

Original Article (Mixed)

Presenting a Model for Enhancing Knowledge Management Based on Intellectual and Professional Capital

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Abstract

The current research aims to investigate a model for enhancing knowledge management based on intellectual and specialized capital in the banking industry. The research methodology, considering its objective, is developmental-applicable; and in terms of execution, it is mixed (qualitative-quantitative). The statistical population for the qualitative phase includes 18 university professors, managers, and experts from Bank e-Mehr Iran, selected through purposive sampling. The statistical population for the quantitative phase consists of managers and experts from Bank e-Mehr Iran in Tehran. According to Morgan and Gracey's table, the maximum sample size was considered to be 235 individuals, selected using simple random sampling. Data collection in the qualitative phase was conducted through semi-structured interviews; and in the quantitative phase, through questionnaires. Content analysis was applied for analyzing qualitative data, and SPSS and PLS software were utilized for quantitative data analysis. Qualitative analysis revealed that knowledge management in organizations encompasses six main dimensions: intelligent knowledge infrastructures, knowledge empowerment, internal organizational value creation, external organizational value creation, comprehensive knowledge support, and knowledge culture. Confirmatory factor analysis indicated that the proposed model possesses adequate construct validity and convergent validity for all dimensions, with the items exhibiting high and significant factor loadings. As a practical suggestion, it is recommended that organizations enhance flexible knowledge infrastructures and foster a culture of continuous learning. This will enable them to practically leverage employees' experiences and knowledge, thereby sustainably developing the organization's intellectual capital while improving employee knowledge management.

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Extended Abstract

Introduction

In today's world, where organizational competitive advantage is more than ever based on knowledge, creativity, and innovation; banks, as leading financial institutions, are inevitably compelled to recreate their structures in line with the knowledge age. In such a context, knowledge management is not merely a tool for storing and transferring information, but a strategic approach that can enhance the flow of knowledge creation, sharing, and utilization across all organizational levels, paving the way for accurate decision-making, service innovation, and improved customer experience (Pisoni et al., 2024).

Intellectual capital in banking encompasses a collection of employees' professional knowledge, financial analysis skills, effective customer relationships, accumulated experiences in operational processes, as well as structural systems and IT that empower the organization in optimal financial service management (Quezada et al., 2025). Knowledge management is a process that an organization uses to collect, organize, share, and analyze its knowledge in a way easily accessible to employees. This knowledge can include technical resources, FAQs, training documents, and other information (Afshari et al., 2020).

A knowledge management system harnesses the collective intelligence of an organization, leading to better operational efficiency. These systems are supported by a knowledge base. They are typically crucial for successful knowledge management, providing a centralized location for storing information and ensuring easy access to it. Companies with a knowledge management strategy achieve business results faster because increased organizational learning and collaboration among team members facilitate quicker decision-making across the business (Asayesh & Mehdikhani, 2025). It also simplifies more organizational processes such as training and board presence, leading to reports of increased employee satisfaction and retention (Faizolahy et al., 2023). Knowledge management is not a new concept; human civilizations have historically preserved and transferred knowledge from one generation to another to understand the past and anticipate the future. In today's complex and dynamic business environments, the thirst for up-to-date knowledge continues to expand in scope and depth (Mehdikhani & Valmohammadi, 2020). Therefore, this research seeks to answer the question: What is the model for enhancing knowledge management based on intellectual and specialized capital in the banking industry?

Theoretical Framework

Knowledge Management

Knowledge management is a process that refers to creating new knowledge and using it for the organization when needed. It also facilitates the learning process, increases the amount of knowledge required by members of the organization, and supports the rapid transfer of knowledge within the organization (Zamanifard et al., 2025).

Intellectual Capital

Intellectual capital is a collection of knowledge, information, intellectual property, experience, competence, and organizational learning that can be utilized to create wealth. In fact, intellectual capital encompasses all of an organization's employees' knowledge and its capabilities in generating added value, thereby leading to sustainable competitive advantages (Bananuka, 2020).

Wang et al. (2025) investigated the relationships between intellectual capital and strategic decision-making, as well as the moderating-mediating effect between these two variables in small and medium-sized enterprises (SMEs). Their findings indicate that the positive impact of intellectual capital on strategic decision-making through resource integration capability is

contingent upon top management's participative behavior, highlighting the role of resource integration capability and top management's engagement in intellectual capital. The results also demonstrate that intellectual capital and resource integration capability strengthen positive decision-making relationships. Furthermore, top management's participative behavior enhances the positive interactive effect of intellectual capital with resource integration capability. Intellectual capital can be utilized by SME management teams to formulate and implement relevant strategic decisions and increase decision-making effectiveness, which are critical stages for success in decision-making processes.

Shafaei et al. (2024) examined the impact of knowledge management on organizational performance, considering business process management as a mediating variable. The research findings revealed that, based on the significance levels of the hypotheses, all three hypotheses were supported. The impact coefficient of knowledge management on business process management was found to be 0.742, the impact of knowledge management on organizational performance was 0.422, and the impact of business process management on organizational performance was 0.652. Therefore, the primary recommendation of this research is to focus on the retention, sharing, and application of knowledge, which is effective in both managing business processes and enhancing the level of organizational performance.

Research Methodology

In terms of its objective, this research is categorized as applicable-developmental; and regarding its execution method, it employs a mixed-methods approach (qualitative-quantitative). The statistical population in the qualitative phase consists of 18 university professors, managers, and experts of Mehr Iran Credit Bank, who were selected by purposive sampling. The statistical population in the quantitative phase includes managers and experts of Mehr Iran Credit Bank in Tehran, with a maximum sample size of 235 individuals determined based on the Morgan and Krejcie table, utilizing simple random sampling. Data collection was conducted through semi-structured interviews in the qualitative phase and via a questionnaire in the quantitative phase.

Research Findings

The analysis of data from the qualitative section utilized the thematic analysis method, while the quantitative section employed SPSS and PLS software. The qualitative analysis revealed that knowledge management within organizations comprises six main dimensions: intelligent knowledge infrastructure, knowledge empowerment, internal value creation, external value creation, comprehensive knowledge support, and knowledge culture. Confirmatory Factor Analysis (CFA) demonstrated that the proposed model possesses adequate construct validity and convergent validity for all dimensions, with the indicators exhibiting high and significant factor loadings. As a practical recommendation, it is advised that organizations enhance flexible knowledge infrastructures and foster a culture of continuous learning. This, in turn, will promote employee knowledge management, enabling the practical utilization of employee experiences and knowledge, thereby ensuring the sustainable development of the organization's intellectual capital.

Conclusion

The present research was conducted with the aim of examining the enhancement model of knowledge management based on intellectual and specialized capital in the banking industry. These findings align with those of previous studies, including Attar & Bitaraf (2024), Shafaei et al. (2024), Limsangpet et al. (2022), Areed et al. (2020), Farooq (2018), Migdadi (2021),



Nejad Afshar et al. (2025), Bocoya-Maline et al. (2024), and Ardalan et al. (2022). Mohammadzadeh et al. (2023) indicated that the causal drivers of knowledge management include knowledge updating, facilitating infrastructure, and meritocracy; intervening conditions involve interactive and motivational leadership; contextual conditions include organizational culture and employee ranking; strategies encompass healthcare training and receptiveness to criticism; and outcomes include cost reduction, satisfaction, and increased employee productivity. Therefore, it can be concluded that knowledge management is related to numerous factors; and to enhance it, attention must be paid to all the indicators and factors identified in the present study.

Based on the research results, the following suggestion is proposed:

It is recommended that banks establish AI-based digital platforms for the analysis and processing of knowledge data. The utilization of AI systems can assist in identifying existing knowledge patterns and predicting future needs. These platforms can empower organizations to intelligently classify and categorize their data and information, thereby facilitating access to relevant and high-quality information.