

## The impact of knowledge management in the banking industry: A systematic literature review

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### Abstract

The banking industry is experiencing unprecedented transformation due to rising employee turnover, increasing regulatory pressures, and intense competition from fintech companies offering personalized digital services. In this knowledge-intensive and low-margin environment, effective Knowledge Management (KM) is critical for maintaining a competitive edge. Despite its importance, the relationships between KM processes, performance outcomes, and mediating variables remain underexplored. This study conducts a Systematic Literature Review (SLR) of peer-reviewed journal articles to investigate how KM influences both organizational performance (OP) and employee performance within the banking sector. The review reveals that effective KM processes enhance efficiency, foster innovation, mitigate risks, and empower employees to make informed decisions, thereby strengthening both organizational and employee performance. Importantly, KM not only directly impacts performance but also operates as a mediator between organizational components (e.g., agility, culture) and performance outcomes. The study identifies key mediators such as organizational learning, innovation, human resource strategies, digital financial integration, and new financial technologies (e.g., AI, smart contracts) that significantly shape the relationship between KM and OP. The findings underscore the strategic necessity of aligning KM practices with leadership and human resource strategies to create knowledge-sharing cultures. Incentivized engagement mechanisms can foster trust and collaboration, enhancing knowledge accessibility and application. Ultimately, KM emerges as a vital driver of sustainable competitive advantage and strategic growth in the banking sector. Future research should investigate the synergistic combinations of mediating variables that most effectively amplify KM's impact on performance outcomes.

**Keywords:** knowledge management, organizational performance, innovation, leadership, AI

### Introduction

In today's knowledge-driven economy, organizations across sectors are increasingly recognizing knowledge as a strategic asset. Knowledge Management (KM), defined as the systematic process of acquiring, organizing, sharing, and utilizing knowledge to enhance organizational outcomes, has emerged as a critical mechanism for fostering innovation, efficiency, and sustained competitive advantage (Nanle et al., 2024). The KM literature has expanded significantly in recent years, underscoring its potential to transform how organizations respond to environmental challenges, including rapid technological change, globalization, and shifting workforce dynamics (Dedunu et al., 2025).

The banking sector operates in a highly regulated, low-margin, and increasingly digital environment. With the rise of fintech competitors and the surge in employee turnover (Mancini, 2022), traditional banks must

find ways to retain institutional knowledge and optimize internal performance. However, while KM is acknowledged as vital, the precise mechanisms through which it impact organizational performance (OP) and employee performance (EP) remain underexplored. In particular, the roles of mediating factors—such as innovation, organizational learning, and human resource strategies—have received limited systematic attention.

This study addresses this gap by systematically reviewing empirical research on KM in the banking industry, with the objective of understanding how KM processes influence OP and EP, directly and through mediating factors. The following research questions guide the review:

**RQ1:** *Does the implementation of effective KM processes influence OP in the banking industry?*

**RQ2:** *How does the integration of KM processes enhance employee performance within the banking sector?*

**RQ3:** *How do mediators influence the relationship between KM processes and OP?*

**RQ4:** *What is the role of KM as a mediator between organizational components (e.g., agility, culture) and OP?*

The contribution of this paper lies in synthesizing fragmented findings to present a comprehensive view of the impact of KM on performance in the banking sector. By identifying and analyzing key mediating factors, this study provides valuable insights for scholars and practitioners seeking to leverage KM for strategic advantage. The structure of the paper is as follows: Section 2 outlines the methodology, detailing the systematic literature review process. Section 3 presents the findings in response to the research questions. Section 4 discusses the theoretical and practical implications of the results. Finally, Section 5 concludes with a summary of contributions and suggestions for future research.

## Methodology

This review is based on the PRISMA (Preferred Reporting Items for Systematic and Meta-Analysis) statement (Page et al., 2021). The search was conducted based on the terms in Abstract section of the articles using the combination of “knowledge management” AND “bank” AND “performance”. To identify additional references to “bank”, the terms “banking industry” OR “banking sector” OR “banks” OR “financial institution” were also included. The scope of this review is limited to January 2000 through the end of February 2025, Peer-reviewed journal articles published in English. The following databases are included in the study: ABI/INFORM Collection, Academic Search Complete, Business Source Premier, IEEE/IET Electronic Library, Elsevier Science Direct Journals Complete, and Web of Science. All inclusion and exclusion criteria are summarized in Table 1

**Table 1. Selection Criteria**

Inclusion Criteria	Exclusion Criteria
<ul style="list-style-type: none"> <li>Published between 01/01/2000 and 02/27/2025.</li> <li>Peer-reviewed &amp; Full-text availability.</li> <li>Organizations related to banking.</li> <li>Search terms “Knowledge Management”, Bank, Performance.</li> </ul>	<ul style="list-style-type: none"> <li>Work not available in English.</li> <li>Off topic.</li> <li>No Full-text availability.</li> </ul>

In the initial step, all the articles meeting the search criteria are identified from the different databases and duplicates are removed by carefully reviewing the titles and additional punctuation marks. In the subsequent steps, articles that did not meet the inclusion criteria and were irrelevant to the core research topic were

excluded from the screening process. Finally, each article reference was imported into Zotero to record the source of the database.

## Results

In the Identification stage of PRISMA process (Figure 1) the search keywords yielded 150 articles consisting of 54 from the ABI/INFORM Collection, 12 from the Academic Search Complete, 39 from the Business Source Premier, one from the IEEE/IET Electronic Library, eight from the Elsevier Science Direct Journals Complete, 36 from the Web of Science. In the screening process, 65 duplicates are removed from consideration. In the next stage, the exclusion criteria were used to narrow the number of articles to 47. The 37 exclusion articles are not centered towards either banking or organizational performance and 1 is a book chapter. Figure 2 depicts the distribution of articles over time, and Figures 3 and 4 present descriptive statistics related to the records included in the study. Following this PRISMA analysis, articles were reviewed in relation to each research question. In the next subsections, we will review the outcomes of each question.

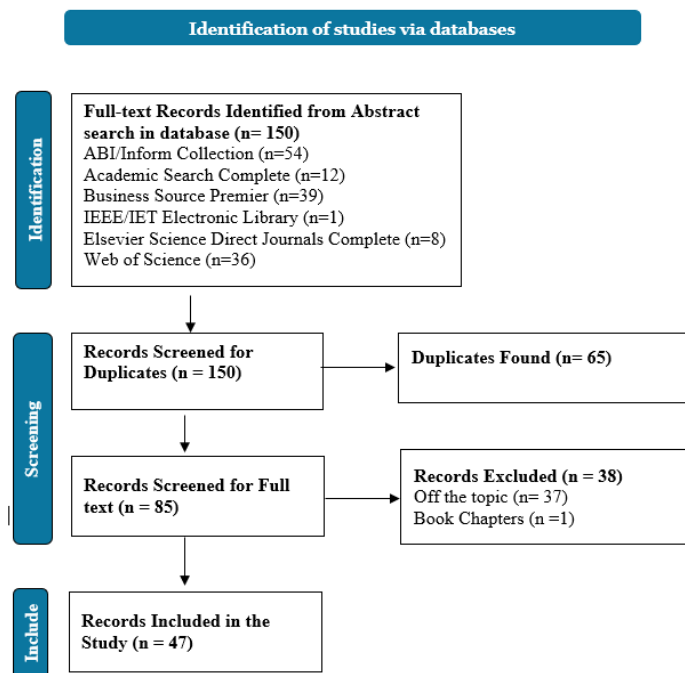


Figure 1. PRISMA Flowchart

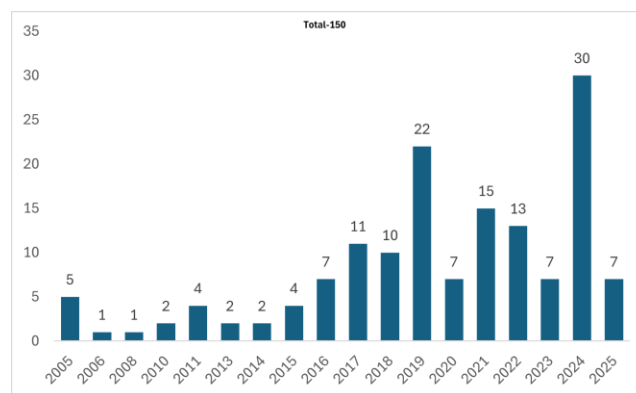
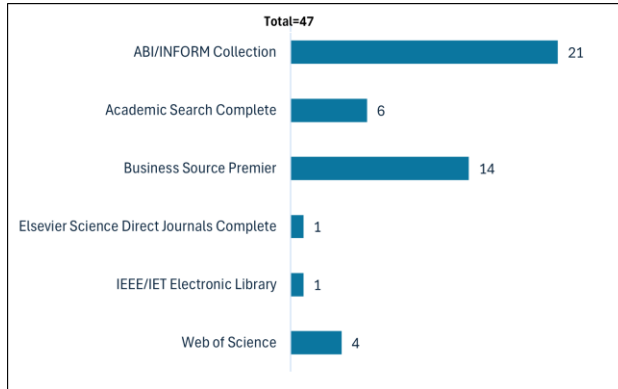
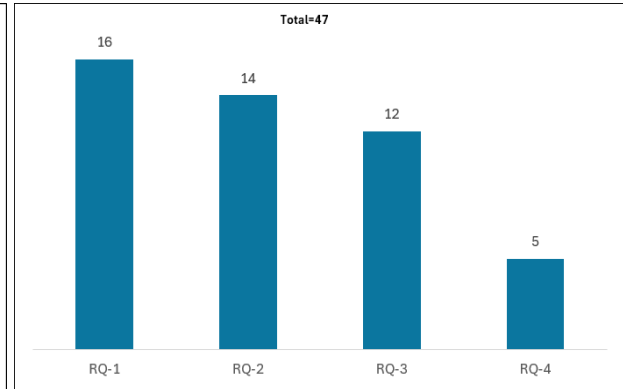


Figure 2. Study Distribution vs Year



**Figure 3. Inclusion Articles by Database**



**Figure 4. Articles by Research Question**

As shown in Figure 2, there was limited research from 2005 to 2016, with fewer than five articles published per year. However, a significant increase in article publications occurred from 2017 to 2025, reflecting the growing importance of digital transformation in the banking sector. This trend suggests that the impact of knowledge-based innovation in the banking industry has become a field that is evolving rapidly and is receiving increasing attention from researchers and practitioners. As shown in Figure 3, ABI/Inform had the most significant number of relevant articles (21), followed by Business Source Premier (14), and Academic Search Complete (6), reflecting the banking and business aspects of the research. For a better understanding of the article distribution of four research questions, figure 4 shows a list of articles that answered each question, representing a heavy focus on the influence of effective KM on OP compared to the other research questions.

## ***RQ1: Influence of effective KM on OP***

In the current knowledge-driven economy, discovering and applying individual and collective knowledge within an organization are essential for achieving a competitive advantage. This implies that organizations must strive to manage knowledge effectively for best-in-class customer support and better risk management in the organization (OSAYANDE, 2021). Especially in the case of the banking industry, the solutions offered are customized and tailored to individual needs. The sequential impact of KM on OP is very significant, as the effectiveness of KM processes generates multivariate benefits that improve processes, employees, markets, and enhance competitiveness and sustainability within the banking sector (Cebi et al., 2010). Ahmed et al. (2015) study strengthens the positive impact of the KM process (i.e., acquisition, conversion, application, protection) on organizational performance. Successful KM execution helps organizations reduce wasteful activities and gain advantages in the information of high-quality products and services. Similar studies related to critical role of KM points out that it is a key driver in improving strategic operational efficiencies, risk management, and cost-effectiveness in a move to strengthen customer service and satisfaction levels (OSAYANDE, 2021; Sultana, 2023). Even though many studies prove implementation of KM improves the OP, in the context of Iran's banking sector relying heavily on KM infrastructure rather than strategic implementation hasn't shown any fruitful results (Rasoulnezhad, 2011).

Building on the core benefits of KM in the banking industry, the focus now shifts to its measurable improvements in OP. Specifically in Yemen's banking sector, the impact of KM depended on technology usage and human expertise rather than having the best KM processes as educational qualifications; experience greatly influences the OP more than demographic factors like age or gender (Al-Muayad & Chen, 2025). In the case of Bank Shahr in East Azerbaijan Province the KM components (i.e. achievement, transformation, application and maintenance) combined with effective strategic management and usage of

digital banking solutions like electronic commerce positively impacts the banks performance and ultimately strengthens the long-term competitive advantage (Jafarian & Zeynali, 2016). A similar study on antecedents of KM success in Ethiopian banking provided practical insights to the organizations in creating, transferring, integrating, and leveraging knowledge to enhance overall performance by incorporating knowledge-based organizational structure, policy and strategy, leadership style, organizational culture and IT infrastructure (Samuel Godadaw Ayinaddis, 2024).

Shifting the focus to human and organizational aspects of KM adoption and customer relationship management and their impact on OP. To better understand the leadership influence and HR strategies impact Aldhaferi and Ahmad, (2024) highlight the positive influence of transformational leadership (TL) and knowledge management capability (KMC) on organizational performance and it is backed up by the studies of Milošević et al. (Milošević et al., 2019), which emphasize the critical role of KM-driven leadership practices in improving financial and operational performances. While other studies like Okour et al. (Okour et al., 2019) have proven that the technological antecedents (system compatibility and complexity) and organizational antecedents (top management support and trust) influence Knowledge Management Systems (KMS) usage, which in turn affects effective decision-making and user satisfaction. It is not always the same in some developing countries where KM strategies align with HR practices. Chaudhary's (2021) study highlights that poor implementation and lack of systemic approaches hinder OP improvements.

The banking industry is predominantly a customer-centric sector, and adopting the best Customer Relationship Management (CRM) practices is essential for maintaining strong customer relationships. The studies of Hanaysha and Mehmood (2022), Kebede and Tegegne (2018), and Taherparvar et al.(2014) emphasize the role of customer-based knowledge management (CKM) and knowledge creation frameworks (KCF) in facilitating continuous customer learning to optimize customer engagement, retention, and sustained competitive advantage in the sector. Although there are numerous advantages of KM impacting the OP, banks should also address some of the issues related to knowledge security, integration and regulations about data privacy and protection in different regions. The unverified and misleading information negatively influences the KM process, which in turn affects the OP. Thus, to maintain knowledge integrity, well-structured KM frameworks must be integrated within the organization to reduce the impact of counter-knowledge (Martelo-Landroguez et al., 2019).

## ***RQ2: Influence of effective KM on employee performance***

In the context of employee performance, KM processes are essential in the banking sector, as they promote collaboration, innovation, and knowledge sharing related to the numerous financial services they offer. The empirical research also highlights the significant impact of KM on employee satisfaction, intrapreneurial behavior, and skill development through organized training and engagement strategies that enhance both individual and organizational competencies. This is in accordance with the study by Torabi et al. (2016) which suggests that the resource-based theory of KM impacts all components of human resource performance there by significantly affecting the OP.

In the highly competitive banking industry, KM is not limited to capturing and storing information; it enables employees to serve potential customers swiftly and effectively, which can lead to conversion opportunities. Several studies have highlighted the importance of KM in helping organizations focus on human capital. Chatzoudes et al.'s (2015) study demonstrated that developing employee-centric knowledge bases improves employee satisfaction, which in turn results in organizational commitment and better job performance. Similar findings were reported by Nanle et al. (2024), who employed a regression analysis to test a hypothesis related to knowledge acquisition and sharing among employees, demonstrating a high positive correlation between KM processes and employee performance. Furthermore, the research from El-

Chaarani & El-Abiad(2020) emphasizes the significance of the majority of KM processes (i.e. creation, acquisition, sharing and retention), but the knowledge codification (Process of converting knowledge into messages/information) does not have any significant impact on employee job performance.

Organizations can leverage employee expertise by strategically incorporating KM techniques and processes to make informed decisions and quickly adapt to changing market dynamics. However, balancing KM strategies is essential for an integrated approach to knowledge accessibility and effectiveness. According to Asiimwe and Barigayomwe(2024) banking organizations must implement a robust KM process to create a learning environment that enhances knowledge accessibility hereby fostering employee performance and job satisfaction. Looking at some of the similar studies of Akram and Hilman(2018), Barigayomwe and Asiimwe(2024), Suresh and Anusha(2017) the banks should focus more on fostering the knowledge sharing culture and mechanisms along with the regular discussion forums to ensure the employees are equipped with diverse operational expertise to evolve and be successful in an ever-evolving competitive environment. But the studies of Anusha & Suresh(2017) delve in detail about the information overload with the excessive implementation of KM activities and suggested employing a strategic techniques to effectively manage the knowledge without being overloaded.

The significance of strategic implementation of KM processes and frameworks emphasizes the importance of employee innovation capabilities, adaptability, and rewards system to encourage long-term knowledge-sharing behaviors. The KM's value in customer-driven, knowledge-intensive organizations, such as banks, lies in the fact that knowledge flows from multiple directions. Thus, collecting and sharing this knowledge helps the salespersons build stronger customer relationships and provide personalized services to the customers (Herjanto et al., 2024). The organizations leverage this knowledge to create strategic innovation frameworks that help employees to generate creative solutions that drive strategic growth (Sofiyabadi et al., 2022; Herin et al., 2025). From the previous studies mentioned above, a well-structured KM strategy along with incentivizing knowledge-sharing behaviors can directly influence employee job satisfaction which can serve as a key mediator between KM and employee performance and fosters motivation, and trust for long-term success (Khalil M. A. Almuayad & Youzhen Chen, 2024; Kim & Hang, 2024).

### ***RQ3: Role of mediators in effective KM process and OP***

In this section we examine the functions of different mediators that bridge the KM process with OP in attaining strategic objectives within the banking sector. The KM process is essential for adapting to rapid technological advancements that allow firms and organizations to function more efficiently and achieve sustainable profitability (Safae & Yadegari, 2022).

1. According to Khalilzadeh et al. (2024), the statistical significance of incorporating strategic human capital management (HCM) as a mediating variable positively affects OP by aligning with well-developed KM processes to drive both innovation and financial success.
2. By employing quantitative research techniques, H. Al-Dmour et al. (2022) confirm the hypothesis that digital financial innovation plays a key mediating role in enhancing business performance by effectively managing and integrating marketing knowledge management (MKM) and capabilities with innovation.

In the banking industry, mediators predominantly influence the effectiveness of KM in OP. Some of the mediators include Organizational learning (OL), innovation (INN), and human resource management (HRM), which enhance the impact of KM by improving efficiency and employee engagement. Additionally digital financial integration (DFI) and new financial technologies enhance accessibility. Although KM can directly impact OP, it further optimizes organizational success and ensures sustainability when integrated with organizational culture, leadership, and strategic objectives.

**Table 2. Mediating Variables**

Title	Research Objective	Variables	Research Results
(Imran et al., 2017)	The primary objective of this study is to understand the association of KM infrastructure and process capabilities on OP. Also, the mediating effect of OL between KM capabilities and OP in private and public banks of Pakistan.	<b>Mediator: Organizational Learning</b>	The study revealed that the KM capabilities generate better OP results, and the mediation of OL facilitated by KM further creates a higher level of OP.
(Jaber & Caglar, 2017)	The purpose of this research is to identify the role of OL as a mediator between KM and OP.	<b>Mediator: Organizational Learning</b>	The research was conducted on a variety of components of KM (Acquisition, Conversion, Application), OL (management commitment, System perspective, Openness& Experimentation, Knowledge transfer/integration), and OP (Financial, Marketing, Partnership performances). The results proved that the KM can directly impact OP; however, a better-managed KM enhances the OL, ultimately improving the OP.
(Rianto et al., 2021)	The study aims to better understand the mediation effect of OL between KM, TL, MSC, and OP. In addition to this, further investigation was conducted into how individual variables impact each other.	<b>Mediator: Organizational Learning</b>	The analysis concluded that the MSC, KM, and TL significantly impacted the OP, while the mediating role of OL provided positive results.
(Chib & Sehgal, 2019)	The purpose of this research is to examine the relationship between KM and Innovation (Product and Process) as well as its impact on OP with a focus on presenting an integrated framework for KM-->INN-->OP.	<b>Mediator: Innovation</b>	The hypothesis testing proved that KM and INN had a significant impact on OP, while the mediation of INN between KM and OP is partially significant.
(H. H. Al-Dmour et al., 2020)	The aim of this study is to contribute to the literature regarding the impact of MKM assets and capabilities on banks' performance and the mediating role of FI.	<b>Mediator: Fintech Innovation</b>	The study examined the detailed direct and indirect effects of MKM on OP, which resulted in a significant statistical impact on OP without the mediation effect. However, concerning the FI, it showed a positive indirect effect resulting in partial mediation.
(Almuayad et al., 2024)	The study highlights the significance of Fintech Innovation in the efficient application of knowledge application (KA) and knowledge storage (KS) and the mediating role of FI.	<b>Mediator: Fintech Innovation</b>	The research underscores the critical role of KA and KS in enhancing the bank's performance and the mediating role of FI in optimizing the KM benefits to gain significant financial outcomes.



Title	Research Objective	Variables	Research Results
(H. Al-Dmour et al., 2022)	The objective of this study is to examine and validate the impact of MKM assets and capabilities on business performance via role that digital financial innovation plays as a mediator in Jordanian commercial banks.	<b>Mediator: Digital Financial Innovation</b>	The research established a significant connection between MKM, DFI, and BP, and the mediating role of DFI was positive. However, the role of DFI only enhances the effect of MKM on BP but does not fully replace it. Thus, the DFI partially mediates this relationship.
(Bazrkar & Hajimohammadi, 2021)	The focus of this research is to investigate the impact of KM on FP, considering the mediation of innovation and organizational intelligence in Iran's e-banking industry.	<b>Mediator: Innovation and organizational intelligence</b>	Various components of KM, INN, OINN, and FI are included in understanding the relationship, resulting in 1. The KM significantly improves the FP of the organizations in the e-banking industry. 2. The mediating role is confirmed to improve the services provided by Banks.
(Nematzadeh & Golouzan, 2018)	The article examines the impact of KM and IT have had on OP as well as the HRR strategies' mediation effects on an Iranian agriculture bank.	<b>Mediator: Human Resources Strategies</b>	The outcomes of this research suggest that both KM and IT independently exert a positive and significant effect on OP. Effective HRR strategies act as catalysts/mediators and enhance the OP standards.
(Khalilzadeh et al., 2024)	The research assesses the impacts of various antecedents of the organization (I.e., Strategy, structure, etc.) on KM, along with KM's impact on OP with the mediation of HRM.	<b>Mediator: Human capital (Human Resource Management)</b>	The six antecedents of KM in an organization's organizational structure, organizational culture, organizational strategy, organizational leadership, organizational technology, and trust all impact KM, meaningfully affecting the OP in mediation with HRM.
(Safaei & Yadegari, 2022)	The idea of this research is to study the correlation between KM and FP in the context of adopting new financial technologies in the Iranian banking industry.	<b>Mediator: New Financial Technologies (Artificial Intelligence, cloud computing technology and smart contracts)</b>	The results demonstrated that, through the mediation of new financial technologies, KM affects organizational financial performance thereby enhancing organizational effectiveness and performance improvement.
(A. Al-Dmour et al., 2023)	The study investigates the mediating role of accounting information quality (AIQ) between KM processes and business performance (BP)	<b>Mediator: Accounting Information Quality</b>	The research conducted among the financial institutions operating in Jordan investigated the unexplored relationships among the KM on BP/AIQ. The results proved that the KM has a significant indirect effect on BP via the mediation of AIQ.

## ***RQ4: The impact of KM as a mediator between various components of an organization and OP***

In this section, we will investigate all the studies related to KM as a mediating variable. KM acts as a partial mediator between various organizational components and OP. It strengthens the impact of organizational



agility, transformational leadership, and strategic integration by maximizing their long-term effectiveness. It has a significant mediation effect on intellectual capital and enhances most organizational antecedents (i.e., structure and culture). KM also plays a critical role in optimizing the AI-driven performance and with balanced scorecard frameworks that create fresh paths for sustainable organizational development and strategic performance assessments.

**Table-3. KM as Mediating Variable**

Title	Research Objective	Variables	Research Results
<b>(Baninam &amp; Amirnejad, 2017)</b>	The study investigated the relationship between the effects of organizational agility components, i.e., responsiveness, competency, flexibility, and quickness, on the OP, considering the mediating role of KM.	<b>Dependent: OP</b> <b>Independent: Organizational agility</b> <b>Mediator: KM</b>	In conjunction with KM, each of the four components of organizational agility meaningfully and positively impacts the performance of an organization.
<b>(Lashari &amp; Rana, 2018)</b>	The research explores the impacts of transformational leadership (TL) and social interaction (SI) on OP with the mediating effect of KM.	<b>Dependent: OP</b> <b>Independent: Transformational Leadership, Social Interaction</b> <b>Mediator: KM</b>	Although TL and SI can be used to drive the OP, integrating KM helps maximize their impact and bolsters long-term sustainable growth. Thus, KM acts as a partial mediator in both scenarios.
<b>(Dahri et al., 2019)</b>	The objective of this study is to gain an understanding of the potential benefits KM could offer as a key resource to enhance the impact of strategic leadership on OP.	<b>Dependent: OP</b> <b>Independent: Strategic Leadership</b> <b>Mediator: KM</b>	The results revealed that the SL considerably influenced OP when KM played a mediating role.
<b>(Chotivanich &amp; Phorncharoen, 2023)</b>	This research aims to determine the role of KM and innovative capability in driving the OP.	<b>Dependent: OP</b> <b>Independent: Organizational structure (OS), Organizational culture (OC), Organizational strategy (OST), Human capital (HC), Structural capital (SC), Relational capital (RC)</b> <b>Mediator: KM, Innovative capability (IN)</b>	The research was conducted between various antecedents of an organization (i.e., structure, culture, strategy), intellectual capital (Human, Structural, Relational), and OP/FP. The results showed that the KM has a mediating effect on most antecedents except for Organizational strategy. The research also demonstrated the combined mediating role of KM and IC.
<b>(Mahboub &amp; Ghanem, 2024)</b>	The main aim of this research is to assess the relationship between AI and OP with respect to the mediation of KM and balanced scorecard (BSC).	<b>Dependent: OP</b> <b>Independent: AI</b> <b>Mediator: KM, BSC</b>	The tested theoretical model indicated that the AI alone is ineffective on OP but, combined with KM processes, has a positive and significant impact. The research also thoroughly studies the effects of BSC, which paved the path to creating new prospects for strategic performance evaluations.

## Discussion

This systematic literature review examined the role of KM processes in enhancing organizational and employee performance, with a comprehensive analysis of how KM influences OP directly and indirectly, as well as the role of mediators within the banking sector. The findings of both empirical and conceptual studies revealed that implementing effective KM processes, such as knowledge acquisition, sharing, application, and retention, positively influences organizational performance (RQ1) and employee productivity (RQ2). Furthermore, mediating factors such as innovation capability, organizational culture, and IT infrastructure significantly enhance this relationship (RQ3). The findings also confirm that KM itself can act as a mediator between other organizational components, such as agility, leadership, and culture, and OP (RQ4).

Effective KM practices facilitate improved decision-making and increased employee collaboration in a rapidly evolving financial landscape. However, cases like the Iranian banking sector, which relied primarily on KM infrastructure rather than strategic implementation, have not yielded favorable outcomes. The research highlights the importance of strategic alignment between KM and leadership to optimize operational performance, particularly in the banking sector, which is characterized by its competitive and customer-centric nature.

Effective knowledge management systems empower employees to make informed decisions and deliver personalized customer support. The banking sector also encounters difficulties associated with excessive KM implementation and information overload, which can hinder the efficiency of an organization rather than enhance it (Anusha & Suresh, 2017). To fully understand and leverage the true potential of KM, banks must prioritize the accessibility of knowledge. Mechanisms for sharing and promoting knowledge-sharing processes, such as incentives and organized engagement initiatives, can enhance employee motivation and trust, ultimately leading to sustained organizational success. Further, KM's contributions to OP and employee productivity in the banking sector. However, its effectiveness depends on contextual enablers like strong leadership, a knowledge-sharing culture, and other mediating factors for sustainable performance improvements.

## Conclusion

The research findings established that effective KM processes maximize OP by enhancing efficiency, boosting innovation, mitigating risk, and providing a competitive edge in the banking sector. It also supports the idea that employee performance can be improved through the implementation of KM processes. Various mediators including Organizational Learning, Innovation, Fintech Innovation, Digital Financial Innovation, Innovation and Organizational intelligence, Human Resources Strategies, Human Capital (Human Resource Management), Accounting Information Quality and New Financial Technologies (such as Artificial Intelligence, cloud computing technology and smart contracts), facilitate KM's greater impact on OP. In turn, KM also acts as a mediator to facilitate the relationship between organizational components (agility, culture) and OP. Ultimately, KM serves as a crucial driver of strategic growth and sustainable competitive advantage, making it the most valuable asset in the future of the banking industry.

Future studies should investigate the combinations of organizational variables that will most effectively enhance the OP when used in conjunction, focusing on qualitative analysis through interviews, focus groups, and an ethnographic study to understand the knowledge-sharing culture. Additionally, mixed methods could be employed for a more comprehensive and in-depth understanding of knowledge management in the performance of banks, including tracking employee performance for longitudinal

studies, monitoring the development of knowledge management processes, and assessing their ongoing influence on operations.

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