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Effect of Knowledge Management on the Performance of Deposit Money Banks in Jalingo, Taraba State, Nigeria

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Abstract

This study investigated the effect of knowledge management on the performance of deposit money banks in Jalingo, Taraba State, Nigeria. The study specifically assessed the effect of five dimensions of knowledge management thus; knowledge creation, storage, application, sharing, and knowledge evaluation on the performance of deposit money banks. A survey research design was adopted, and structured questionnaires were distributed to 271 respondents drawn from a population of 840 employees of deposit money banks in Jalingo, determined using Taro Yamane formula. Analytical tools included descriptive statistics which was used to analyze the demographic characteristics of the respondents, and multiple regression analysis was used to test the hypotheses. The findings revealed that all five dimensions of knowledge management have significantly and positively influenced the performance of deposit money banks. Knowledge creation ($\beta = 0.880$, $p < 0.001$) was found to facilitate innovation and the design of competitive banking products and services. Knowledge storage ($\beta = 0.626$, $p < 0.001$) contributed to organizational memory, improving decision-making efficiency and reducing redundancy. Knowledge application ($\beta = 0.771$, $p < 0.001$) promoted operational efficiency and problem-solving capabilities across departments. Knowledge sharing ($\beta = 1.001$, $p < 0.001$) emerged as a strong driver of collaboration, fostering learning and enhancing service delivery. Most importantly, knowledge evaluation ($\beta = 1.030$, $p < 0.001$) exhibited the strongest influence, underscoring its strategic role in ensuring that knowledge remains accurate, reliable, and aligned with organizational objectives. The study concludes that effective knowledge management practices significantly enhance organizational performance among deposit money banks in Jalingo Taraba State Nigeria. The study recommended that deposit money banks in Jalingo, Taraba State, should enhance knowledge management by strengthening knowledge creation, storage, application, sharing, and evaluation through training, digital systems, incentives, and continuous assessment. Integrating these practices will enhance innovation, efficiency, customer satisfaction, and sustained competitiveness.

Keywords: *Knowledge management, performance, deposit money banks, Nigeria, knowledge evaluation*

Introduction

In recent years, the assessment of organizational performance in the banking sector has shifted from an exclusive focus on financial outcomes to a broader evaluation that emphasizes non-financial performance such as operational efficiency, effective service delivery, innovation, and regulatory compliance. This shift reflects the realities of a knowledge-based economy in which intangible assets particularly organizational knowledge play a central role in sustaining competitiveness and institutional effectiveness. For Deposit Money Banks (DMBs), whose products and services are largely standardized, superior performance increasingly depends on how effectively knowledge is created, stored, applied, shared, and evaluated within the organization.

In today's knowledge-driven economy, organizations increasingly rely on knowledge as a strategic resource to enhancing competitiveness, improve efficiency, and ensure long-term sustainability. As one of the most valuable assets, knowledge plays a critical role in driving organizational growth and maintaining a competitive edge. Unlike the traditional factors of production such as land, labor and, capital, knowledge is dynamic, renewable and capable of improving efficiency, regulatory compliance and customer satisfaction when properly managed.

Knowledge is not limited to explicit information such as market data, customer demographics, and financial reports but it also includes tacit knowledge embedded in the expertise, experiences, and insights of employees. The coordination of these important aspects of knowledge (tacit and explicit) has the propensity to affect performance especially in the banking sector (Agogbua & Nzewi, 2022).

As a multidisciplinary concept, knowledge management encompasses the systematic process of identifying, capturing, organizing, storing, and sharing knowledge assets within an organization to facilitate learning, decision-making, and innovation (Castaneda & Cuellar, 2020). Knowledge creation, storage, application, sharing and knowledge evaluation are dimensions of knowledge management, they encompasses a range of processes that enable organizations, particularly deposit money banks to effectively manage organizational knowledge in a way that support innovation, customer satisfaction, and regulatory compliance. Each of these dimensions of knowledge management plays a distinct yet complementary role in improving organizational performance (Agogbua & Nzewi, 2022).

Globally, knowledge management is recognized as a critical driver of organizational success. The critical role of knowledge management contributes significantly to the success and competitiveness of banks in the global financial landscape. The global perspective on knowledge management in deposit money banks underscores its pivotal role in enhancing organizational performance (Egbuju & Ogechukwu, 2020).

In Africa the state of knowledge management among deposit money banks is progressing but varies across countries. Competition, digital transformation, and customer-centric services drive the adoption of knowledge management. In Africa many banks apply knowledge management in a fragmented ways without centralized strategies or policies. Future progress depends on investment in ICT, capacity building, and collaboration with academic and research institutions to strengthen knowledge management skills and frameworks (Egbuju & Ogechukwu, 2020; Ndlela & du Toit, 2019; Kinghorn, 2019).

In Nigeria, integrating knowledge management into the strategic framework of deposit money banks is vital for improving performance and achieving sustainable growth. To align with global best practices and meet evolving financial demands, banks are increasingly investing in knowledge management initiatives. These efforts enhance operational efficiency, regulatory compliance, innovation, and customer satisfaction (Henry & Festus, 2022; Egbuju & Ogechukwu, 2021).

Organizational performance increasingly relies not only on financial but critically on non-financial performance indicators such as operational efficiency, customer satisfaction, innovation and regulatory compliance. To improve performance outcomes, organizations must manage knowledge effectively across multiple dimensions (knowledge creation, storage, application, sharing and knowledge evaluate). These processes enable organizations to transform raw information into actionable insights, thereby improving strategic decision-making and operational efficiency. Knowledge creation can improve organizational performance, especially for organizations that facilitate the conversion of tacit into explicit knowledge, such organizations exhibit higher level of both product and process innovation. Knowledge creation serves as the foundation of knowledge management by generating new insights, ideas, and solutions that drive innovation, improving regulatory compliance and overall organizational performance (Mustapha & Rexhepi, 2024; Bergendahl & Magnusson, 2024).

Effective knowledge storage enhances organizational performance by retaining valuable expertise and making procedures, best practice, and historical data easily accessible. This supports informed decision-making, regulatory compliance, service delivery, operational efficiency, and sustained competitive advantage (Sev et al., 2022). Knowledge application enhances organizational performance by converting stored and created knowledge into tangible outcomes. It improves operational efficiency by streamlining workflows, reducing errors, and speeding up task completion, while also boosting customer satisfaction through personalized services and quick problem solving (Novianti, 2019). Thus, it is vital for sustainable growth and performance in the evolving banking sector.

Knowledge sharing enhances organizational performance by improving efficiency, breakdown silos, and enabling faster decision-making and problem solving. It directly improves customer satisfaction as employees' access and share customer data they become equipped to respond to needs promptly. Additionally, it fosters collaboration, team learning and organizational responsiveness (Adegboye, 2019).

Knowledge evaluation, though less studied in knowledge management literature, but is crucial for improving organizational performance by ensuring that knowledge created, stored, applied, and shared aligns with organizational goals. It helps banks meet regulatory standards, mitigate risks, and deliver quality services. Effective knowledge evaluation helps in filtering out poor-quality knowledge that could cause errors or missed opportunities, thereby enhances efficiency through the use of accurate and actionable knowledge (Salman & Rashid, 2023).

Integration of these dimensions of knowledge management directly improves organizational performance, as it reflects the extent to which institutions achieve strategic objectives. Effective knowledge management practices remain central to ensuring that banks not only meet their objectives by improving service delivery, operational efficiency, innovation and regulatory compliance but sustain long-term competitiveness (John & Ragui, 2024; Sohaila & Malik, 2023).

Statement of the Problem

The Nigerian banking sector operates in a highly dynamic and competitive environment, where rapid technological innovations, shift in customer expectations, and stringent regulatory demands constantly redefine the standards of performance. To remain competitive and efficient, deposit money banks have adopted various Knowledge Management (KM) practices such as intranets, documents management systems, and digital platforms. However, the adoption and implementation of these practices remain uneven across institutions, largely influenced by factors such as organizational size, technological capacity, and management commitment (Adebayo & Adebayo, 2023; Bhat & Srinivas, 2022). Furthermore, persistent barriers such as weak incentive structures, cultural resistance to knowledge sharing, departmental silos, and cyber-security concerns continue to hinder the full realization of knowledge management's potential in the sector (Aina & Akinbode, 2022). These limitations restrict banks' ability to effectively capture, store, and utilize organizational knowledge for sustained performance.

Beyond these challenges, a more critical gap exists in the limited attention given to knowledge evaluation, which involves systematically assessing the accuracy, relevance, and usefulness of knowledge assets. While literature has extensively examined knowledge creation, storage, sharing, and application, the neglect of knowledge evaluation reduces the overall effectiveness of knowledge management frameworks (Delak, 2021; Peters et al., 2019). In many Nigerian banks, the absence of structured evaluation mechanisms allows obsolete knowledge to persist in organizational systems, undermining efficiency, decision-making, and innovation. This twofold problem uneven knowledge management adoption and insufficient integration of knowledge evaluation poses significant risks to the sustainability of banking operations. Unless addressed, Nigerian deposit money banks may struggle with inefficiencies, poor decision outcomes, and inability to adapt to evolving market and regulatory conditions. This study addressed the effects of knowledge creation, storage, application, and sharing and knowledge evaluation on organizational performance of selected deposit money banks in Jalingo, Taraba State Nigeria.

Objectives of the Study

The broad objective of this study was to determine the effects of knowledge management on the performance of deposit money banks in Jalingo, Taraba State. Specifically, to assess the:

I. effect of Knowledge creation on the performance of deposit money banks in Jalingo, Taraba State
II. effect of Knowledge storage on the performance of deposit money banks in Jalingo, Taraba State
III. effect of Knowledge application on the performance of deposit money banks in Jalingo, Taraba State
IV. effect of Knowledge sharing on the performance of deposit money banks in Jalingo, Taraba State
V. effect of Knowledge evaluation on organizational performance of deposit money banks in Jalingo, Taraba State

Research Hypotheses

I. **$H_0$1:** there is no significant effect of knowledge creation on the performance of deposit money banks in Jalingo, Taraba State

II. **$H_0$2**: there is no significant effect of knowledge storage on organizational performance of deposit money banks in Jalingo, Taraba State
III. **$H_0$3:** there is no significant effect of knowledge application on the Performance of deposit money banks in Jalingo, Taraba State
IV. **$H_0$4**: there is no significant effect of knowledge sharing on the performance of deposit money banks in Jalingo, Taraba State
V. **$H_0$5**: there is no significant effect of knowledge evaluation on the performance of deposit money banks in Jalingo, Taraba State

Literature Review

The concept of knowledge management has been widely studied across disciplines such as information science, business administration, and organizational learning. Knowledge management encompasses the systematic process of identifying, capturing, organizing, storing, and sharing knowledge assets within an organization to facilitate learning, decision-making, and innovation (Castaneda & Cuellar, 2020). Knowledge management has been described as a strategic approach to harnessing intellectual assets to create value, enhance efficiency, and build competitive advantage.

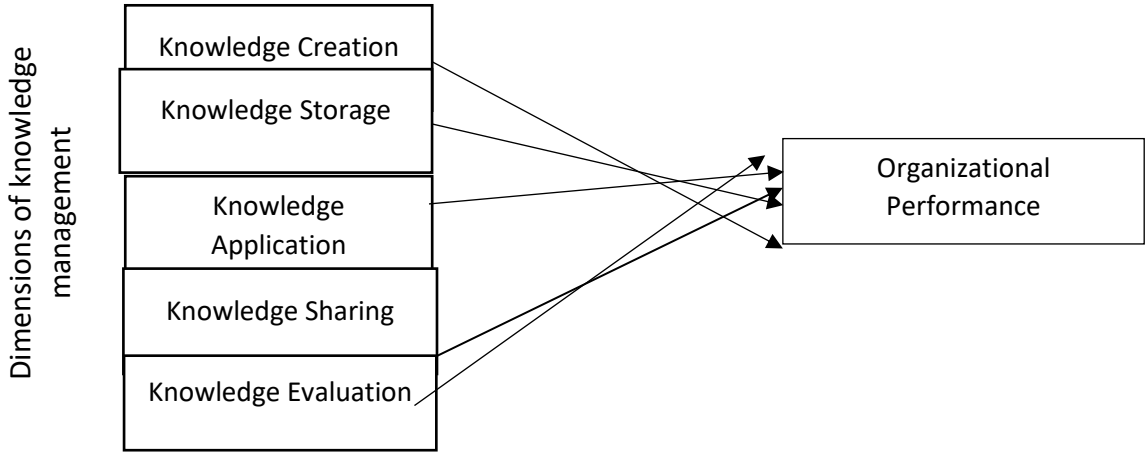

Figure 1: Model of the conceptual framework

Source: *Adapted from; Okeremu, (2023) and Namrata, (2023)*

Within this framework, knowledge creation involves the development of new insights and innovations through research, collaboration, and employee creativity. Knowledge storage refers to the preservation of organizational memory in databases, records, and archives to ensure continuity and reduce redundancy. Knowledge application denotes the use of knowledge resources to solve problems, enhance processes, and improve service delivery. Knowledge sharing emphasizes the exchange of knowledge among employees, departments, and even across organizational boundaries, thereby fostering collaboration and collective intelligence. Knowledge evaluation ensures that knowledge resources remain relevant, accurate, and useful, and that obsolete or inaccurate knowledge is eliminated from the system. The empirical evidences highlighted various studies that examined the relationship between knowledge management (KM) and organizational performance across different contexts, particularly within the Nigerian banking sector. Most studies consistently revealed that effective knowledge management through processes such as knowledge creation, storage, sharing, and application positively influences performance outcomes including operational efficiency, innovation, customer satisfaction and competitiveness.

Key empirical evidence (Asenge et al., 2022; Opeke & Adelowo, 2020; Namrata, 2023; Sev et al., 2022; Soheila, 2022; Victor, 2024; Edeh & Ukpe, 2019; Akinosho et al., 2023) confirmed the significance of KM dimensions in driving performance, yet most focused narrowly on two or three KM dimensions, often excluding knowledge evaluation. This omission presents a gap that the present study addresses by integrating five critical KM dimensions thus; knowledge creation,

storage, application, sharing, and knowledge evaluation. Several reviewed studies, such as those by Gabriel et al. (2024), Okerenu & Demaki (2023), and Edeh et al. (2022), emphasized the strategic role of KM in promoting sustainable competitive advantage and innovation capability. Adegboye (2019) highlighted the role of organizational culture in promoting effective knowledge sharing, while Agogbua and Nzewi (2022) found that knowledge management practices significantly affected the performance of deposit money banks in Anambra State. International studies also support these findings, linking knowledge creation to innovation, knowledge storage to organizational efficiency, and knowledge sharing to improved collaboration and customer satisfaction.

Three theoretical frameworks underpin this study anchored by the Knowledge-Based Theory builds upon this idea by proposing that knowledge is the most strategically significant asset of the firm, determining its ability to innovate and perform effectively. Supported by the Resource-Based View, which posits that organizations achieve sustainable competitive advantage through rare, valuable, and inimitable resources, and knowledge is recognized as one of the most critical intangible resources. And Dynamic Capabilities Theory complements these perspectives by emphasizing the organization's ability to adapt, integrate, and reconfigure knowledge resources in response to changes in the environment. Together, these theories provide a comprehensive framework for understanding how knowledge management practices influence organizational performance.

The review concludes that while KM practices are widely acknowledged as drivers of organizational success, relatively little empirical research has focused on knowledge evaluation, leaving a gap in understanding how organizations assess and update their knowledge bases to maintain relevance. The absence of systematic knowledge evaluation mechanisms can weakens the overall organizational effectiveness. Incorporating evaluation into the KM framework, will make organizations especially deposit money banks to ensure that knowledge remains accurate, relevant, and useful for decision-making and continuous improvement. Good number of the reviewed literatures lacked context-specific analysis and did not account for regional factors such as infrastructural limitations, information silos, or cyber-security challenges affecting KM implementation among deposit money banks.

This study, therefore, extends the literature by providing a holistic, context-specific analysis of KM dimensions and their collective effect on the performance of deposit money banks in Jalingo, Taraba State Nigeria.

Methodology

The study adopted a descriptive survey research design; the population of the study comprised 840 employees drawn from among 16 deposit money banks in Jalingo, Taraba State. A sample size of 271 respondents was determined using Taro Yamane's formula to ensure representativeness and the perspectives were captured from various levels within the banks. Primary data were collected using structured questionnaires designed to capture information on the five dimensions of knowledge management and measure the performance of deposit money banks in Jalingo. The questionnaire was subjected to reliability and validity tests. Reliability was established using Cronbach's alpha, which confirmed the internal consistency of the instrument, while validity was confirmed through expert reviews and a pilot test. The data collected were analyzed using descriptive statistics to summarize the demographic characteristics of the respondents and multiple regression analysis tested the hypotheses. Each hypothesis assessed the distinctive effect of one dimension of knowledge management on the performance of deposit money banks. The statistical significance of results was evaluated at the 0.05 level of significance.

Results

Test of Hypothesis

Regression Analysis

Table 1: Coefficients Table

			Standardized Coefficients				
Hypotheses	**Variables**	**B**	**Std. Error**	**Beta**	**T-**	**p-**	**Decision**

					value	value	
H_{01}	Knowledge creation	.880	.048	.975	18.26	.000	Rejected
H_{02}	Knowledge storage	.026	.023	.626	43.56	.000	Rejected
H_{03}	Knowledge application	.810	0.31	.839	25.89	.000	Rejected
H_{04}	Knowledge sharing	.856	.039	.903	22.20	.000	Rejected
H_{05}	Knowledge evaluation	.098	.034	1.03	32.21	.000	Rejected
F Value	827.748						
F Sig	.000						
R^2	.929						
Adjusted R^2	.928						
Durbin-Watson	1.547						

Source; *SPSS Version 25 Output from field Survey (2025)*

The results revealed that all five dimensions of knowledge management significantly and positively influenced the performance of deposit money banks in Jalingo. Knowledge creation had a coefficient of $\beta = 0.880$ ($p < 0.001$), showing that the generation of new ideas and innovative solutions contributed meaningfully to organizational effectiveness. Knowledge storage had a coefficient of $\beta = 0.626$ ($p < 0.001$), indicating that preserving institutional memory and records supported decision-making and continuity. Knowledge application produced a coefficient of $\beta = 0.771$ ($p < 0.001$), highlighting the role of applying knowledge resources in problem-solving, process improvement, and customer service. Knowledge sharing, with a coefficient of $\beta = 1.001$ ($p < 0.001$), emerged as a critical factor in fostering collaboration and learning within the banks. Knowledge evaluation had the strongest effect, with a coefficient of $\beta = 1.030$ ($p < 0.001$), underscoring the importance of systematic assessment of knowledge resources to ensure accuracy, reliability, and relevance.

Discussion of Findings

The findings of this study demonstrated that knowledge management has a significant and positive effect on the organizational performance of deposit money banks in Jalingo. The regression model revealed a strong explanatory power **($R^2 = 0.929$; Adjusted $R^2 = 0.928$),** indicating that knowledge creation, storage, application, sharing, and evaluation collectively account for about 92.9% of the variance in organizational performance. This affirms that effective knowledge management practices are central to enhancing operational efficiency, customer satisfaction, innovation, adaptability, regulatory compliance, and competitiveness in the banking sector.

Knowledge Creation (KC) result showed a significant and positive effect on organizational performance **($\beta = 0.975$, $p < 0.05$).** This finding effectively supports the first hypothesis (H1: *Knowledge creation significantly affects organizational performance*), and it aligns with Adeyemi and Salihu (2022) who emphasized that Nigerian deposit money banks that prioritize innovation are more responsive to market changes and customer demands. Knowledge Creation is instrumental in improving innovation and idea generation which are critical for dynamic capability and long-term growth. **Knowledge Creation stimulates** innovative practice for new idea generation, creativity, adaptability and improves operational efficiency to boost competitiveness and long-term performance among selected banks in Jalingo. Knowledge creation acts as the foundation of Knowledge storage, application, and knowledge sharing and significantly enhances both financial and non-financial performance. Olshannikova et al., (2020) affirmed that knowledge creation significantly improve organizational performance as it brings about serendipity through discoveries, and an unexpected connection sparks creativity and innovation. Knowledge creation Promote a culture of continuous learning and improvement, where failures are viewed as opportunities for growth and adaptation (Liao & Tan, 2021).

Knowledge storage (KS) was found to have a significant positive relationship with performance **(β = 0.626, p < 0.05).** This finding supports the second hypothesis (H2: *Knowledge storage significantly affects organizational performance*), as it reflects employees' agreement that storage mechanisms such as databases, manuals, and policy archives facilitate decision-making, operational efficiency, innovation and regulatory compliance, and it enables Nigerian banks to minimize knowledge loss, enhance service quality, knowledge accessibility, and improve organizational memory. The finding is in consistent with Sev et al. (2022), who observed that structured knowledge repositories enable Nigerian banks to sustain operational continuity and make informed decisions. This highlights that when knowledge is systematically captured and preserved, it becomes a valuable organizational asset that improves performance. Also, Proper documentation, codification, and storage of knowledge improve accessibility and reduce redundancy in organizational processes. Knowledge storage often acts in service of other knowledge processes like application and sharing. This is in tandem with Castaneda, & Cuellar, (2020) who assert that effects of knowledge storage on the performance of deposit money banks are substantial, affecting efficiency, customer service, compliance, and innovation. Effective knowledge storage not only improves operational effectiveness but also helps banks navigate competitive, regulatory, and technological challenges more effectively.

Knowledge Application (KA), the study further revealed it has a significant contribution to organizational performance **(β = 0.839, p < 0.05).** This supports the third hypothesis (H3: *Knowledge application significantly affects organizational performance*). The result is consistent with Adeyemi and Salihu (2022), who found that application of knowledge in Nigerian deposit money banks, improves operational efficiency and customer satisfaction. The implication here is that stored knowledge is being successfully translated into practice, contributing to organizational efficiency. Although, applying knowledge is critical, its direct standardized effect is relatively high in the model, potentially because knowledge application often acts as an operational lever rather than a primary driver. Hasan & Haque, (2023) suggest that applying relevant knowledge and expertise to identify, analyze, and solve complex problems or challenges faced by the organization improve organizational performance. Successful Knowledge Application indicates solution effectiveness, decision quality, innovation output, adoption rates, learning outcomes, efficiency and effectiveness. Application of knowledge improves efficiency and service delivery in the financial sector. The implication is that stored knowledge in Jalingo banks is not only preserved but also translated into actionable strategies that improve efficiency and customer satisfaction. This indicated that employees perceive applied knowledge is beneficial in daily banking operations.

Knowledge Sharing (KSH) showed a strong positive effect on performance (β = 0.903, p < 0.05). Nonetheless, the finding supports the fourth hypothesis (H4: *Knowledge sharing significantly affects organizational performance*), and it aligns with the work of Akinosho, Tella, and Onyancha (2023), who found that knowledge sharing in Nigerian banks, is often constrained by organizational culture. However, when knowledge sharing is effectively practiced, it fosters collaboration, innovation, and improved customer service. Knowledge Sharing underscored the central role of disseminating and collaborating on organizational knowledge. This findings mirror research in diverse contexts where sharing is often a leading driver of innovation and learning. Mejbel, Kamal, & Ali, (2021) confirmed, that knowledge sharing is essential in fostering innovation, enhancing decision-making, and maintaining a competitive edge. In the context of organizational performance, effective knowledge sharing can lead to improved efficiency, employee engagement, and customer satisfaction among deposit money banks in Jalimgo. Knowledge Sharing fosters innovation, reduces duplication of efforts, and enhances teamwork in Nigerian banks. It also supports Opeke and Adelowo (2020), who argued that effective knowledge sharing promotes collaboration and problem-solving. However, while some degree of knowledge sharing exists across departments, cultural and structural barriers indicated barriers such as knowledge sharing culture, siloes information among departments, cyber-security concern associated with sharing and disseminating sensitive information hinder effective implementation of knowledge management practices.

Knowledge Evaluation (KE) most importantly emerged as the strongest predictor of organizational performance **(β = 1.03, p < 0.05).** Indicating that respondents strongly acknowledged the role of evaluation processes such as reviews, feedback, and quality assurance. This strongly supports the fifth hypothesis (H5: *Knowledge evaluation significantly affects organizational performance*). The findings exhibited the largest standardized effect among all knowledge management dimensions, signifying that improvements in knowledge evaluation are most

strongly related to positive changes in organizational performance. This finding corroborates with Adegboyega and Salami (2021), who reported that banks with effective evaluation mechanisms demonstrate higher adaptability to environmental changes. Continuous evaluation enables organizations to identify gaps, refine processes, and enhance decision-making. This empirical result aligns with the assertions of Koivisto and Taipalus (2023), who emphasized that despite being a critical component of the knowledge management cycle, knowledge evaluation is often undermined by organizational, technological, and socio-environmental barriers. Their study highlighted that the absence of structured evaluation mechanisms leads to inefficiencies in assessing the impact of knowledge-related activities on performance outcomes. Thus, this study not only reinforces the theoretical importance of knowledge evaluation as posited by the Knowledge-Based View (Grant, 1996) and Dynamic Capabilities Theory (Teece et al., 1997), but also empirically demonstrates its substantial role in influencing organizational performance. In contrast to Koivisto and Taipalus's (2023) diagnostic critique, which identified the systemic obstacles to evaluation, this study empirically validates the transformative potential of structured knowledge evaluation processes within the context of deposit money banks in Jalingo. Regular assessment, feedback, and quality assurance mechanisms are central to sustaining knowledge practices. Continuous evaluation of knowledge processes ensures relevance, adaptability, and long-term value creation. It also resonates with Akinosho, Tella, and Onyancha (2023), who found that Nigerian banks leveraging intranet-based knowledge evaluation practices experienced improved operational performance. The strong impact of evaluation in this study demonstrates that Jalingo banks are actively engaging in monitoring and refining knowledge processes to strengthen innovation and performance.

Overall, the discussion highlights that while all dimensions of knowledge management significantly influence organizational performance, their contributions vary, with **knowledge evaluation being the most dominant driver,** followed by knowledge creation, knowledge sharing, knowledge application, and knowledge storage. This reinforces the argument, that Knowledge management is not a singular activity but a holistic process in which each dimension interacts to enhance organizational performance, knowledge management practices should not be fragmented or isolated. Banks are encouraged to carry out a holistic implementation of knowledge management dimensions by **Strengthen Knowledge Creation, Enhance Knowledge Sharing, Improve Knowledge Storage Mechanisms, Encourage Knowledge Application, and Sustain Knowledge Evaluation** in a coordinated manner, using a centralized management system and periodic audits to monitor progress.

Conclusion

This study concludes that knowledge management practices significantly improve organizational performance of deposit money banks in Jalingo Taraba State Nigeria. All five dimensions; knowledge creation, storage, application, sharing, and knowledge evaluation contribute to enhancing efficiency, innovation, service delivery, regulatory compliance, and competitiveness. Knowledge evaluation emerged as the most significant predictor of performance, underscoring the importance of continuously assessing and updating knowledge resources to maintain their relevance and reliability.

Recommendations

The study recommended that deposit money banks in Jalingo, Taraba State, should strengthen their knowledge management practices by promoting regular training and cross-functional collaboration to enhance knowledge creation; invest in centralized digital repositories for effective storage and accessibility; embedding knowledge application into daily operations and rewarding innovative use; adopting secure digital platforms and incentives to encourage knowledge sharing; and institutionalizing knowledge evaluation through audits, feedback systems, and performance dashboards to ensure continuous learning and improved organizational efficiency. Holistic integration of these practices, enable banks to achieve long-term competitiveness through operational efficiency, customer satisfaction, innovation, and regulatory compliance. Finally, adequate attention should be paid to cyber-security measures to protect the integrity of organizational knowledge.

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