

Knowledge Creation and Sharing for Services Delivery in Commercial Banks in Katsina Metropolis, Katsina State

Abubakar Shitu

Postgraduate student Umaru Musa Yar'adua University. Katsina
Manger commercial Banking Unit Kano Hub Sterling Bank Plc, Katsina
shitu328@gmail.com

Sani Abdu Fari (PhD)

University Library, Umaru Musa Yar'adua University. Katsina
safari3152@yahoo.com

Badamasi Babangida Mohammed (PhD)

Department of Library & Information Science, Faculty of Education, Umaru Musa Yar'adua University, Katsina
badamasi.babangida@umyu.edu.ng

Abstract

This paper examines the processes of knowledge creation and sharing for service delivery in commercial banks in Katsina Metropolis, Katsina State. The objective of the study is to identify the strategies used by commercial banks in Katsina for creating and sharing knowledge to enhance service delivery in Katsina Metropolis, Katsina State. *The study adopted quantitative research method using descriptive survey research design. The population consisted of three hundred and seven six (376) and one-hundred and ninety six participant was used as a sample size of the study based on the Research Advisor's Table 2006.. Questionnaire was used as an instrument for data collection. The data collected was analysed using descriptive statistics (i.e. simple frequency tables and percentage). The finding of the study indicated strategies of sharing and/or distribution of knowledge for services delivery in the study area includes practices, guidance and mentorship, imitations, observations, on-the-job training, one-to-one conversation, brainstorming sessions, training with internal and external experts, teamwork, apprenticeship, one-to-one meetings and job rotations. Other strategies include text messages, e-mail, workshop, seminars, symposiums and conferences. However, informal social meeting outside of the workplace, purchasing and or acquisition of books, manuals, suggestion box, directory of people's skills, writing a report after training, resource planning and newsletter were recorded not strategies of sharing and/or distribution of knowledge for services delivery in commercial banks in Katsina metropolis. The study recommend that there is a need for knowledge management centre in all the commercial banks in Katsina metropolis and the Nigeria at large. This could inform of special library or information centre that deals with the acquisition of various and relevant knowledge in to the organization to compete in global economy. Moreover, these centers will provide banks with access to both internally created knowledge and external research findings and expert insights, supporting their daily operations and strategic initiatives.*

Key words: Knowledge creation, knowledge sharing, services delivery, commercial banks

Introduction

Knowledge is increasingly being recognized as the new strategic imperative of organizations. Knowledge is still considered an enormous power that can change the perspective of organizations. The new paradigm is that within the organization knowledge must be shared in order for it to grow. It has been shown that the organization that shares knowledge among its management and staff grows stronger and becomes more competitive (Imran, Ilyas, Aslam & Fatima, 2018).

Most organizations like banks are beginning to realize that their singular most important asset is the intellectual capital of their staff and as such are finding new ways to manage this asset. This is derived from the paradigm that effective business strategy in today's business climate can only be achieved by a synergy of knowledge applied to create innovation, whilst reducing cost and increasing productivity (Lupu, 2019). These organizations have also realized that the huge funds invested in Information Technology can only be harnessed when they serve as enablers to creating, capturing, storing, processing and sharing knowledge. Thus, the real stock they have is their knowledge. This has given rise to the search for ways to manage knowledge and the eventual emergence of the term Knowledge Management.

The application of Knowledge management practices in financial institutions started by the World Bank during 1996 and trailed by other financial institutions in a small number of advanced nations, for example, USA, UK, Australia, Portugal, Germany, Canada, and Japan, toward the start of the most current decades (Imran, Ilyas, Aslam & Fatima, 2018). Al Qumbarji (2016) quoted a report made by International Data Corporation which states that more than 600 financial institutions in Western Europe in about two thousand found just 20% of all financial institutions connected a knowledge management procedure. In this manner, the European financial division burned through \$155.4 million on knowledge practices frameworks in 2000 and intended to arrive at \$511.4 million by 2004. Amidst the most recent decade, the use of KM began in some developing up nations' banks, for example, United Arab Emirate (UAE), Libya, Malaysia, Lebanon, Kingdom of Saudi Arabia and Tunisia, and the Bangladesh, at that point reached out to Indonesia, China, India and Pakistan (Al-Mansoori, AbuYazid, Khatibi & Azam, 2018). In Nigeria the knowledge management practices started around 2005, when the central bank of Nigeria introduces the generation of knowledge through tacit and documented for better decision. The practice of knowledge management is affected by limitation of time and appropriate location to manage and share knowledge, lack of courage to communicate with others, and lack of system to encourage collaboration virtually and they consider it an information exchange activity not as a knowledge creating activity (Awodoyin, Osisanwo, Adetoro & Adeyemo, 2016). This is therefore; the study is set to determine the knowledge creation and sharing for services delivery in commercial banks in Katsina Metropolis.

Statement of the Problem

The core problem is poor knowledge creation and sharing strategies for services delivery in commercial banks in Katsina metropolis. According to Awodoyin et. al. (2016), knowledge has become a vital resource for organizations to gain a competitive advantage and improve their services and performance. Moreover, knowledge creation and sharing is a vibrant and consistent arrangement of practices and procedures within which knowledge is generated processed, and shared for effective decision making. This is therefore, the study sets to find out knowledge creation and sharing for services delivery in commercial banks in Katsina Metropolis.

Research Objective

The study is set:

1. To find out the strategies of knowledge creation of commercial banks in Katsina for effective services delivery in Katsina Metropolis, Katsina state.
2. To ascertain the strategies of sharing of knowledge for effective services delivery in the study area.

Literature Review

The process of knowledge creation points to the ideas and actions undertaken towards the generation of new ideas or objects (Mitchell & Boyle, 2010). The definition implies that the process of knowledge creation points to the ideas and actions undertaken towards the generation of new ideas or objects (Mitchell & Boyle, 2010). Knowledge creation according to Nonaka, von Krogh (2009) defined as the act of making knowledge created by individuals available, amplifying it in social contexts, and selectively connecting it to the existing knowledge in the organization. Knowledge creation is seen as an organization's capability to build new ideas and solutions related to various dimensions of organizational activities, from managerial procedures to products and services to technological innovations (Ali, 2019; Okpebenyo, 2021).

This mode of knowledge conversion requires individuals to interact with one another which helps the individuals develop tacit knowledge in technical skills or shared mental models. The shared experience stimulates socialization as it helps individuals identify and integrate each other's feelings and beliefs (Huie, Cassaberry & Rivera, 2020). Socialization practices integrate the tacit knowledge that individuals have in producing a common understanding that team members develop regarding the process requiring improvement (Claessens & Van Horen, 2015). A study by Bec and Dredge (2014) showed that socialization practices enable team members to incorporate the perspectives that other team members hold in relation to their practices while evaluating process improvement issues, opportunities and solutions. The externalization process entails converting tacit knowledge to explicit knowledge (Claessens & Van Horen, 2015) where the use of metaphors is seen to be an effective means of converting tacit knowledge to explicit knowledge. This is the initial step in transforming tacit knowledge into explicit knowledge.

The externalization process as explained by Schroeder and Sanders (2010) occurs when metaphors, concepts, models, analogies and hypotheses are developed when teams create concepts, prompted by discussion forums and shared reflection. The externalization practices enable individuals to express their tacit concepts and ideas explicitly (Anand, Ward & Tatikonda 2010). The expression of tacit knowledge through the externalization process is likely to assist teams in establishing ways to use the captured explicit knowledge to improve a process (Linderman, Schroeder & Sanders 2010). Externalization practices motivate the expression of ideas between team members as they offer structured approaches to converting ideas into an explicit form (Tucker 2007).

The combination process constitutes the utilization of social processes by combining various parts of explicit knowledge held by individuals or stored in information and communication systems (Ali, 2018). It entails the process in which concepts and various parts of explicit knowledge are systemized and combined (Linderman, Schroeder & Sanders 2010). Combining the explicit knowledge held by individuals is done through communication channels and exchange mechanisms such as telephone conversations, meetings, e-mail, newsletters, memos, team briefings, noticeboards and videos (Kimani, 2021). The knowledge combination enables managers and leaders to support their teams while scrutinizing explicit knowledge to create new insights and explicit understanding regarding the targeted process (Anand, Ward & Tatikonda 2010).

The internalization process has been defined as the process through which explicit knowledge is converted into tacit knowledge. The internalization process shares similarities with the conventional concept of learning being strongly linked to action (Ali, 2018). Verbalizing or diagramming knowledge into manuals, documents or oral stories assists in converting explicit knowledge into tacit knowledge (Kimani, 2021). Internalization practices tend to enable explicit knowledge to be captured and converted into valuable forms, which can be understood and drawn upon by those working on various processes (Anand, Ward & Tatikonda, 2010).

Ahmed and Mohamed (2017) divided the sources of knowledge creation into three types: auto poetics, cognitivists, and Connectivists. Auto poetics refers the development of personal knowledge amid difficulties in delivering information and knowledge because the sources of the knowledge are personal interpretations or translated data within an organization. It is regarded that knowledge creation relies on the communication of internal information. The relationship between individuals is like independent networks within an organization, and knowledge exists in the interchanges of the networked information. Knowledge creation is focused on the disseminated and delivered informational flows within an organization.

Knowledge sharing or distribution is connecting people with people which means that if as far as libraries really want to have an effective knowledge sharing then they have to connect themselves with one another (Claessens & Van Horen, 2015). To succeed, people should be able to tolerate at some level or another and the knowledge being shared should make sense to the people concerned so that they can use it for the benefit of the organization. Smith, (2008) is with a view that Effective knowledge sharing, results in the growth of an organization's intellectual capital which is "undisputedly one of the most important assets of any organization.

Research Method and Design

The study adopted quantitative research method using descriptive survey research design. The population consisted of three hundred and seven six (376) and one-hundred and ninety six participant was used as a sample size of the study based on Research Advisor's Table 2006. Questionnaire was used as an instrument for data collection. The data collected was analysed using descriptive statistics (i.e. simple frequency tables and percentage) and SPSS version was used in running the analysis

Data Analysis

Response Rate

A total of 196 questionnaires were distributed to the respondents from sixteen (16) commercial banks under study, and one-hundred and fifty-one (151) questionnaires were duly completed and returned as shown in figure 1.

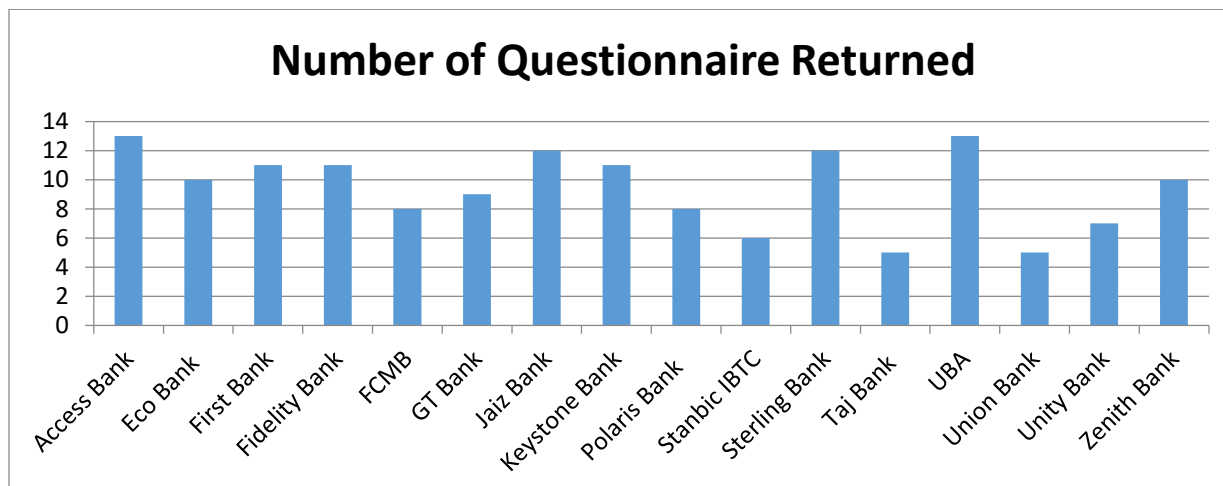


Figure 1: Response Rate

Table 1: Opinions of the respondents on strategies of knowledge creation of commercial banks (N=151)

SD= Strongly disagree; **D=** Disagree; **UD=** Undecided; **A=** Agree; **SA=** Strongly agree; **STD=** Standard deviation, **F=** Frequency

Items	SD		D		UD		A		SA		Mean	STD
	F	%	F	%	F	%	F	%	F	%		
Socialization such as Face-face discussions through:												
The knowledge is created through formal and informal meetings	24	15.9	20	13.2	7	4.6	53	35.1	47	31.1	3.52	1.45
The knowledge is created through training programs	14	9.3	11	7.3	10	6.6	62	41.1	54	35.8	3.87	1.24
The knowledge is created through seminars organized in the banks	53	35.1	40	26.5	7	4.6	33	21.9	18	11.9	2.49	1.46
The knowledge is created through workshops	40	26.5	20	13.2	11	7.3	54	35.8	26	17.2	3.04	1.50
The knowledge is created through conferences organized in the banks	50	33.1	33	21.9	20	13.2	28	18.5	20	13.2	2.57	1.44
The knowledge is created through social activities outside workplace	39	25.8	60	39.7	16	10.6	20	13.2	16	10.6	2.43	1.29
The knowledge is created through personnel rotation across departments	21	13.9	12	7.9	21	13.9	45	29.8	52	34.4	3.63	1.39
The knowledge is generated while dealing with customers	38	25.2	32	21.2	24	15.9	34	22.5	23	15.2	2.81	1.43

The knowledge is generated while dealing with the partners and government representatives	54	35.8	42	27.8	4	2.6	18	11.9	33	21.9	2.56	1.59
Externalization such as documenting tacit knowledge through:												
The knowledge is generated through issuing useful reports about the relevant externals' agents	38	25.2	43	28.5	17	11.3	27	17.9	26	17.2	2.74	1.45
The knowledge is generated through expert advice for setting the training program topics	19	12.6	23	15.2	21	13.9	25	16.6	63	41.7	3.60	1.47
The knowledge is generated by asking staff to write reports about the results of their negotiation with customers	47	31.1	45	29.8	22	14.6	22	14.6	15	9.9	2.42	1.33
The knowledge is generated through documenting the findings of meetings, seminars, workshops and training programs	36	23.8	26	17.2	25	16.6	26	17.2	38	25.2	3.03	1.52
Combination such as transferring the explicit knowledge to more proper form through:												
The knowledge is generated using the updated instructions and reports to update their databases	29	19.2	26	17.2	32	21.2	26	17.2	38	25.2	3.12	1.46
The knowledge is generated through circulating all the updates to all staff via emails and the periodic reports/bulletins	29	19.2	26	17.2	32	21.2	26	17.2	38	25.2	3.12	1.46
The knowledge is generated through translating the relevant managerial and banking consultants/studies issued by the foreign experts	29	19.2	26	17.2	32	21.2	26	17.2	38	25.2	3.12	1.46

Internalization such as conversing explicit knowledge into tacit knowledge through:												
The knowledge created by encouraging staff to study related courses	47	31.1	45	29.8	22	14.6	22	14.6	15	9.9	2.42	1.33
The knowledge is generated through free access for outcomes of training programs, seminars, meetings and databases	28	18.5	20	13.2	7	4.6	49	32.5	47	31.1	3.44	1.50
The knowledge is generated through arranging meetings to explain the content of related reports and documents	13	13.2	11	7.2	16	10.6	50	33.1	54	35.8	3.71	1.37

Table 1 recorded information on the opinion of respondents on the strategies of knowledge creation of commercial banks in Katsina metropolis, Katsina state. The responses in the table revealed that 66.2% of the respondents agree 53 (35.1%) and strongly agree 47 (31.1%) that the knowledge is created through formal and informal meetings. This is also reflected in a mean score of 3.52 and the standard deviation of 1.45. The table also showed that only 43.8% as total number of the respondents strongly disagree 24 (15.9%) and disagree 20 (13.2%) that knowledge is created through formal and informal meetings, while 7 (4.6%) respondents remain undecided. The knowledge is created through training programs was the next of the listed item where Table 6 indicated that 76.9% of the respondents agree 62 (41.1%) and strongly agree 54(35.8%) that knowledge is created through training programs. This fact is reflected in a mean score of 3.87 and standard deviation of 1.24. Only 23.1% of the respondents strongly disagree 14 (9.3%) and disagree 11 (7.3%) that that knowledge is created through training programs, while 10 (1.6%) respondents are undecided.

The respondents have not acknowledged that knowledge is created through seminars organized in the banks. The responses from Table 6 confirmed that the overall 61.6% of the respondents strongly disagree 53 (35.1%) and disagree 40 (26.5%) that knowledge is created through seminars organized in the banks. This is also reflected in a mean score of 2.49 and standard deviation of 1.46. Only 7 (4.6%) of the respondent is not decided.

The responses in the Table revealed that 53% of the respondents agree 54 (35.8%) and strongly agree 26 (17.2%) that knowledge is created through workshops. This is also reflected in a mean score of 3.04 and the standard deviation of 1.50. The table also showed that only 47% as total number of the respondents strongly disagree 40 (26.5%) and disagree 20 (13.2%) that knowledge is created through formal and informal meetings, while 11 (7.3%) respondents remain undecided. The responses from Table 6 confirmed that majority of the respondents, overall, 55% of the respondents strongly disagree 50 (33.1%) and disagree 33 (21.9%) that knowledge is created through conferences. This is also reflected in a mean score of 2.57and standard deviation of 1.44. While 45% of the respondents agree 28 (18.5%) and strongly agree 20 (13.2%) that knowledge is created through conferences, only 20 (13.2%) of the respondent is not decided.

The knowledge is created through social activities outside workplace was the next of the listed item where majority of the respondents strongly disagree 39 (25.8%) and disagree 60 (39.7%) that knowledge is created through social activities outside workplace. This is also reflected in a mean score of 2.57 and standard deviation of 1.44. While 20 (13.2%) of the respondents agree and strongly agree 16 (10.6%) that knowledge is created through social activities outside workplace, only 16 (10.6%) of the respondent is not decided

The knowledge is created through personnel rotation across departments was the next of the listed item where Table 6 indicated that 64.2% of the respondents agree 45 (29.8%) and strongly agree 54 (34.4%) that knowledge is created through personnel rotation across departments. This fact is reflected in a mean score of 3.63 and standard deviation of 1.39. Only 35.8% of the respondents strongly disagree 21 (13.9%) and disagree 112 (7.9%) that that knowledge is created personnel rotation across departments, while 21 (13.9%) respondents are undecided.

The respondents have not acknowledged that knowledge is created through seminars organized in the banks. While for knowledge is generated while dealing with customers, majority of the respondents strongly disagree 38 (25.2%) and disagree 32 (21.2%) that knowledge is created while dealing with customers. This is also reflected in a mean score of 2.81 and standard deviation of 1.43. While 34 (22.5%) of the respondents agree and strongly agree 23 (15.2%) that knowledge is created while dealing with customers, only 24 (15.9%) of the respondent is not decided. Also, knowledge is generated while dealing with the partners and government representatives, majority of the respondents strongly disagree 54 (35.8%) and disagree 42 (27.8%) that knowledge generated while dealing with the partners and government representatives. This is also reflected in a mean score of 2.56 and standard deviation of 1.59. While 18 (11.9%) of the respondents agree and strongly agree 33 (21.9%) that knowledge is created while dealing with dealing with the partners and government representatives, only 4 (2.6%) of the respondent is not decided.

The knowledge is generated through issuing useful reports about the relevant externals' agents, majority of the respondents strongly disagree 38 (25.2%) and disagree 43 (28.5%) that knowledge generated through issuing useful reports about the relevant externals' agents. This is also reflected in a mean score of 2.74 and standard deviation of 1.45. While 27 (17.9%) of the respondents agree and strongly agree 26 (17.2%) that knowledge is created through issuing useful reports about the relevant externals' agents, only 17 (11.3%) of the respondent is not decided.

The knowledge is generated through expert advice for setting the training program topics was the next of the listed item where Table 6 indicated that 58.3% of the respondents agree 25 (16.6%) and strongly agree 63 (41.7%) that knowledge is created through expert advice for setting the training program topics. This fact is reflected in a mean score of 3.60 and standard deviation of 1.47. Only 21 (13.9%) respondents are undecided. While for knowledge is generated by asking staff to write reports about the results of their negotiation with customer, majority of the respondents strongly disagree 47 (31.1%) and disagree 45 (29.8%) that knowledge is generated by asking staff to write reports about the results of their negotiation with customer.

This is also reflected in a mean score of 2.42 and standard deviation of 1.33, while 22 (14.6%) of the respondents agree and strongly agree 15 (9.9%) that knowledge is generated by asking staff to write reports about the results of their negotiation with customer, only 22 (14.6%) of the respondent is not decided.

However, knowledge is generated through documenting the findings of meetings, seminars, workshops and training programs, majority of the respondents agree 26 (17.2%) and strongly agree 38 (25.2%) that knowledge is generated through documenting the findings of meetings, seminars, workshops and training program. This is also reflected in a mean score of 3.03 and standard

deviation of 1.52. While 36 (23.8%) of the respondents strongly disagree and disagree 26 (17.2%) that knowledge is generated through documenting the findings of meetings, seminars, workshops and training program, only 25 (16.6%) of the respondent is not decided.

Combination such as transferring the explicit knowledge to more proper form through: knowledge is generated using the updated instructions and reports to update their databases, majority of the respondents agree 26 (17.2%) and strongly agree 38 (25.2%) that knowledge is generated using the updated instructions and reports to update their databases. This is also reflected in a mean score of 3.12 and standard deviation of 1.46, while 29 (19.2%) of the respondents agree and strongly agree 26 (17.2%) knowledge is generated using the updated instructions and reports to update their databases, only 32 (21.2%) of the respondent is not decided. For knowledge is generated through circulating all the updates to all staff via emails and the periodic reports/bulletins and knowledge is generated through translating the relevant managerial and banking consultants/studies issued by the foreign experts, majority of the respondents agree 26 (17.2%) and strongly agree 38 (25.2%) that knowledge is generated through circulating all the updates to all staff via emails and the periodic reports/bulletins and knowledge is generated through translating the relevant managerial and banking consultants/studies issued by the foreign experts. This is also reflected in a mean score of 3.12 and standard deviation of 1.46, while 29 (19.2%) of the respondents agree and strongly agree 26 (17.2%) that knowledge is generated through circulating all the updates to all staff via emails and the periodic reports/bulletins and knowledge is generated through translating the relevant managerial and banking consultants/studies issued by the foreign experts, only 32 (21.2%) of the respondent is not decided.

Internalization such as conversing explicit knowledge into tacit knowledge through: The knowledge created by encouraging staff to study related courses was the first item mentioned, majority of the respondents strongly disagree 47 (31.1%) and disagree 45 (29.8%) that the knowledge created by encouraging staff to study related courses. This is also reflected in a mean score of 2.42 and standard deviation of 1.33. While 22 (14.6%) of the respondents agree and strongly agree 15 (9.9%) that knowledge created by encouraging staff to study related courses, and 22 (14.6%) of the respondent is not decided. However, knowledge is generated through free access for outcomes of training programs, seminars, meetings and databases, majority of the respondents agree 49 (32.5%) and strongly agree 47 (31.1%) that knowledge is generated through free access for outcomes of training programs, seminars, meetings and databases. This is also reflected in a mean score of 3.03 and standard deviation of 1.52. While 28 (18.5%) of the respondents strongly disagree and disagree 20 (13.2%) that knowledge is generated through free access for outcomes of training programs, seminars, meetings and databases, only 7 (4.6%) of the respondent is not decided.

Also, knowledge is generated through arranging meetings to explain the content of related reports and documents, majority of the respondents agree 50 (33.1%) and strongly agree 54 (35.8%) that knowledge is generated through arranging meetings to explain the content of related reports and documents. This is also reflected in a mean score of 3.71 and standard deviation of 1.37, while 13 (13.2%) of the respondents strongly disagree and disagree 11 (7.2%) that knowledge is generated through arranging meetings to explain the content of related reports and document and 16 (10.6%) of the respondent is not decided

From the data recorded in Table 2, can be concluded that knowledge creation in bank is mostly through formal and informal meetings, training programs, workshops, personnel rotation across departments, expert advice for setting the training program topics, documenting the findings of meetings, seminars, workshops and training programs, updated instructions and reports to update

their databases, circulating all the updates to all staff via emails and the periodic reports/bulletins, through translating the relevant managerial and banking consultants/studies issued by the foreign experts, free access for outcomes of training programs, seminars, meetings and databases arranging meetings to explain the content of related reports and documents while others like seminars organized in the banks, conferences, social activities outside workplace, dealing with customers, dealing with the partners and government representatives and encouraging staff to study related courses were recorded not the procedure for generating knowledge in the banks

Table 2: Opinions of the respondents on the strategies of sharing and/or distribution of knowledge for services delivery in the study area (N=151), F= frequency

Items	Yes		No	
	F	%	F	%
Socialization i.e., Tacit Knowledge				
Practices	126	83.4	25	16.6
Guidance and mentorship	104	68.9	47	31.1
Imitations	104	68.9	47	31.1
Observations	88	58.3	63	41.7
On-the-job training	87	57.6	64	42.4
One-to-one conversation	98	64.9	53	35.1
Brainstorming sessions	95	62.9	56	37.1
Training with internal and external experts	97	64.2	54	35.8
Informal social meeting outside of the workplace	44	29.1	107	70.9
Teamwork	125	82.8	26	16.2
Apprenticeship	102	67.5	49	32.5
One-to-one meetings	99	65.6	52	34.4
Job rotation	109	66.9	50	33.1
Externalization i.e., Explicit Knowledge				
Knowledge is shared through writing, purchasing and or acquisition of books	6	4.0	145	96.0
Knowledge is shared or distributed through Manuals	12	7.9	139	92.1
Suggestion box	22	14.6	129	85.4
Maintain a directory of people’s skills so that others can have access	22	14.6	129	85.4
Employees writing a report after training	16	10.6	135	89.4
Enterprise resource planning	24	15.9	127	84.1
Newsletters	24	15.9	127	84.1
Knowledge is shared through text messages, e-mail	84	55.6	67	44.4
Knowledge is shared during workshop	77	51.0	74	49.0
Knowledge is shared during seminars and symposiums	83	55.0	68	45.0
Knowledge is shared or distributed through conferences	78	51.7	73	48.3

Table 2 contained information on strategies of sharing and/or distribution of knowledge for services delivery in commercial banks in Katsina metropolis. For practices, the data indicated that 126 (83.4%) of the respondents agreed that practices as one of the strategies of sharing and/or distribution of knowledge for services delivery in commercial banks in Katsina metropolis while 25 (16.6%) of the respondents revealed their disagreement.

Also, guidance and mentorship and imitations, majority of the respondents 104 (68.9%) revealed their agreement while 47 (31.1%) of the respondents were not agreed. For Observations and On-the-job training, majority 88 (58.3%) and 87 (57.6%) of the respondents revealed their agreement respectively, while 64 (42.4%) and 53 (35.1%) of the respondents revealed their disagreement with the statement. For one-to-one conversation, brainstorming sessions and training with internal and external experts also, majority of the respondents 98 (64.9%), 95 (62.9%) and 97 (64.2%) of the respondents revealed their agreements respectively, while 53 (35.1%) 56 (37.1%) and 54 (35.8%) of the respondents revealed their disagreement with the statement. Conversely, for informal social meeting outside of the workplace, majority of the respondents 107 (70.9%) revealed that informal social meeting outside of the workplace is not the strategy while 44 (29.1%) of the respondents disagreed with the statement. Teamwork and apprenticeship were the next items that was presented to the respondents of which the majority of the respondents 125 (82.8%) and 102 (67.5%) revealed their agreement while 26 (16.2%) and 49 (32.5%) responded their disagreement.

Regarding items of one-to-one meetings and job rotation data from Table 3 revealed that majority of the respondents with 99 (65.6%) and 109 (66.9%) revealed their agreement, while 49 (32.5%) and 49 (34.4%) their disagreement. For Knowledge is shared through writing, purchasing and or acquisition of books, data revealed that majority of the respondents disagreed with the statement with 145 (96.0%) while 6 (4.0%) indicated their agreement. Also, Knowledge is shared or distributed through manuals, suggestion box and maintaining a directory of people's skills so that others can have access, data in Table 3 revealed that majority of the respondents disagreed with the statement with 139 (92.1%) and 129 (85.4%) while 12 (7.9%) and 22 (14.6%) indicated their agreement respectively. Moreover, employees writing a report after training, enterprise resource planning and newsletters, the data showed that majority of the respondents disagreed with the statement with 135 (89.4%) and 127 (84.1%) while 16 (10.6%) and 24 (14.9%) indicated their agreement respectively.

However, knowledge is shared through text messages, e-mail and knowledge is shared during workshop, the data revealed that majority of the respondents 84 (55.6%) and 77 (51.0%) agreed with the statements while 67 (44.4%) and 74 (49.0%) indicated their disagreement respectively. Also, Knowledge is shared during seminars and symposiums and knowledge is shared or distributed through conferences, majority of the respondents 83 (55.0%) and 78 (51.7%) agreed with the statements while 68 (45.0%) and 73 (48.3%) indicated their disagreement respectively.

Data in Table 3 showed that strategies of sharing and/or distribution of knowledge for services delivery in the study area includes practices, guidance and mentorship, imitations, observations, on-the-job training, one-to-one conversation, brainstorming sessions, training with internal and external experts, teamwork, apprenticeship, one-to-one meetings and job rotations. Other strategies include text messages, e-mail, workshop, seminars and symposiums and conferences. However, informal social meeting outside of the workplace, purchasing and or acquisition of books, manuals, suggestion box, directory of people's skills, writing a report after training, resource planning and newsletter were recorded not strategies of sharing and/or distribution of knowledge for services delivery in commercial banks in Katsina metropolis.

Discussion of Findings

1. **Strategies of knowledge creation in commercial banks for effective service delivery in Katsina Metropolis.** From the findings, it is clear that knowledge creation in banks is mostly through formal and informal meetings, training programs, workshops, personnel rotation across departments, expert advice for setting the training program topics,

documenting the findings of meetings, seminars, workshops and training programs, updated instructions and reports to update their databases, circulating all the updates to all staff via emails and the periodic reports/bulletins, through translating the relevant managerial and banking consultants/studies issued by the foreign experts, free access for outcomes of training programs, seminars, meetings and databases arranging meetings to explain the content of related reports and documents while others like seminars organized in the banks, conferences, social activities outside workplace, dealing with customers, dealing with the partners and government representatives and encouraging staff to study related courses were recorded not the procedure for generating knowledge in the banks. (Akram & Hilman, 2018; Onyango, 2018; Okpebenyo 2021) found that creation of knowledge is necessary as it is very essential for the survival of any organization. Knowledge is an activity that happens throughout daily work activities and this is required for their survival in a competitive market.

2. Strategies of knowledge sharing for effective service delivery in Katsina metropolis.

The finding of the study indicated that the strategies of sharing and/or sharing of knowledge for service delivery in the study area include Strategies, guidance and mentorship, imitations, observations, on-the-job training, one-to-one conversation, brainstorming sessions, training with internal and external experts, teamwork, apprenticeship, one-to-one meetings, and job rotations. Other strategies include text messages, e-mail, workshops, seminars symposiums, and conferences. However, informal social meetings outside of the workplace, purchasing and or acquisition of books, manuals, suggestion boxes, directory of people's skills, writing a report after training, resource planning, and newsletters were recorded not strategies of sharing and/or sharing of knowledge for service delivery in commercial banks in Katsina metropolis. This finding aligned with (Akram & Hilman, 2018; Okpebenyo 2021) found that knowledge is mostly shared in the bank using guidance, imitation, and asking questions from the superior officers. They however, revealed that bankers are not always utilizing information from relevant information resources like manuals, conference proceedings, journal articles etc. They believe in guidance, asking questions from the colleagues and mentoring.

Conclusion

Based on the finding of the study, it can be concluded that knowledge management practices in Katsina metropolis encompassing knowledge creation is based on formal and informal meetings, training programs, workshops, personnel rotation across departments, expert advice for setting the training program topics, documenting the findings of meetings, seminars, workshops and training programs, updated instructions and reports to update their databases, circulating all the updates to all staff via emails and the periodic reports/bulletins, through translating the relevant managerial and banking consultants/studies issued by the foreign experts, free access for outcomes of training programs, seminars, meetings. Similarly, the knowledge is mostly shared through practices, guidance and mentorship, imitations, observations, on-the-job training, one-to-one conversation, brainstorming sessions, training with internal and external experts, teamwork, apprenticeship, one-to-one meetings and job rotation.

Recommendations

Based on the findings of the study, the following recommendations were offered:

- i. There is a need for knowledge management centre in all the commercial banks in Katsina metropolis and the Nigeria at large. This could inform of special library or information centre that deals with the acquisition of various and relevant knowledge in to the organization to compete in global economy. Moreover, this will also give opportunity for the bank to have access with knowledge not only the knowledge created in the organizations but also researcher and expert's findings in their day-to-day routines
- ii. Appropriate technological infrastructure should be provided to facilitate knowledge acquisitions from various experts in relation to the financial institutions, knowledge sharing and knowledge protection within the firm. This is to say that the special library or information centre created should be IT driven. This is necessary in the area of information systems and other related terms because it provides for rapid search, access and retriever of information and can support collaboration and communication between organizational members.

References

- Akhavan, P., Atashgah, R. H. & Sanjaghi, M. (2012). Towards knowledge management: an exploratory study for developing a KM framework in Iran. *International Journal of Industrial Engineering and Production Research*, 20(3), 99-106.
- Akram, K., & Hilman, H. (2018). Effect of knowledge management activities and dynamic capabilities on employee performance in the banking sector: Empirical Evidence from Pakistan. *Studies in Business and Economics Journal*, 13(2), 41-60
- Awodoyin, A., Osisanwo, T., Adetoro, N. & Adeyemo, I. (2016). Knowledge sharing behaviour pattern analysis of academic librarians in Nigeria. *Journal of Balkan Libraries Union* 4(1), 12-19
- Bec, A., & Dredge, D. (2014). Harnessing resilience for community development. Paper presented to the CAUTHE 2014, Brisbane, 10-13 February.
- Becerra-Fernandez, I., & Sabherwal, R. (2014). *Knowledge management: Systems and processes* (2nd ed.). New York, NY: Routledge.
- Claessens, S., & Van Horen, N. (2015). The impact of the global financial crisis on banking globalization'. *IMF Economic Review*, 6(4), 868-918
- Huie, C.P., Cassaberry, T., & Rivera, A. K. (2020). The impact of tacit knowledge sharing on job performance. *International Journal on Social and Education Sciences*, 2(1), 34-40.
- Imaran, K. L., Ilyas, M. K., Aslam, T. K. & Yusuf, F. (2018). Examining the impact of KM enablers on knowledge management processes. *Journal of Knowledge Management*, 2(3), 1211-1223.
- Lupu, D. (2019). Financial development and economic growth in Eastern Europe. *Journal of Public Administration, Finance and Law*, (16), 157-165

Okpebenyo, W. (2021). Knowledge acquisition, creation and employees' performance of mining firms: a case of Northern Nigeria. *Direct Research Journal of Social Science and Educational Studies*, 8, 21-27

Onotoso, J. L. (2019). Lessons from the business sector for successful knowledge management in health care: A systematic review. *BMC Health Services Research*, 1-11