

The Impact of Knowledge Complexity, Distrust, Psychological Ownership on Knowledge Hiding Behavior

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Abstract: Knowledge hiding behavior can lead to adverse consequences for both individuals and organizations. However, research on knowledge hiding remains insufficient. The objective of this study is to examine the relationship between knowledge complexity, distrust, psychological ownership, and knowledge hiding behavior among employees in knowledge-intensive sectors such as banking. Data were collected through surveys of bank employees, and hypotheses were tested using Partial Least Squares (PLS). The results indicate that knowledge complexity directly affects knowledge hiding behavior, distrust, and psychological ownership. Additionally, distrust and psychological ownership mediate the relationship between knowledge complexity and knowledge hiding behavior. This study makes significant contributions by revealing that knowledge complexity can increase psychological ownership and distrust, which in turn exacerbate employees' likelihood of hiding knowledge. These findings also provide a basis for managers to reduce knowledge hiding by minimizing distrust, psychological ownership, and knowledge complexity.

Keywords: Knowledge hiding, Banking, Psychological ownership, Distrust, Complexity

1. Introduction

Knowledge is considered one of the most important assets of organizations, particularly in knowledge-intensive sectors such as banking. Therefore, knowledge sharing activities play a crucial role in enhancing competitiveness and fostering organizational growth (Iqbal et al., 2020; Fauzi, 2023). However, knowledge is not always shared widely and effectively among employees; it can often be concealed. Knowledge hiding is a common phenomenon in which employees deliberately withhold information or knowledge instead of sharing it with colleagues (Connelly & Zweig, 2015). This behavior may arise from various reasons, such as personal gain or the desire to maintain status or power in the workplace (Connelly et al., 2012; Connelly & Zweig, 2015; Sulistiawan et al., 2022). In the banking sector, where knowledge plays a critical role, decision-making demands accuracy and speed based on a strong knowledge foundation. Consequently, knowledge hiding can lead to significant losses in both individual and organizational performance and efficiency.

In recent years, numerous studies have examined the antecedents of knowledge sharing behavior (Babic et al., 2019; Abubakar et al., 2019; Kumar, Kang and Kishore, 2020; Inegbedion et al., 2023; Nguyen & Nguyen, 2024). However, knowledge sharing is not entirely the opposite of knowledge hiding (Singh, 2019; Banagou et al., 2021; Skerlavaj et al., 2023; Nguyễn & Nguyễn, 2024). Knowledge hiding is considered a counterproductive behavior as it can harm both individuals and organizations (Venz & Neshor Shoshan, 2022). Research on knowledge hiding has shown that, despite the significant benefits of knowledge sharing for organizations, employees tend to hide knowledge to protect personal interests (Sulistiawan et al., 2022). This behavior hinders organizational development, particularly in the banking sector, where competition is intensifying, and high flexibility in knowledge management is required. Therefore, finding ways to limit knowledge hiding behavior remains a topic of ongoing exploration among researchers. El-Kassar et al. (2022) also noted that although knowledge hiding has garnered research attention, the body of information surrounding this issue is still in its early stages and lacks empirical evidence. Existing literature indicates that knowledge hiding is prevalent in the service sector and poses significant barriers to knowledge exchange (Zhao et al., 2016). However, studies investigating the causes of knowledge hiding remain limited (Sulistiawan et al., 2022).

Recent studies have attempted to explain knowledge hiding behavior through various theoretical frameworks such as social exchange theory, psychological ownership theory. It is essential to integrate these foundational theories to gain deeper insights. This research proposes a combination of social exchange theory, psychological ownership theory, and the norm of reciprocity to explain the relationship between knowledge complexity,

distrust, psychological ownership, and employees' knowledge hiding behavior. The banking sector is considered a knowledge-intensive field where knowledge hiding has become more prevalent (Fong et al., 2018; Abubakar et al., 2019; Gürlek, 2020). In this field, acquiring knowledge is highly valuable, as it can offer individuals greater benefits such as higher salaries and promotions. Moreover, in the context of Vietnam, knowledge hiding behavior has not yet been fully explored.

This study offers several important theoretical and practical contributions to the field of knowledge management. First, the research reveals that knowledge complexity not only directly increases the likelihood of knowledge hiding, as found in previous studies (Peng, Wang and Chen, 2019), but also heightens distrust (Yuan et al., 2021) and psychological ownership. In turn, distrust and psychological ownership further increase the likelihood of knowledge hiding. In other words, distrust and psychological ownership partially mediate the relationship between knowledge complexity and knowledge hiding behavior. This finding makes a significant theoretical contribution by explaining employee knowledge hiding behavior within organizations. The results also provide important practical insights for knowledge management in knowledge-intensive organizations. In such organizations, knowledge is often complex, which strengthens psychological ownership over knowledge and consequently increases the likelihood of knowledge hiding. To achieve the research objectives, a survey was conducted among employees in the banking sector, a knowledge-intensive industry with a high level of knowledge complexity, making it suitable for analyzing knowledge hiding behavior. The study employed Smart PLS to analyze the data. The research is structured into the following sections: introduction, theoretical framework, research methodology, research findings and discussion, conclusion, and future research directions.

2. Literature Review

Social exchange theory (Blau, 1964) and the norm of reciprocity (Gouldner, 1960) help explain the exchange of knowledge among employees. An act of knowledge hiding by one employee may be reciprocated by similar behavior from others, which ultimately harms the knowledge hider, as noted by Černe et al. (2014). When an employee hides knowledge, they are less likely to receive knowledge in return from their colleagues, negatively impacting their ability to perform their tasks (Singh, 2019). Knowledge hiding worsens relationships among colleagues in the workplace (Skerlavaj et al., 2023), as it creates a negative spiral based on the reciprocity principle.

Grounded in psychological ownership theory, researchers argue that employees develop a deep sense of ownership over the knowledge they acquire through the investment of time and effort (Pierce, Kostova, and Dirks, 2001; Duan et al., 2022). Consequently, they actively establish protective mechanisms to hide that knowledge (Li et al., 2015; Duan et al., 2022), which hinders non-uniform knowledge-sharing activities and erodes trust among team members (Connelly et al., 2012; Černe et al., 2014; Duan et al., 2022). This study integrates psychological ownership theory, social exchange theory, and the norm of reciprocity to examine the relationship between knowledge complexity, distrust, psychological ownership, and knowledge hiding behavior among employees in knowledge-intensive sectors such as banking.

2.1 Hypotheses Development

2.1.1 Knowledge complexity and distrust

Knowledge is a valuable asset that is comprehensively formed through independent learning and accumulated experience (Yuan et al., 2021). Individuals who possess complex knowledge gain more advantages compared to others. Evans, Hendron and Oldroyd (2014) also assert that knowledge is a key factor that helps individuals maintain their status and influence within an organization, enabling them to increase performance and gain more opportunities for advancement. Employees often invest significant time and financial resources to acquire complex knowledge, which leads them to frequently hide the knowledge they possess. Additionally, Yuan et al. (2021) argue that the complexity of knowledge also makes it easier for employees to engage in knowledge hiding from their colleagues.

Based on social exchange theory, individuals typically engage in knowledge sharing and transfer within organizations according to the principle of maximizing personal benefits. Following the norm of reciprocity, the sharing and exchange of knowledge between colleagues is based on the expectation of receiving an equivalent response. Conversely, one person's knowledge hiding behavior may be reciprocated by knowledge hiding from others, following the norm of reciprocity, which results in inefficient social interaction. As Blau (2017) noted, distrust between individuals is a key factor leading to ineffective social interactions. Ultimately, this increases distrust among individuals, leading to a decline in knowledge exchanges and exacerbating distrust in

relationships (Yuan et al., 2021). When transferring complex knowledge, the giver often expects to receive a response equivalent to the knowledge transferred. However, the fear of losing valuable knowledge without appropriate reciprocation can heighten distrust for the knowledge sharer, thus further intensifying distrust among employees. Therefore, based on this reasoning, the study proposes the following hypothesis:

Hypothesis H1: *Knowledge complexity positively affects distrust.*

2.1.2 Knowledge complexity and psychological ownership

Psychological ownership theory suggests that employees are likely to develop a sense of ownership over the knowledge they have invested time, effort, and financial resources to acquire (Yuan et al., 2021; Alnaimi & Rjoub, 2021; Sulistiawan et al., 2022). This means that the knowledge employees possess is perceived as their own, and they feel they have ownership over it. In the context of the banking sector, a knowledge-intensive industry, employees must invest more resources to acquire and accumulate complex knowledge. Clearly, the more complex the knowledge, the more challenging it is to acquire. Alnaimi & Rjoub (2021) also argue that in the banking sector, individuals often invest money, time, and mental energy to gain knowledge through education, training, and experience. As a result, when knowledge is complex, it increases the feeling that the knowledge they possess is the result of their own learning efforts and personal investment. This outcome enhances the sense of psychological ownership of knowledge for each individual. Therefore, the following hypothesis is proposed:

Hypothesis H2: *Knowledge complexity positively affects psychological ownership.*

2.1.3 Knowledge complexity and knowledge hiding

The complexity of knowledge can influence employees' knowledge hiding behaviors (Connelly et al., 2012; Connelly & Zweig, 2015; Scuotto et al., 2022). According to Sulistiawan et al. (2022), employees invest time and effort to acquire complex knowledge with the aim of advancing their careers and improving job performance, leading them to view such knowledge as a valuable asset. When colleagues request to share this knowledge, access becomes more difficult as the holders of complex knowledge tend to withhold it to protect their personal competitive advantage. As knowledge complexity increases, the bond between the holder and the knowledge deepens, making it less likely to be shared due to concerns about losing control and advantage (Sulistiawan et al., 2022). Peng et al. (2019) emphasized that knowledge complexity is a key factor in determining employees' knowledge hiding behaviors. Connelly and Zweig (2015) indicated that individuals are more inclined to hide knowledge, especially when that knowledge is highly complex. Kumar Jha and Varkkey (2018) confirmed that knowledge hiding strategies differ between simple and complex knowledge. Findings from prior research, such as Yuan et al. (2021) and Sulistiawan et al. (2022), have shown that knowledge complexity positively affects knowledge hiding behavior. Therefore, the following hypothesis is proposed:

Hypothesis H3: *Knowledge complexity positively affects knowledge hiding behavior.*

2.1.4 Distrust and knowledge hiding behavior

Distrust is understood as a subjective lack of confidence in others during interpersonal interactions, based on the belief that others will harm them by exploiting their vulnerabilities (Sulistiawan et al., 2022). Based on social exchange, Sulistiawan et al. (2022) suggest that to maintain a competitive advantage in social relationships with other employees within the organization, individuals may refuse to transfer or share knowledge with their colleagues. When it comes to valuable knowledge, individuals tend to hide it to avoid losing their knowledge advantage (Connelly & Zweig, 2015; Sulistiawan et al., 2022). From the perspective of social exchange, an act of knowledge hiding by a colleague erodes the trust of other colleagues, thereby undermining trust among employees. When distrust arises among employees, the likelihood of engaging in knowledge hiding behavior increases. Recent findings from Skerlavaj, Černe and Batistič (2023) also suggest that when individuals do not trust a colleague, they are more likely to withhold information that the colleague needs. Evidence from prior research indicates that the higher the level of distrust among employees, the greater the likelihood of knowledge hiding. Therefore, this study proposes the following hypothesis:

Hypothesis H4: *Distrust positively affects knowledge hiding behavior.*

2.1.5 Psychological ownership and knowledge hiding behavior

Psychological ownership stems from the theory of psychological ownership. When performing tasks, employees use their knowledge through the process of acquiring or creating it, and thus they have control over that

knowledge (Peng, 2013). In the process of acquiring and generating new knowledge to apply to their work, employees invest significant effort and time. This leads to the potential development of a sense of ownership over the work-related knowledge they hold (Peng, 2013). In knowledge-intensive fields such as banking, employees with a high sense of psychological ownership are more likely to engage in knowledge hiding (Weng & Ma, 2021). To acquire knowledge, employees must bear certain costs, such as money and time, through learning processes. Therefore, sharing knowledge also means transferring ownership of that knowledge to others (Alnaimi & Rjoub, 2021; Weng & Ma, 2021). Hence, individuals with a high sense of psychological ownership of their knowledge—meaning they consider it their own—are more likely to engage in knowledge hiding behavior. Therefore, the next hypothesis is proposed as follows:

Hypothesis H5: Psychological ownership positively affects knowledge hiding behavior.

The research model is constructed as shown in Figure 1.

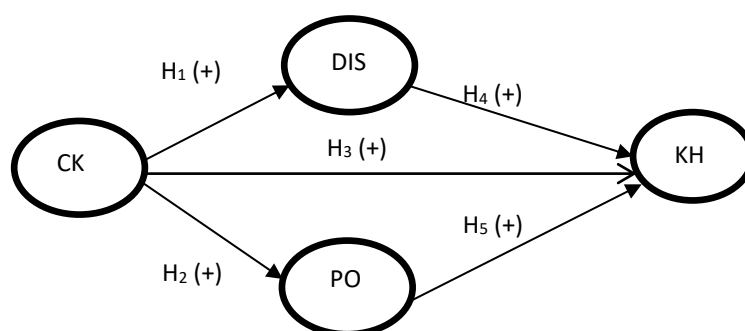


Figure 1: Conceptual model

Note:CK=Complexity of Knowledge; DIS=Distrust; PO=Ppsychological Ownership;KH=Knowledge Hiding

3. Research Methods

3.1 Sample and Data Collection

The data was collected using questionnaires through direct and online surveys of employees working in commercial banks in Vietnam. A qualitative study was conducted to refine the measurement scales. To ensure the validity and reliability of the scales, the items were pre-tested on six bank employees before being finalized into the official questionnaire. This study gathered 273 survey responses. After excluding incomplete surveys, the final sample consisted of 216 valid responses, which were used for the main study. The sample characteristics are detailed in Table 1.

Table 1: Descriptive statistics

Variables	Classifications	Frequency	Percentage
Gender	Male	87	40.3
	Female	129	59.7
Age	Under 27	55	25.5
	27-45	104	48.1
	Over 45	57	26.4
Education	Bachelor	123	56.9
	Masters	93	43.1

3.2 Measures

The constructs in this study were derived from previous research. To ensure the validity and reliability of the measurement items, the study reused items from earlier studies. Specifically, the “Distrust” scale consists of 4 items, the “Psychological Ownership” scale consists of 3 items, the “Complexity of Knowledge” scale consists of

4 items, and the “Knowledge Hiding” behavioral scale consists of 4 items, all adapted from studies by Anaza and Nowlin (2017), Lin (2007), Sulistiawan (2022), Peng (2012), and Nguyen, Malik and Budhwar (2022) (See Appendix). The items were evaluated using a 5-point Likert scale, ranging from 1 being "strongly disagree" to 5 being "strongly agree." The Cronbach’s alpha (α) for the scales was as follows: CK scale, 0.884; DIS scale, 0.882; PO scale, 0.856; and KH behavioral scale, 0.850. Therefore, the measurement scales in the proposed research model demonstrate a high level of reliability, with Cronbach’s alpha ranging from 0.850 to 0.884 (Table 2).

Table 2: The validity and reliability results

Variables	Source	Code	Outer Loading	CR	AVE	α
Complexity of Knowledge (CK)	Sulistiawan (2022)	CK1	0.886	0.920	0.743	0.884
		CK2	0.869			
		CK3	0.850			
		CK4	0.841			
Distrust (DIS)	Sulistiawan (2022)	DIS1	0.879	0.919	0.739	0.882
		DIS2	0.848			
		DIS3	0.835			
		DIS4	0.875			
Ppsychological Ownership (PO)	Peng (2012)	PO1	0.885	0.899	0.691	0.856
		PO2	0.887			
		PO3	0.872			
Knowledge Hiding (KH)	Nguyen, Malik and Budhwar (2022)	KH1	0.856	0.913	0.777	0.850
		KH2	0.893			
		KH3	0.859			
		KH4	0.704			

Note: Cronbach’s alpha (α); Average Variance Extract (AVE); Composite Reliability (CR)

4. Results and Discussion

4.1 Results

This study employed Smart PLS3 to analyze the data. PLS-SEM analysis was conducted in two steps. First, the study assessed the measurement model using indicators such as Cronbach’s alpha, composite reliability (CR), outer loadings of the factors, and the average variance extracted (AVE). The analysis results showed that all indicators met the requirements based on the standards of Hair et al. (2014). Specifically, Table 2 indicates that Cronbach’s alpha values in this study were all above 0.8 (the lowest being 0.850), exceeding the recommended minimum of 0.7; the composite reliability (CR) of the scales all surpassed 0.8 (the lowest being 0.899), significantly above the recommended threshold of 0.7; the outer loadings of the factors were all above the 0.7 threshold; and the AVE values of the scales far exceeded the minimum threshold of 0.5 (the lowest being 0.691).

The discriminant validity of the model was measured using two specific methods: the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio analysis. The Fornell & Larcker (1981) criterion was employed to assess the discriminant validity between constructs. According to the Fornell-Larcker correlation matrix, discriminant validity is achieved when the AVE of a construct is greater than the square of the correlations between that construct and other constructs. In other words, discriminant validity is met if the diagonal values (the square root of the AVE) are greater than the off-diagonal values in the same row or column. The results in Table 4 show that the square roots of the AVE on the diagonal are all greater than the corresponding off-diagonal values, confirming that the discriminant validity of the constructs meets the Fornell & Larcker (1981) criterion. Table 3 shows that all HTMT ratios are below 0.85, further confirming the model’s discriminant validity. The variance inflation factor (VIF) was also assessed to check for multicollinearity issues in the data. All VIF values were below 3, indicating no multicollinearity issues. Therefore, this measurement model is fully qualified for further analysis.

Table 3: HTMT ratio

	KH	DIS	PO	CK
KH				
DIS	0.647			
PO	0.621	0.383		
CK	0.559	0.398	0.430	

Note:CK=Complexity of Knowledge; DIS=Distrust; PO=Ppsychological Ownership;KH=Knowledge Hiding

Table 4: The Fornell–Larcker Criterion

	KH	DIS	PO	CK
KH	0.831			
DIS	0.568	0.860		
PO	0.533	0.334	0.881	
CK	0.490	0.353	0.376	0.862

Note:CK=Complexity of Knowledge; DIS=Distrust; PO=Ppsychological Ownership;KH=Knowledge Hiding; The diagonal values in bold are the square root of AVE.

After successfully assessing the measurement model, the study proceeded to the second step, which involved estimating the structural model through path coefficients and the coefficient of determination. The bootstrapping technique was applied with 5,000 resamples with replacement to test the hypotheses and their validity. The detailed results of the hypothesis testing are presented in Table 5.

Table 5: The results of hypothesis testing

Paths	O	M	P-value	Results
CK -> DIS (H1)	0.353	0.358	0.000	Accepted
CK -> PO (H2)	0.376	0.379	0.000	Accepted
CK -> KH (H3)	0.238	0.238	0.000	Accepted
DIS -> KH (H4)	0.378	0.377	0.000	Accepted
PO -> KH (H5)	0.318	0.318	0.000	Accepted
CK -> DIS->KH	0.133	0.134	0.000	Accepted
CK -> PO->KH	0.119	0.120	0.000	Accepted

Note:CK=Complexity of Knowledge; DIS=Distrust; PO=Ppsychological Ownership;KH=Knowledge Hiding; O=Original sample; M=Sample mean

This study proposed five hypotheses, all of which were accepted (Figure 2). Specifically, Hypothesis H1 proposed a positive relationship between CK and DIS, and the results showed $\beta = 0.353$ and $p = 0.000$, leading to the acceptance of H1. Hypothesis H2 proposed a positive relationship between CK and PO, with the analysis revealing $\beta = 0.376$ and $p = 0.000$, resulting in the acceptance of H2. Hypothesis H3 suggested a positive relationship between CK and KH, and H3 was accepted with $\beta = 0.238$ and $p = 0.000$. Similarly, Hypothesis H4 proposed a positive relationship between DIS and KH, and the results showed $\beta = 0.378$ and $p = 0.000$, confirming the acceptance of H4. Finally, Hypothesis H5 suggested a positive relationship between PO and KH, and the results indicated $\beta = 0.318$ and $p = 0.000$, leading to the acceptance of H5. The evaluation of the mediating effects of DIS and PO showed that CK indirectly affects KH through the mediating roles of DIS ($\beta = 0.133$ and $p = 0.000$) and PO ($\beta = 0.119$ and $p = 0.000$).

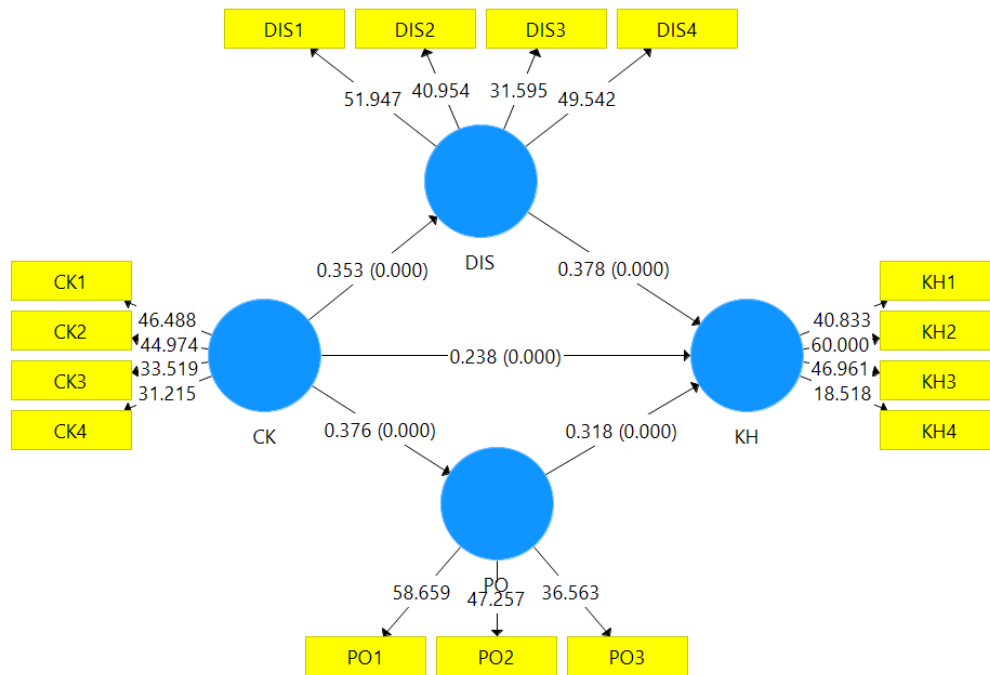


Figure 2: PLS Structural Path

Note:CK=Complexity of Knowledge; DIS=Distrust; PO=Psychological Ownership;KH=Knowledge Hiding

4.2 Discussion

The complexity of knowledge positively influences distrust (H1 is accepted) among employees, a result that aligns with the findings of Yuan et al. (2021), who argued that complex knowledge is a valuable resource because it requires significant time and financial investment to acquire. Therefore, when asked to share their knowledge, individuals often tend to avoid sharing it with the requester. As a result, the requester perceives knowledge-hiding behavior, which damages the positive emotions between colleagues (Connelly & Zweig, 2015). From the perspective of social exchange theory, this behavior leads to a reciprocal negative relationship between parties, ultimately increasing mutual distrust. Similarly, knowledge complexity also heightens the perception of psychological ownership over the knowledge. The more complex the knowledge, the stronger the individual's sense of ownership, as they have personally invested time and money to acquire it. This result is consistent with the knowledge-based psychological ownership theory.

The relationship between knowledge complexity and knowledge-hiding behavior is also accepted in this study, as evidenced by the acceptance of Hypothesis H3. The findings support the link between knowledge complexity and knowledge-hiding behavior, which aligns with previous studies such as Yuan et al. (2021). The level of knowledge complexity is considered an important factor in determining why employees hide their knowledge (Sulistiawan et al., 2022). When knowledge is highly complex, employees tend to hide it because this type of knowledge requires significant time and effort to acquire, thereby reducing the time available for employees to complete their tasks (Connelly & Zweig, 2015). This leads to a reluctance to share knowledge, as knowledge-hiding is viewed as a defensive mechanism to prevent the loss of valuable resources (Sulistiawan et al., 2022).

The research results also reveal a positive relationship between distrust and knowledge-hiding behavior. This means that when employees lack trust in their colleagues within the organization, they are more likely to engage in knowledge-hiding behaviors. This relationship has been identified in previous studies such as Connelly et al. (2012), Yuan et al. (2021), and Sulistiawan et al. (2022). Mutual distrust among colleagues is a basis for ineffective social interactions (Blau, 2017). When employees are asked to share their knowledge, they often hide it due to distrust towards their colleagues, which harms positive emotions between them, thus exacerbating knowledge-hiding behavior (Connelly & Zweig, 2015; Yuan et al., 2021). Therefore, this finding is consistent with previous research.

The results of this study also support Hypothesis H5, which proposed a positive relationship between psychological ownership of knowledge and knowledge-hiding behavior. This suggests that when employees feel a high level of psychological ownership over their knowledge, they are more likely to engage in knowledge-

hiding behavior. The study by Alnaimi & Rjoub (2021) also supports this relationship. The findings indicate that employees' psychological ownership of knowledge reflects a desire to acquire and preserve their knowledge to maintain control, especially when they are not adequately rewarded or recognized for their achievements. Alnaimi & Rjoub (2021) also noted that psychological entitlement is often linked to negative outcomes. Individuals with a strong sense of entitlement are more likely to prioritize their own needs over those of others in the organization. Entitlement serves as a moral license that drives employees to engage in both interpersonal and organizational deviant behaviors (Yam et al., 2017), such as knowledge-hiding behavior. Therefore, individuals with high psychological ownership of knowledge are more likely to act selfishly and show a lack of respect for others (Alnaimi & Rjoub, 2021).

Additionally, distrust and psychological ownership based on knowledge serve as mediators in the relationship between knowledge complexity and knowledge-hiding behavior. Previous research by Yuan et al. (2021) also confirmed the mediating role of distrust. In addition to distrust, this study further reveals the mediating role of psychological ownership. Thus, when knowledge is highly complex, it can directly increase the likelihood of knowledge-hiding, a relationship that has already been identified in several studies, such as Khalid, Gulzar and Khan (2020) and Weng & Ma (2021). Moreover, knowledge complexity can also heighten distrust and psychological ownership, which indirectly leads to an increase in employees' knowledge-hiding behavior (Yuan et al., 2021). In other words, distrust and psychological ownership based on individual knowledge amplify the effect of knowledge complexity on employees' knowledge-hiding behavior.

5. Conclusion, Contributions and Limitations

5.1 Conclusion and Contributions

This study examines the impact of knowledge complexity on knowledge-hiding behavior through the mediating roles of distrust and psychological ownership among employees in knowledge-intensive sectors such as banking. Data were collected via a survey using a convenience sampling method. Subsequently, the data were analyzed using Smart PLS. The measurement model was evaluated through indicators such as reliability, validity, and discriminant validity. Path analysis was employed to test the research hypotheses. The analysis results indicate that all five proposed hypotheses were accepted. Specifically, knowledge complexity has a direct positive effect on knowledge-hiding behavior and an indirect positive effect through the mediating roles of distrust and psychological ownership based on knowledge. This research contributes significantly both theoretically and practically.

First, from a theoretical perspective, this study makes a significant contribution to explaining employees' knowledge-hiding behavior by identifying the mediating role of distrust in the relationship between knowledge complexity and knowledge-hiding behavior. This relationship was previously examined by Yuan et al. (2021), thus this study provides additional evidence to enrich the theoretical framework explaining employees' knowledge-hiding behavior. A notable contribution of this research is the mediating role of employees' psychological ownership based on knowledge in the relationship between knowledge complexity and knowledge-hiding behavior, a relationship that has been scarcely addressed in empirical studies within knowledge-intensive sectors like banking.

The findings of this study also have important practical implications for managers in knowledge-intensive fields such as banking. Knowledge complexity may increase employees' propensity to engage in knowledge-hiding behaviors. The banking sector is characterized by a substantial amount of complex knowledge. Therefore, managers need to implement measures to mitigate this issue. Additionally, distrust among employees, as well as psychological ownership, exacerbates mutual knowledge-hiding among staff. This highlights a critical implication for practitioners in organizational knowledge management.

5.2 Limitations and Future Directions

This study also has certain limitations. First, it examines knowledge-hiding behavior as a unidimensional concept. Therefore, future research should consider this concept in a multidimensional framework, as classified by Connelly et al. (2012), or in terms of tacit and explicit knowledge. Second, this research employed a convenience sampling method within the banking sector in the context of Vietnam. Consequently, future studies should expand to other sectors and countries to provide stronger evidence for the proposed hypotheses. Third, knowledge hiding behavior may be influenced by various factors that this study has not addressed. Therefore, future research can incorporate additional factors beyond those examined in this study.

Ethical Statement: This research was conducted in accordance with all applicable ethical guidelines.

AI Statement: The author confirms that no generative artificial intelligence was used in the writing of this manuscript or in the creation of images, graphics, tables, or their corresponding captions.

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Appendix

Variables	Source	Code	Items
Complexity of Knowledge (CK)	Sulistiawan (2022)	CK1	The knowledge used in my organization requires prior learning in other technologies and related knowledge.
		CK2	Description of the knowledge used in my organization requires a large amount of information.
		CK3	The knowledge used in my organization is technologically sophisticated and difficult to implement.
		CK4	The knowledge used in my organization is complex.
Distrust (DIS)	Sulistiawan (2022)	DIS1	I am cynical toward my colleagues.
		DIS2	I am wary of my colleagues.
		DIS3	I must remain vigilant when dealing with my colleagues.
		DIS4	I must remain watchful of my transactions with my colleagues.
Psychological Ownership (PO)	Peng (2012)	PO1	This is my knowledge
		PO2	I feel a very high degree of personal ownership of the knowledge
		PO3	I sense that this is my knowledge

Variables	Source	Code	Items
Knowledge Hiding (KH)	Nguyen, Malik and Budhwar (2022)	KH1	I do not want to transfer personal knowledge and experience to other
		KH2	I withhold helpful information or knowledge from others
		KH3	I do not want to transform valuable skills and expertise into organizational knowledge
		KH4	I do not want to share innovative achievements