectively, can transform organizational knowledge into economic and social value (Mehdikhani & Valmohammadi, 2020).

Knowledge management based on intellectual capital is considered one of the most transformative approaches in modern banking; however, in Iran's banking system—particularly in Gharz-al-Hasna banks with their distinct social mission—it has received limited scientific and structured attention. This study addresses the existing knowledge gap regarding the role of human, structural, and relational capital in enhancing knowledge management and provides a localized framework tailored to the characteristics of Gharz-al-Hasna Mehr Iran Bank. Accordingly, the main research question is: How can a model for enhancing knowledge management based on intellectual and professional capital in banking be designed using thematic analysis?

Theoretical Framework

Knowledge Management

Knowledge management is a process through which an organization collects, organizes, shares, and analyzes its knowledge in a manner that makes it easily accessible to employees. This knowledge may include technical resources, frequently asked questions, training documents, and other forms of information (Afshari et al., 2020).

Intellectual Capital

Intellectual capital refers to intellectual materials such as knowledge, information, intellectual property, and experience that generate wealth. It is also considered intellectual material that is collected and structured to create a more valuable asset (Ozgun et al., 2022).

Baharvand et al. (2026) examined a model for enhancing knowledge management based on intellectual and professional capital in the banking industry. Their qualitative analysis showed that knowledge management in organizations comprises six main dimensions: intelligent knowledge infrastructures, knowledge empowerment, internal value creation, external value creation, comprehensive knowledge support, and knowledge culture. The results of confirmatory factor analysis indicated that the proposed model has appropriate structural validity and convergence for all dimensions, and the indicators have high and significant factor loadings. As a practical suggestion, it is recommended that organizations strengthen flexible knowledge infrastructures and foster a culture of continuous learning so that, in addition to improving employee knowledge management, they can make practical use of employees' experiences and knowledge, thereby ensuring the sustainable development of the organization's intellectual capital.

Putra et al. (2025) investigated the effect of intellectual capital and the creditworthiness of micro, small, and medium-sized enterprises on bank performance. The findings revealed that intellectual capital (including employee knowledge, skills, and experience) and the credit provided to micro, small, and medium businesses have a significant and positive impact on the performance of rural banks. The study concludes that investing in human resource development and effectively managing credit allocation to local businesses are key factors in enhancing the productivity and competitiveness of banks.

Research Methodology

The research method is applicable–developmental in term of its purpose, and qualitative in terms of execution. The statistical population consists of 18 university professors, managers, and experts from Gharz-al-Hasna Mehr Iran Bank. The sample size was determined via purposive sampling, and the interviews continued until theoretical saturation was reached. A semi-structured interview was utilized for data collection.

Research Findings

Data were analyzed by thematic analysis with Maxqda software. The findings revealed that knowledge management in organizations comprises six main dimensions: intelligent knowledge infrastructures (flexible knowledge infrastructures, smart accessibility, simplicity of knowledge systems, and automated organizational knowledge storage), knowledge empowerment (individual knowledge sharing, voluntary participation, and collective knowledge sharing), internal value creation (practical use of employees' knowledge, decision-making, and analysis of employee knowledge), external value creation (acquisition of knowledge and learning from customer experiences), comprehensive knowledge support (managerial support, strategic guidance, and psychological safety and trust), and knowledge culture (on-the-job learning, valuing knowledge acquisition, sustainability of knowledge management, and internalization of knowledge-based behavior).

Conclusion

The present study was conducted with the aim of designing a model for enhancing knowledge management based on intellectual and professional capital in the banking sector using thematic analysis. The results of this research are consistent with the findings of Baharvand et al. (2026), Putra et al. (2025), Kurniawan and Sasmaya (2025), Nejad Afshar et al. (2025), Wang et al. (2025), Firdaus et al. (2024), Bocoya-Maline et al. (2024), Heydari (2024), Attar and Bitar (2024), Mousavifard (2024), Hidayat and Sensuse (2022), and Ardalan et al. (2022). Hidayat and Sensuse (2022) showed that knowledge management and big data represent the

most prominent trends, followed by governance, people, and smart education. Information technology was identified as the highest-priority component. Their proposed knowledge management model for smart campuses consists of five main layers grouped according to system cycle stages. This cycle describes the intellectual capability of organizations to adapt and achieve smart campus indicators. The knowledge cycle in higher education institutions focuses on teaching, research, and social services.

Based on the findings of this study, the following recommendation is proposed:

It is recommended that the bank design a simple and user-friendly interface for its knowledge management systems. Most users engage with knowledge management systems only when they can easily navigate and interact with them. Designing clear and intuitive interfaces can enhance user engagement and reduce the time required to learn how to use these systems.