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PREDICTABILITY OF KNOWLEDGE INVESTMENT ON EMPLOYEES PERFORMANCE: MEDIATING EFFECT OF EMPLOYEES COMPETENCIES

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Abstract

This study investigated the effect of knowledge investment on employee competencies and performance in the banking sector in Wukari Metropolis, Nigeria. It examined how knowledge investment predicts employee competencies and whether competencies mediate the relationship between knowledge investment and performance. The study used a cross-sectional survey design, collecting data from 250 employees across five major banks in Wukari through structured questionnaires. Smart PLS structural equation model (SEM) was employed to test the hypotheses. The results showed that knowledge investment did not have a significant direct effect on employee competencies ($\beta = 0.12$, $p > 0.05$), nor did it significantly influence performance ($\beta = 0.08$, $p > 0.05$). Employee competencies significantly influenced performance ($\beta = 0.45$, $p < 0.01$). Additionally, employee competencies did not mediate the relationship between knowledge investment and performance (indirect effect = 0.05, $p > 0.05$). The study concluded that banks need to refine their knowledge investment strategies, focusing on targeted training and mentorship programs to enhance employee competencies, which, in turn, will improve overall performance. Based on these findings, it is recommended that banks increase their investment in knowledge-sharing initiatives and tailored skill development programs, fostering a culture of continuous learning and professional growth among employees. Additionally, management should focus on aligning knowledge investment efforts with specific competency areas directly linked to performance outcomes to ensure a more effective impact.

Keywords: Knowledge Investment, Employee competencies, Employee performance

Introduction

In today's rapidly changing business landscape, organizations are increasingly recognizing the critical role of investing in employees' knowledge acquisition in the sense that it wired strategic thinking, drives innovation, fosters competitiveness, and ensures long-term success. Knowledge investment assures the deliberate allocation of resources towards the acquisition, creation, dissemination, and

utilization of knowledge assets among an organization's employees (Wal, 2017). Its effectiveness predicts employees' competencies and performance thereby optimizing strategic decision-making processes and resource allocation strategies.

Employee competencies are the knowledge, skills, abilities, and personal attributes of individuals required to perform their job roles effectively (Lim, Cham, Lee, & Ramalingam, 2019). They include technical skills and soft skills like communication, problem-solving, teamwork, adaptability, and leadership (Visone, 2018). These competencies can be developed through education, training, and on-the-job experience, and are assessed during recruitment, performance evaluations, and professional development activities (Taylor & Neimeyer, 2022).

With competency, employees are empowered to improve their performance and enable organizations to successfully achieve their strategic goals. Employee performance takes place when job responsibilities are efficiently carried out (Dominic-Suta, 2023). In practice, employees displace skills, and motivation, utilize available resources, follow organizational culture, effective leadership, and work-life balance that ensures the success of the organization (Cabrera, 2022). But the thesis argument is that how does knowledge investment affect the performance of employees? Additionally, how is the effect explained by the competencies of the employees? As explicated in the organizational learning theory (OLT) by Chris Agris and Donald Schon in the 70s. Organizational Learning Theory (OLT) is a framework that emphasizes continuous learning, knowledge sharing, and organizational memory for organizations to improve performance and adapt to changing environments (Bin, 2024). The Key tenets include creating new knowledge, sharing knowledge, preserving organizational memory, and being flexible and adaptive to changing circumstances (Than, Le, Thanh Ha, & Nguyen, 2024). By embracing a culture of continuous learning, fostering knowledge sharing and collaboration, and investing in knowledge management systems, banks can leverage their intellectual capital to achieve sustainable competitive advantage and deliver superior financial results. Thus, this paper examined the predictability of knowledge investment, focusing on key drivers, factors, and mechanisms that affect competencies and performance of Bank employees in Nigeria.

Statement of the Problem

Nigeria's banking sector is a vital driver of economic growth, development, and financial stability. It acts as a financial intermediary, providing access to finance, facilitating trade and commerce, and supporting investment and capital market development (Yasmin & Ferdaous, 2023). It also creates jobs and contributes to economic empowerment. Despite these huge contributions, Nigerian bank employees face challenges that include heavy workloads, poor working conditions, security concerns, and ethical dilemmas which affect their performance (Valentina & Tiwut, 2021). Addressing the challenges requires a multi-faceted approach that encourages organizational knowledge investment strategic policies.

Knowledge investment in Nigeria's banking sector is crucial for enhancing employees' competencies and performance (John, Ibrahim, & Olufemi, 2018). It helps banks stay updated with industry trends, adopt new technologies, and navigate regulatory environments effectively. It also enhances customer service excellence, productivity, and organizational adaptability. Continuous learning initiatives and a culture of learning support organizational growth, fostering a talent pool that is capable of driving strategic initiatives and response to market disruptions (Zamiri, Sarraipa,

Camarinha-Matos, & Jardim-Goncalves, 2022).

Studies have shown that there is a positive relationship between knowledge-sharing activities and job performance metrics. Chen et al. (2020) found that banks that prioritized employee learning and development exhibited greater innovation capacity and adaptability to market changes. Gupta and Sharma (2018) found a positive correlation between employees' competencies gained through knowledge investment programmes and customer perceptions of service excellence, contributing to a competitive advantage in the marketplace.

This study argues that the extant studies do not show the extent of the effect of knowledge investment on the competencies and performance of banking sector in Nigeria. Most of these studies were conducted in developed countries and not developing countries like Nigeria making the generalization and applicability of the findings and their recommendations not completely practicable in some localities in Nigeria. This background creates a quest to empirically validate the theoretical nuances of the predictive relationship that exists between knowledge investment, employees' competencies and performance by determining the extent to which the construct affects performance and how it is anteceded by employees' competencies.

The study specifically determined the effect of:

i. Knowledge investment on employee competencies of Commercial banks in Wukari Metropolis
ii. Employees competencies on employee performance of Commercial banks in Wukari Metropolis
iii. Knowledge investment on employee performance of Commercial banks in Wukari Metropolis
iv. Mediating role of employees' competencies between knowledge investment and employees' performance.

Research Questions

i. To what extent does knowledge investment affect employees' competencies of Commercial banks in Wukari Metropolis?
ii. To what extent do employees' competencies affect employee performance at Commercial banks in Wukari Metropolis?
iii. To what extent does knowledge investment affect employee performance of Commercial banks in Wukari Metropolis
iv. To what extent do employees' competencies mediate between knowledge investment and employees' performance?

Hypotheses

$H0_1$: Knowledge investment does not significantly affect employee's competencies of Commercial banks in Wukari Metropolis

$H0_2$: Employees' competencies do not significantly affect employees' performance of Commercial banks in Wukari Metropolis

$H0_3$: Knowledge investment does not significantly affect employee performance of Commercial banks in Wukari Metropolis

$H0_3$: Employees' competencies do not significantly mediate between knowledge investment and employees' performance

Literature Review
Knowledge Investment

Knowledge investment refers to the allocation of resources, such as time, money, and effort, into activities and initiatives aimed at acquiring, creating, sharing, and leveraging knowledge within an organization (Das, Yi, & Uddin, 2018). This concept emphasises the importance of treating knowledge as a strategic

asset and investing in its development and utilisation to drive organisational performance and competitiveness.

Knowledge investment involves investing in various aspects of an organisation's operations (Milandru & Floştoiu, 2022). It includes human capital development, which involves investing in employees' skills and competencies through training, education, mentorship, and professional development programmes (Semenova, Zelenyuk, & Savinov, 2021). This enhances their ability to innovate, solve problems, and adapt to change. Knowledge creation and acquisition involve activities focused on generating new knowledge and acquiring external sources through research, development, collaborations, partnerships, and acquisitions (Turulja & Bajgorić, 2018).

With information technology infrastructure, knowledge sharing, collaboration, and access to information have been enhanced within an organization (Rao & McNaughton, 2018). Information technology infrastructure involves deploying knowledge management systems, communication platforms, and data analytics tools. Knowledge sharing and collaboration involve fostering a culture of knowledge sharing among employees, teams, and departments through initiatives like communities of practice and cross-functional teams. Intellectual property management involves protecting and leveraging intellectual property assets like patents, copyrights, trademarks, and trade secrets for competitive advantage and revenue generation (Olaisen & Revang, 2017).

In knowledge investment, the allocation of financial resources, time, and effort to knowledge-related activities and initiatives are carried out. It assesses the development of human capital through metrics like employee training hours, participation rates in knowledge-sharing activities, and certifications (Ketut & Dwi, 2023). Knowledge creation and acquisition involve measuring the output of knowledge creation efforts, such as patents filed, research publications, new product launches, collaborations, and external knowledge sources acquired (Kaba & Ramaiah, 2020). Technology infrastructure is evaluated by monitoring system uptime, user adoption rates of knowledge management tools, data accessibility and security measures, and employee feedback on IT system usability and functionality (Gao, 2023). Knowledge sharing and collaboration are assessed by tracking interactions on collaborative platforms, participation rates in communities of practice, success stories of knowledge transfer initiatives, and employee engagement scores (Xu, Hao, Lyu, & Jiang, 2024). Intellectual property management measures the value and impact of intellectual property assets through metrics like patents granted, licensing revenue generated, litigation outcomes, and the overall contribution of intellectual property to organisational performance and competitiveness (Abulhoda, 2021).

Employees' Competencies

Employees' competencies are essential for organizational success, as they enable individuals to perform their roles effectively, collaborate with others, and adapt to changing circumstances (Elmadag, Okan, & Kurtuldu, 2022). These competencies include technical skills, soft skills, leadership competencies, problem-solving and critical thinking, adaptability and resilience (Tang, Vezzani, & Eriksson, 2020).

Technical competencies include knowledge and skills required for job-related tasks, such as software applications, machinery operation, programming languages, and technical processes (Tezel & Irlayıcı Çakmak, 2024). Soft skills, also known as interpersonal or behavioural competencies, enable individuals to interact effectively with others and navigate various workplace situations (Hamid & Younus, 2022). Similarly, leadership competencies involve inspiring, motivating,

and guiding others towards achieving organizational objectives (Olwan, Irtaimeh, & AL-Lozi, 2019). Examples of leadership competencies include strategic thinking, decision-making, delegation, conflict resolution, and coaching skills. Problem-solving and critical thinking competencies involve analyzing complex issues, identifying root causes, and developing innovative solutions. Employees with strong problem-solving skills can effectively address challenges, make informed decisions, and drive continuous improvement within the organization. Thus, measuring competencies becomes imperatives.

Measuring employees' competencies requires a combination of methods, including competency frameworks, performance appraisals, 360-degree feedback, and skills assessments and tests (Kandpal, Baroda, & Sharma, 2018). Competency frameworks outline the key competencies required for various roles within an organization, while performance appraisals provide managers with an opportunity to evaluate employees' competencies based on their job performance and behavior. 360-degree feedback gathers feedback from multiple sources, providing a holistic view of employee's strengths and areas for development (Zaqout, Al Habil, & Aboramadan, 2019). We, therefore, hypothesized that regarding the commercial banks in Wukari Metropolis, knowledge investment does not positively affect employee competencies which this study sought to draw it generalization.

Employees' Performance

This thesis examines the relationship between training and development initiatives and employee performance, focusing on various dimensions of performance improvement. Training and development programmes are designed to enhance employees' knowledge, skills, and competencies, including on-the-job training, workshops, seminars, e-learning modules, mentoring, coaching, and formal education programs (Bercu, 2017). The aim is to equip employees with the necessary capabilities to perform their roles effectively and contribute to organizational success.

Employee performance can be assessed across multiple dimensions, including task performance, behavioral performance, cognitive performance, and affective performance (Allen, Turner, & Turner, 2018). Task performance refers to the extent to which employees effectively complete their assigned duties and responsibilities, meeting quality standards, achieving performance targets, and executing job tasks efficiently (Adekiya, 2023). Behavioural performance refers to employees' conduct and interactions in the workplace, including teamwork, communication, collaboration, adaptability, and adherence to organizational values and norms (Malik & Kanwal, 2018). Cognitive performance refers to employees' ability to apply knowledge, problem-solving skills, critical thinking, and decision-making capabilities to perform their job roles effectively. While affective performance reflects employees' attitudes, motivation, job satisfaction, and engagement levels, reflecting their emotional well-being, commitment to the organization, and willingness to exert effort to achieve desired outcomes (Pahlawi & Fatonah, 2020).

Empirical research suggests a positive relationship between training and development programmes and employee performance across various dimensions (Hahn & Kim, 2017). Task performance is improved by providing employees with the knowledge, skills, and resources needed to perform job tasks more effectively (Hernaus, Dragičević, & Sitar, 2023). Behavioural performance is improved by enhancing interpersonal skills, communication, and teamwork. Cognitive performance is enhanced by training programs that emphasize critical thinking, problem-

solving, and decision-making skills (Almulla & Al-Rahmi, 2023).

Knowledge Investment and Employees' Performance

This paper argues that investing in knowledge acquisition and fostering a culture of continuous learning within organisations significantly enhances employees' competencies and performance. relating to organisational learning theory (OLT), organisations can enhance their competencies by investing in training, education, and skill development programmes. This allows employees to acquire new skills, adapt to changing environments, and contribute meaningfully to organisational success (Hossain, 2020). Continuous learning improves performance by leveraging knowledge as a strategic asset (Zhang, MacKenzie, Jones-Evans, & Huggins, 2016). Organisations that embrace a culture of continuous learning outperform their competitors by fostering an environment that values learning and experimentation (Zhong, 2021). This leads to improvements in productivity, quality of service, and overall performance metrics.

Knowledge sharing drives collaboration and innovation, as it allows employees to collaborate more effectively and leverage each other's expertise (Xiulan Meng, 2021). According to Watson (2022), facilitating cross-functional collaboration and creating platforms for idea exchange, organisations can harness the collective intelligence of their workforce to drive innovation, improve processes, and achieve strategic objectives. Additionally, organizational learning can facilitate adaptability, allowing organizations to learn from past experiences, anticipate future challenges, and adjust strategies accordingly. Ting and Yeh (2023) said that embracing a learning mindset and encouraging experimentation, organisations can foster a culture of adaptability that enables them to thrive in uncertain and volatile environments. Employees empowered to take risks, learn from failures, and iterate on their ideas are better equipped to navigate change, seize opportunities, and drive organisational performance in the long run.

Supporting our argument with Organisational Learning Theory (OLT), continuous learning, knowledge sharing, and organisational memory of an organisation should improve the performance of commercial banks. This should happen when creating new knowledge, sharing knowledge, preserving organisational memory, and being flexible and adaptive to changing circumstances. Therefore, we argued that in the context of commercial banks in Wukari metropolis, the clarity of these happenings was not established. Thus, we also hypothesized that knowledge investment does not positively affect the performance of commercial banks in Wukari metropolis.

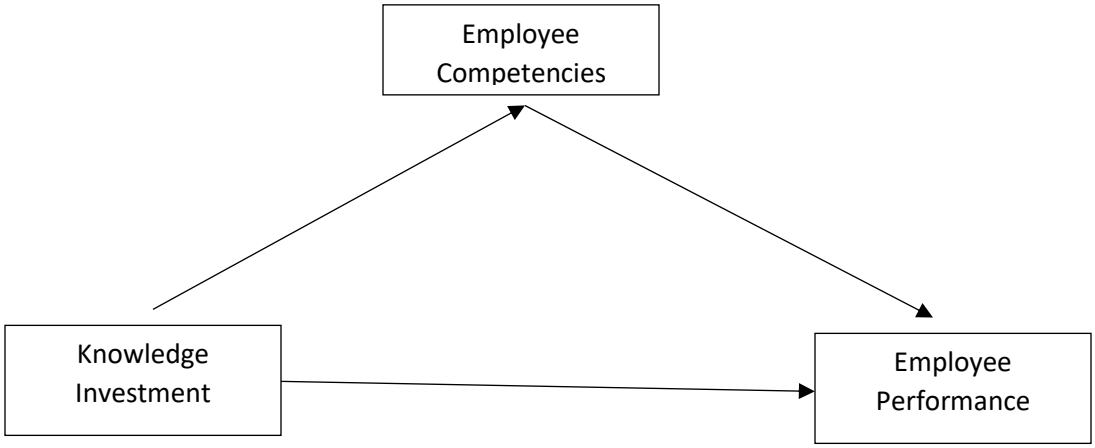

Figure 1: Conceptual Model

Methodology

This study adopts a descriptive survey research design where a population of 80 employees of commercial banks in the Wukari metropolis in Taraba State, Nigeria were surveyed. A structured questionnaire was used to collect data. The questionnaire item was validated by three experts and the Cronbach Alpha reliability method was used to determine the reliability coefficient. While Smart PLS structural equation model was applied to determine the direct and indirect relationship of the construct measured at 0.05 level of significance.

Results and Discussions

To judge the quality of the variables in this paper, the measurement and structural models were looked at.

a. Assessment of the Measurement Model

The measurement procedure began with an evaluation of the factor loadings. This was followed by the calculation of the Cronbach and composite reliability coefficients, as well as the validity of the constructs, which was determined using the variance inflation factor (VIF) and average variance extracted (AVE) to identify multicollinearity, as detailed in Table 1.

Table 1: Summary of Factor Loading, Cronbach Alpha and Composite Reliability, Average Variance Extracted (AVE) and Variance Inflation Factor (VIF)

Variables		Outer loadings	α	CR	AVE	VIF
Knowledge Investment			**0.906**	**0.923**	**0.552**	
KI1 <- KI	To what extent does your organization allocate financial resources towards training and development programmes?	0.757				2.765
KI2 <- KI	How would you rate the level of support provided by your organisation for employees to pursue further education or certifications?	0.454				1.724
KI3 <- KI	How much emphasis does your organisation place on knowledge-	0.761				2.991

	sharing initiatives, such as mentorship programmes or knowledge-sharing platforms?					
KI4 <- KI	To what degree does your organisation invest in technology and tools to facilitate knowledge management and sharing among employees?	0.768				2.328
KI5 <- KI	How frequently does your organisation conduct knowledge audits or assessments to identify knowledge gaps and areas for improvement?	0.606				1.986
KI6 <- KI	How effectively does your organisation incentivize knowledge creation and innovation among employees?	0.800				3.039
KI7 <- KI	How would you rate the overall culture of learning and knowledge-sharing within your organisation?	0.802				2.683
KI8 <- KI	To what extent does your organisation encourage employees to participate in knowledge communities, conferences, or seminars?	0.865				4.702
KI9 <- KI	How well does your organisation capture and document tacit knowledge from experienced employees before their retirement or departure?	0.712				2.215
KI10 <- KI	How much importance does your organisation place on continuous learning and knowledge acquisition as part of its strategic goals?	0.809				2.912
Employees' Competencies			**0.798**	**0.821**	**0.573**	
EC1 <- EC	Please rate your level of proficiency in the following technical skills relevant to your job:	0.523				1.526
EC2 <- EC	How would you rate your ability to effectively communicate (both verbally and in writing) in the workplace?	0.637				1.785
EC3 <- EC	How well do you adapt to new technologies and software relevant to your job role?	0.632				1.662
EC4 <- EC	Please rate your level of proficiency in problem-solving and critical thinking:	0.665				1.642

EC5 <- EC	Please rate your level of proficiency in problem-solving and critical thinking:	0.706				1.783
EC6 <- EC	How effectively do you manage your time and prioritise tasks to meet deadlines?	0.196				1.088
EC7 <- EC	How well do you work in teams and collaborate with colleagues to achieve common goals?	0.632				1.729
EC8 <- EC	Please rate your level of proficiency in leadership and management skills:	0.491				1.266
EC9 <- EC	How would you rate your ability to adapt to change and remain resilient in challenging situations?	0.753				2.288
EC10 <- EC	Please rate your level of proficiency in interpersonal skills such as empathy, conflict resolution, and negotiation.	0.637				1.552
Employees' Performance			**0.794**	**0.830**	**0.564**	
EP1 <- EP	How would you rate your overall job performance over the past [specified time period]?	0.587				1.936
EP2 <- EP	To what extent do you believe your performance aligns with the goals and objectives of your role?	0.633				1.975
EP3 <- EP	How well do you meet the deadlines and deliverables set for your tasks and projects?	0.594				1.502
EP4 <- EP	How effectively do you communicate and collaborate with your colleagues and team members?	0.739				2.392
EP5 <- EP	How would you rate your problem-solving and decision-making skills in handling work-related challenges?	0.772				2.651
EP6 <- EP	How proficient are you in using the necessary tools, technologies, and systems required for your job?	0.532				1.544
EP7 <- EP	How well do you adapt to changes and new situations in the workplace?	0.358				1.341
EP8 <- EP	How would you rate your level of initiative and proactiveness in taking on additional responsibilities or suggesting improvements?	0.819				2.937
EP9 <- EP	How satisfied are you with the feedback and performance	0.357				2.001

	evaluations provided by your supervisor or manager?		
EP10 <- EP	How engaged and motivated do you feel about your role and responsibilities?	0.439	1.624

Source: *Smart PLS v4 algorithm*

The confirmatory factor analysis was performed to ascertain the factor loadings for each item of the underlying constructs of the paper, as shown in Table 1. Factor loadings represent the strength of the association between an item and the designated principal component and range from -1.0 to +1.0, with higher absolute values signifying a more pronounced correlation. It was determined that all items possessed the specified degree of correlation of 0.50 (Hair, Hult, Ringle & Sarstedt, 2022) except items with numbers (EC6 &8 EP7,9 & 10). The items with numbers below the threshold were not removed because the reliability coefficients for the three variables were strong. The Cronbach Alpha and composite reliability values demonstrate that all constructs (KI, EC, and EP) possess substantial reliability coefficients, suggesting that they all adequately evaluate the constructs for which they were designed. Strong convergent validity is indicated by the fact that the average variance extracted (AVE) for the three constructs varies between 0.552, 0.573, and 0.564, respectively

Table 2: Result of Fornell-Larcker Criterion

	KI	EC	EP
KI	**0.743**		
EC	0.626	**0.611**	
EP	0.292	0.382	**0.604**

Source: *Smart PLS v4 Algorithm*

The result of the Fornell-Larcker criterion for discriminant validity is presented in Table 2. Discriminant validity denotes the degree of differentiation between the underlying constructs. The Fornell and Larcker criterion is calculated by comparing the square roots of AVE to the correlation matrix. The diagonals 0.743, 0.611, and 0.604 in Table 2 exceeded the corresponding correlation coefficients, suggesting that the constructs under consideration are distinct from one another.

b. Assessment of the Structural Model

To evaluate the structural model, the coefficient of determination was calculated using the standardized root mean squared residual (SRMR). Subsequently, the path coefficient was assessed. The selection of (SRMR) was based on its optimal suitability for a variance-based structural equation model. A model fit is deemed satisfactory when the values fall below 0.08, as per the consensus among scholars (Hair, Hult, Ringle & Sarstedt, 2022).

Table 3: Model Fit (Fit Summary) or Coefficient of Determination

	Saturated model	Estimated model
SRMR	0.071	0.071
d_ULS	7.21	7.21
d_G	4.908	4.908
Chi-square	653.778	653.778
NFI	0.382	0.382

Source: *Smart PLS v4 Algorithm*

Based on the findings reported in Table 3, the calculated value of the Standardized Root Mean Square Residual (SRMR) was 0.071, which is lower than the predetermined threshold of 0.08. Therefore, it can be concluded that the research model demonstrates a high degree of model fit.

Table 4: Path Coefficients of Direct and Indirect Relationships

Hypothesis		B	x̄	STDEV	T statistics	P values	Sig
H01	**KI -> EC**	0.292	0.36	0.229	1.273	0.203	NS
H02	**EC -> EP**	0.781	0.817	0.076	10.314	0.000	S
H03	**KI -> EP**	0.154	0.114	0.121	1.271	0.204	NS
H04	**KI -> EC -> EP**	0.228	0.295	0.198	1.151	0.250	NS

Source: *Smart PLS v4 Bootstrapping*

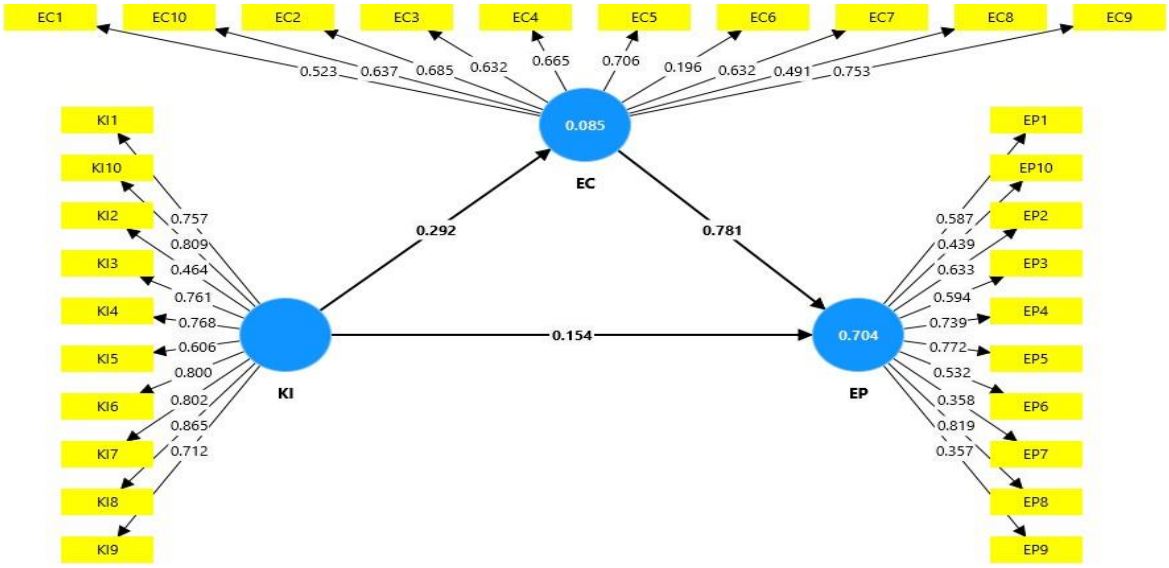

Figure 1: Graphical Representation of Direct and Indirect Relationships

Table 4 shows the result of the test of direct and indirect relationships between the three constructs of knowledge investment. Employees' competencies and employees' performance

H0$_1$: Knowledge investment does not significantly affect employees' competencies of Commercial banks in Wukari Metropolis. The result KI->EC (β= 0.292, t= 1.273 and p .0.203>0.05) reveals that there is a significant effect of Knowledge investment on employee competencies. Since the t statistics 1.273 was below the critical region of 1.96 and the probability level is 0.203 was above the level of significance 0.05, the null hypothesis **H0$_1$** was accepted while the alternate hypothesis was rejected.

H0$_2$: Employees competencies do not significantly affect employee's performance of Commercial banks in Wukari Metropolis. The result EC->EP (β= 0.781, t= 10.314 and p .0.00<0.05) revealed that there is a significant effect of employees' competencies on performance. Since the t statistics 10.314 is above the critical region of 1.96 and the probability level is 0.000 was less than the level of significance 0.05, the null hypothesis **H0$_2$** was rejected while the alternate hypothesis was accepted.

H0$_3$: Knowledge investment does not significantly affect employee's performance of Commercial banks in Wukari Metropolis. The result KI->EP (β= 0.154, t= 1.271 and p .0.204>0.05) revealed that there was not significant effect of knowledge investment on employees' performance. Since the t statistics 1.271 is below the critical region of 1.96 and the probability level is 0.204 was above the level of significance 0.05, the null hypothesis **H0$_3$** was accepted while the alternate hypothesis was rejected.

H0$_4$: Employees' competencies do not significantly mediate between knowledge investment and employees' performance. The result KI->EC->EP (β= 0.228, t= 1.151 and p.0.250<0.05) revealed that there was no mediation between knowledge investment and employee performance. Since the t statistics 1.151 is below the critical region of 1.96 and the probability level is 0.250 is above the level of significance 0.05, the null hypothesis **H0$_4$** was accepted while the alternate hypothesis was rejected.

Discussion of the Findings

The finding of this study in H0$_1$ shows that knowledge investment does not significantly affect employees' competencies of Commercial banks in Wukari Metropolis. This means that the competencies displayed by commercial bank employees in Wukari do not depend on the knowledge investment of the employers. The banks employ workers who have worked in other banks or have some level of educational background and use their skills. In some cases, they send newly employed staff for induction to get them familiar with banking routines. The finding concurs with the findings of Adegboye (2019) who found that most employees lack knowledge management and sharing strategies due to organizational culture silos, and knowledge sharing is not driven or effectively managed.

The findings of this study in H0$_2$ indicated that employees' competencies significantly affect the performance of commercial banks in Wukari Metropolis. This implies that a strong organizational culture that values knowledge investment can lead to improved employee competencies and, ultimately, better overall performance in the banking sector. The findings agree with those of Showkat and Imran (2020) and Abu et al. (2023), who found that employee competencies significantly affect organizational performance among public, private and sharia banks.

The finding of this study in H0$_3$: revealed that knowledge investment does not significantly affect employee's performance of Commercial banks in Wukari Metropolis. this suggests that current training programs may be ineffective or misaligned with employees' needs and job requirements. The findings of the study agree with that of Esther and Gladys (2017) who found that knowledge conversion significantly

impacts the organizational performance of commercial banks in Kenya

The finding of this study in $H0_4$ showed that employees' competencies do not significantly mediate between knowledge investment and employees' performance. this implies that the bank sector is structured in a way that every employee irrespective of their educational discipline are saddled with the responsibility of following the usual routine jobs specification. And they are required to fulfill their duties as assigned to them. So, how much the employees' performances are, are not factored by competencies development the bank invests on employees' knowledge acquisition they sponsored but individual employee's efforts. The finding did not concur with that of Mahmood et al. (2018) who found that employee competency is a partial mediator between training functions and employee performance.

Conclusion and Recommendations

The study concludes that knowledge investment does not significantly affect the performance of commercial banks in Wukari Metropolis. However, employees' competencies significantly affect performance, suggesting that a strong organizational culture that values knowledge investment can lead to improved employee competencies and overall performance in the banking sector. Employee competencies do not mediate between knowledge investment and performance, suggesting that individual efforts are more important than knowledge acquisition. Thus, the study recommends that:

i. commercial banks in Wukari Metropolis should revise their knowledge investment strategies tailored towards training programs that align with employees' specific needs and job requirements to enhance knowledge.
ii. To enhance competencies and overall performance, banks should implement mentorship programs, cross-functional training sessions, and provide opportunities for skill development.
iii. Regular assessments should be conducted to identify skill gaps, and targeted training interventions to ensure that resources are effectively utilized and contribute to enhanced performance.
iv. commercial banks should recognize and reward employee efforts, provide opportunities for autonomy and decision-making, and create a supportive work environment to fostering a culture of excellence and amplify the effect of employee competencies on overall performance.

Contribution to Knowledge

This study contributes to the body of knowledge by invalidating the applicability of organizational learning theory in the banking sector in Nigeria. it is believed that banking industry will do will in terms of the applicability of knowledge investment due to the competitive landscape. This was empirically altered since, banks trickily take advantage of change labour that are available other than those that will make them spend resources.

Limitations of the study

The paper used data accessed from banks in Wukari metropolitan which is a location with fewer banks. This affect the generalization of the study. It would have been improved if the study was conducted in locations with more concentration of banks.

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