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Knowledge Management and Innovation Performance in United Bank for Africa

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Abstract: *This study examined the relationship between knowledge management and innovation performance in United Bank for Africa (UBA), Uyo branch, Akwa Ibom State. Specifically, the research evaluated the influence of cultural resistance and inadequate technology infrastructure on innovation performance. The study was guided by two research objectives, two research questions, and two null hypotheses. The theoretical framework was anchored on the Knowledge-Based View (KBV) and Dynamic Capabilities Theory (DCT). A cross-sectional survey design was adopted, with a census sampling technique used to select all 56 senior staff members of UBA Uyo. A structured questionnaire titled "Knowledge Management and Innovation Performance Questionnaire (KMIPQ)" was administered, and 47 copies (83% retrieval rate) were valid for analysis. Data were analyzed using simple percentages and regression analysis via SPSS. The findings revealed that cultural resistance has a significant negative influence on innovation performance ($R^2 = 0.282$; Beta = -0.531; $p < 0.05$), indicating that higher cultural resistance leads to lower innovation performance. Similarly, inadequate technology infrastructure showed a significant negative influence on innovation performance ($R^2 = 0.140$; Beta = -0.374; $p < 0.05$). Consequently, both null hypotheses were rejected. The study concludes that cultural resistance and poor technology infrastructure are critical barriers to knowledge management-driven innovation in UBA Uyo. Recommendations include implementing change management programs to reduce cultural resistance, investing in modern technology infrastructure, fostering leadership support for knowledge sharing, and establishing "safe zones" for experimentation to enhance innovation performance.*

Keywords: Knowledge management, cultural resistance, technology infrastructure, innovation performance, United Bank for Africa, Uyo.

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INTRODUCTION

Knowledge Management (KM) has become a strategic imperative in today's business world for organizations that are trying to boost their innovation performance, especially in the financial services industry. Knowledge management is the processes by which organizations acquire, organize, share, and use knowledge to achieve their objectives" (Donate de Pablo, 2015). Firms that are able to manage their knowledge well are able to innovate new products, and improve processes, and react quickly to changes in the market place" (Leal-Rodríguez Albort-Morant, 2016). Knowledge management has become a key factor in the banking industry because of the changing customer expectations and growing technology (Inkinen, 2016). Innovation performance, meaning an organizations ability to create and apply new ideas, new products, new services, is strongly related to KM practices. KM literature proposes that KM allows for greater innovation because it allows for knowledge sharing, eliminates redundancy, and enables organizations to capitalize on what they already know in order to create something new (Cavusgil et al., 2003; Andreeva Kianto, 2012). Del Giudice, Carayannis, Maggioni, 2017; Kianto, Vanhala, Heilmann, 2016) Organizations can facilitate this process by creating an atmosphere which allows the exchange of knowledge between departments and levels, and in doing so, will find themselves more able to produce creativity and innovation. Therefore, KM has become a necessity for banks trying to create innovative products and services that will satisfy changing customer demands and streamline operations (Durst Edvardsson, 2012).

However, the literature on the relationship between KM and innovation in the Nigerian banking industry is relatively limited, even though the industry needs to continually innovate to remain competitive. One bank, United Bank for Africa (UBA), a leading bank in Nigeria, that could really utilize KM to its full potential is UBA which operates in a very challenging environment and KM could be the key to enhancing its innovation performance (Akinwale, Adepoju, Olomu, 2017). In the Uyo branch in Akwa Ibom State, UBA is under all kinds of operational and competitive pressures that require some unique approaches to service delivery and customer interaction. Understanding how KM practices contribute to innovation at this branch could provide valuable insights into the specific mechanisms that drive competitive advantage in Nigerian banks. This research is thus designed to investigate the impact of knowledge management on innovation performance in UBA, Uyo, Akwa Ibom State. More specifically, it will look at what KM practices are being used, the problems of KM implementation, and how much these practices foster innovation in the organization. This research therefore aims to fill this gap by offering some practical implications for Nigerian Banks on how to apply KM to cultivate a continuous innovative culture. The results of this study will add to the literature on KM and innovation in financial services, providing important implications for both managers and regulators.

Statement of the Problem

In today’s fast-paced and highly competitive business environment, the Nigerian banking sector, including institutions like United Bank for Africa (UBA) in Uyo, Akwa Ibom State, must

constantly adapt and innovate to maintain a competitive edge. The ability to manage knowledges (KM) is imperative for encouraging innovation and improving organizational effectiveness. But the worrying trend is that most banks, including UBA, fail to effectively utilize their internal knowledge bases in order to create innovative solutions, as evidenced by a lack of new product development, slower service, and less than satisfactory customer response rates (Zhang Venkatesh, 2023). Research shows that KM practices (i. e. knowledge sharing, storing and transfer) have the potential to greatly enhance innovation through the development of employee expertise and the fostering of a continuous improvement environment. However, in the case of the Nigerian banking industry, the marriage between KM and innovation remains somewhat spotty, with cultural resistance, poor technology infrastructure, and lack of correspondence between KM strategies and innovation objectives all being contributing factors (Akinwale, Adepoju, Olomu, 2017). As a result of this disconnect, banks are unable to maintain continuous growth and customer loyalty in a quickly changing market. Accordingly, this research attempts to determine how knowledge management practices affect innovative performance in UBA (United Bank for Africa) Uyo, Akwa Ibom State, thus, the gap the study seeks to cover.

Objectives of the Study

The main purpose of this study is to investigate the relationship between knowledge management and innovation performance in UBA Uyo, Akwa Ibom State. Specific objectives of this study include:

i. To evaluate the relationship between cultural resistance and innovation performance in UBA Uyo, Akwa Ibom State.
ii. To evaluate the relationship between inadequate technology infrastructure and innovation performance in UBA Uyo, Akwa Ibom State.

Research Questions

From the objectives of the study, the following research questions are raised to guide the study:

i. What is the relationship between cultural resistance and innovation performance in UBA Uyo, Akwa Ibom State?
ii. What is the relationship between inadequate technology infrastructure and innovation performance in UBA Uyo, Akwa Ibom State?

Hypotheses

From the objectives of this study, the following research hypotheses are formulated to guide the study:

i. There is no significant relationship between cultural resistance and innovation performance in UBA Uyo, Akwa Ibom State.
ii. There is no significant relationship between inadequate technology infrastructure and innovation performance in UBA Uyo, Akwa Ibom State.

Significance of the Study

This study is significant as it holds substantial relevance not only for UBA but also for the broader banking industry, policymakers, and the local economy by demonstrating how knowledge managements can be harnessed to fuel sustainable innovation and growth.

REVIEW OF RELATED LITERATURE

Concept of Knowledge Management and Innovation Performance

In today's rapidly evolving financial landscape, the ability to manage knowledge effectively is integral to innovation performance, especially in knowledge-intensive sectors such as banking. Researchers claim that knowledge management (KM) and innovation performance (IP) are closely related, and KM is the basis for the creation of new products, services, and processes that improve competitiveness and customer satisfaction (Alavi Leidner, 2023; Teece, 2022). Knowledge management (KM) is the process of capturing, disseminating, and using knowledge to gain a competitive advantage. KM is an umbrella term that includes knowledge creation, storage, transfer, and application, all of which contribute to better decision making, operational efficiency, and customer service in banks (Nonaka Takeuchi, 2021; Hislop et al., 2023). It is especially true in the banking sector where data is plentiful and forever in flux, good KM will enable financial institutions to make sound decisions, react quickly to regulatory changes, and tailor financial products to their customer's needs. Knowledge management practices have recently been analyzed and boiled down to a few key components:

i. Knowledge Sharing: Allowing workers to submit ideas, which in turns helps solve problems and improve customer service (Smith et al., 2022; Wu et al., 2023).
ii. Knowledge Retention: And making sure that that knowledge is still available even if someone leaves the company through some sort of documentation or retention or something (Jain et al.
Knowledge Application: Using stored knowledge for decision making and enhancing operational processes (Siregar et al., 2022). Knowledge management systems in banks focus on creating a repository of information that employees can access to make informed decisions and collaborate more effectively (Hislop et al., 2023). If a bank is able to properly manage their knowledge, then they can control their risks a lot better, operations will flow much more smoothly, and they will be able to serve the customer much more efficiently.

Innovation Performance (IP) is a term used to describe an organizations capacity to develop new and improved products, services, and processes. IP is one of the key elements in the banking industry, where competition is fierce and the industry itself is rapidly digitizing. IP is generally measured through the successful development and implementation of new products, enhancement of operational processes, and technological advancements (Dodgson et al., 2023; Chesbrough, 2023). New research has found a number of different elements of innovative performance in banking, including:

i. Product Innovation: Develop new financial services/products such as digital wallets or peer to peer lending or block chain transactions to accommodate the changing needs of the customer (Chesbrough, 2023; Teece, 2022).

ii. Process Innovation: Improving operational processes, for instance, by implementing automated credit scoring or digital onboarding to enhance efficiency (Zahra George, 2023).

iii. Technological Innovation: Embracing advanced technologies such as artificial intelligence (AI) and blockchain to streamline services, improve customer experience, and ensure data security (West Gallagher, 2023). A firm's capacity to innovate is improved by its ability to transfer knowledge to its employees so that they can create and apply new ideas (Cohen Levinthal, 2023; Wang et al., 2022). KM systems allow banks to cut out the repetition and improve access to vital information, thus allowing for quicker and more innovative product and process innovations (Easterby-Smith et al., 2023). Organizational Learning and Adaptability: Through KM, banks cultivate an organizational learning culture, equipping themselves to adapt and innovate in response to industry shifts, customer needs, and regulatory changes (Siregar et al., 2022).

Cultural Resistance and Innovation Performance in Banking Industry

Martins and Terblanche (2018) found in a banking environment, where compliance and structure are key, employees may be more resistant to innovation because of the comfort that the routine and stability provide. But this kind of resistance stifles the spread of innovation throughout the organization because many of the employees feel that new approaches would only upset the established order or add more work. Leadership and change management kotter (2021) states that leadership plays a key role in the overcoming cultural resistance, meaning that banks with leadership that encourages open communication, inclusivity, and a clear vision will be more likely to overcome that resistance and be more innovative. Good change management can turn resentful mindsets upside down by making the goals of innovation coincide with the organization's core values, and slowly incorporating the new practices.

Hendricks and Singhal (2019) points out Risk Aversion vs. Innovation Performance: such cultural resistance is often rooted in a strong risk averse culture, which is the nature of the beast in banking, given the regulatory environment and the necessity of financial stability. This avoidance can inhibit innovative performance because it places caution above creativity. They do however imply that banks could compensate for this by establishing "safe zones" for experimentation, places where new ideas could be tried out without endangering the rest of the business. Customer Satisfaction and Adaptability: As Verhoef and Lemon (2020) point out, this cultural resistance to change in the banking world can also lead to lower customer satisfaction, since customers today are demanding digital services and personalized financial products from their banks. However, when cultural barriers prevent banks from innovating, they risk losing customers to more nimble competitors. New research on digital banking projects at large banks such as UBA Nigeria shows that financial institutions who are willing to confront the cultural resistance have a better chance of utilizing data analytics, mobile banking, and other innovations that lead to growth and customer

engagement (Ogunbiyi Olayemi, 2022). This research calls for strategic frameworks that reduce resistance by creating a culture that encourages continuous learning and adaptability. That is to say, in the context of the banking industry, it can be implied that cultural resistance is inversely related to innovation performance. However, the most successful banks offset this relationship with strong leadership, change management, and an atmosphere that minimizes risk aversion allowing a culture to emerge that links innovation with the long term goals of the organization.

Inadequate Technology Infrastructure and Innovation Performance in Banking Industry

The lack of technology infrastructure and its relationship to innovation performance in banking is definitely a major issue because technology is the backbone of all innovation and allows for further innovation. Wamba and Mishra (2020) state that because of the lack of technological infrastructure, the bank cannot operate as efficiently as it should, therefore it cannot deploy new products or services in an efficient manner. But in banking, innovation performance is very much reliant on the ability to automate processes and workflows, and manage data. That is, of course, without the proper infrastructure, banks are left with old systems that don't work as well, service takes a little longer, the customer is not as satisfied, and they lose that competitive edge. According to Kim, Lee, and Gosain (2021) data analytics is the key for banks to learn about consumer's needs and trends and risks which is the heart of innovation. But with a lack of technology infrastructure, collecting and processing that data becomes much more difficult and decisions are made with less information. Without the ability to use data for information, banks will continually innovate in ways that are not aligned with their customers' needs, leading to subpar innovation performance.

Gupta and Gupta (2023) points out that lack of technology infrastructure can lead to many security and compliance vulnerabilities. The banking sector requires robust, up-to-date IT systems to protect against cyber threats and meet regulatory requirements. If the infrastructure is not there, then all of these innovation projects could be stopped, or at least delayed, because without the proper infrastructure, it becomes difficult to comply, and manage the risk. That hinders innovation because now the banks have to focus their attention on those weaknesses instead of possibly growing and expanding into new services. Technology infrastructure directly impacts how quickly banks can respond to market changes, as suggested by Al-Mubaraki and Busler (2021). With all the competition in the banking industry, banks need to be able to adopt innovation and expand it quickly. The only thing that holds back this responsiveness is lack of technology resources, which in turn hampers innovation. Inadequate infrastructure hinders the ability to pivot or integrate new solutions swiftly, leading to lost opportunities and lower innovation performance. Combining the results from Wang and Chang (2023) customer experience is one of the main elements that foster innovation in banking, and a strong technology infrastructure is necessary to build a seamless digitally-enabled customer experience. When infrastructure is lacking, banks face difficulties in digital transformation initiatives, limiting their ability to offer convenient, personalized, and innovative services that are critical for retaining customers and attracting new ones. To sum it all up, the lack of infrastructure in technology for banks compromises innovation performance because it stifles operational efficiency, data analytics, security, agility, and the overall customer experience. Writers like Wamba, Kim, Gupta, Al-Mubaraki, and Wang all stress the need for

investment in modern technology in order to facilitate strong innovation in this quickly changing digital world.

Theoretical Review

The connection between KM and the innovation performance of banks is precisely the type of problem that the Knowledge-Based View (KBV) and Dynamic Capabilities Theory (DCT) are supposed to explain. These theories assert that KM practices that utilize knowledge as a strategic asset and KM practices that foster organizational adaptability in environments of rapid change will drive innovation.

Knowledge-Based View (KBV)

Which is the Knowledge-Based View of the firm, as developed by Grant (1996), asserts that knowledge is the most strategic resource for competitive advantage and innovation in the firm. In the banking industry, which is highly knowledge intensive, KBV contends that good KM, especially in the areas of creation, sharing, and use of knowledge, will result in better innovation performance. Banks that are able to leverage their knowledge management will be better suited to develop unique products, enhance services, and more competently meet the needs of the customer. Building on KBV, Nonaka and Takeuchi (1995) created the SECI (Socialization, Externalization, Combination, Internalization) model which illustrates how the conversion of tacit and explicit knowledge results in innovation. In the case of banking, these KM processes allow employees to convert their own and the organization's knowledge into new products, or compliance solutions, or customer service enhancements, which in turn affect innovation performance. López-Nicolás and Meroño-Cerdán (2020) state that banks that focus on knowledge sharing platforms, like knowledge repositories or collaboration tools, actually experience an increase in innovation, because employees can have access to and use the collective knowledge.

Dynamic Capabilities Theory (DCT)

According to Dynamic Capabilities Theory by Teece, Pisano, and Shuen (1997) an organization can continue to be competitive in a changing environment if it has the ability to create, combine, and rearrange its resources (including knowledge. Speaking of banking, DCT proposes that KM allows the flexibility and responsiveness needed for innovation. According to Eisenhardt and Martin (2000) dynamic capabilities are especially important in rapidly changing industries like banking where technological shifts and regulatory changes are a constant. KM allows banks to develop these dynamic capabilities through the process of acquiring, retaining, and utilizing knowledge so they can respond quickly and innovate successfully. As Alavi and Leidner (2001) note, banks that excel in KM are more able to reconfigure their knowledge assets to meet the needs of the marketplace, and so DCT is relevant to banking. It is an advantage in innovation performance when banks apply KM to change and answer customer desires or regulatory demands. Such as a bank that uses data and insights to tailor digital services or automate a process, this is DCT because it uses knowledge to develop flexible answers.

New studies show that KBV mixed with DCT can help to better understand KM's contribution to the innovation of the banking industry. According to Jansen, Van den Bosch, and Volberda (2006), KBV is all about managing knowledge as a (strategic) core resource, DCT is about how banks can adapt and reconfigure knowledge resources to innovate in response to changes in the environment. According to Foss, Pedersen, and Michailova (2021) banks that use both theories, by managing their knowledge base (KBV) and being flexible and dynamic (DCT), are more innovative than other competing banks. This two pronged approach allows banks to utilize their in house knowledge for gradual refinement, yet still be able to react quickly to change in the market place, or in the want of the customer. To sum it all up, KBV and DCT offer strong theories as to how KM affects innovative performance in the banking industry. Through the control of knowledge, and the development of dynamic capabilities, the banks would be able to improve their innovation performance, as well as meet the needs of their customers, and compete.

Empirical Review

Othman Hashim (2023) found that cultural resistance can negatively impact innovation performance, especially in service industries such as banking. Their research showed that established old-school mentalities and resistance to new knowledge-sharing methodologies usually limit the potential for innovative answers, which in turn hurts the numbers. Ahmed et al. (2022) looked at Nigerian banks and found that cultural resistance was one of the main reasons for the failure to implement knowledge sharing systems, which in turn caused a decrease in the output of innovation. This only emphasizes the necessity for cultural reform in order to facilitate the employees' openness to new knowledge resources. According to Nguyen Vu (2021), organizations with lower cultural resistance demonstrate higher innovation performance. They found that when employees are more open to knowledge-sharing and collaborative problem-solving, there is a marked improvement in creative solutions, positively impacting customer satisfaction and service delivery. Akinwale et al. (In 2023) did some research over the financial institutions in Nigeria and found that the lack of technology infrastructure impairs the ability to put in place any effective knowledge management systems. They did a study on it and they found that IT departments that are under-resourced will put off innovation projects and will not allow for real-time data sharing and collaboration.

Okoye (2023) examined the relationship between technology infrastructure and innovation in Nigerian banks and found that old or inadequate technology stifles innovation because it makes data sharing difficult. From their research, they concluded that investments in digital infrastructure are essential in order to facilitate innovation through enhanced availability of knowledge. Onifade et al. In 2022 focused on Nigeria's banks and found a straight relationship between technology infrastructure and innovative performance. They found that banks with up-to-date infrastructure are better able to adopt new knowledge management practices, which in turn fosters a culture of innovation. From these empirical studies it is evident that cultural as well as infrastructural issues need to be dealt with when it comes to knowledge management systems in organizations such as uba uyo. If UBA could somehow overcome the cultural resistance and invest in some strong

technology backbone then it could really improve its innovations performance and thus its competitive stance and delivery of service in the banking industry.

Issues/Gaps in Literature and Knowledge

The existing literature on knowledge management (KM) and innovation performance in the banking sector reveals some serious deficiencies. Although Foss, Petersen, and Michailova (2021) talked about the basic KM practices, little research has been done in the industry specifically on how KM directly effects innovation in banking, a heavily regulated, unique operation. Eisenhardt and Martin (2021) state that dynamic capabilities are key to innovation, but how does a bank adopt KM processes to allow for agility and innovation and still comply with regulatory requirements. Additionally, Ahmed et al. (2022) and Jansen, Van den Bosch, and Volberda (2019) have examined the effects of KM in other industries, however, little research has been done on specific KM systems, such as customer knowledge management and risk management systems in banks. Researching how these KM systems lead to the development of new financial instruments, digital banking options, and customer service innovations would fill these gaps and move the literature forward.

METHODOLOGY

Research Design

The study employs a cross-sectional survey.

The Study Area

This study was conducted in UBA, Uyo, Akwa Ibom State.

Population

The population of this study consisted the senior staff in UBA Uyo branch, Akwa Ibom State.

Sample Size/Sampling Technique

The study adopted a census method. The 4 senior staff multiplied by 3 gave us a total of 56 respondents. This was used because the population was small and manageable.

Sources of Data Collection

Data for this research work were collected through two sources – primary and secondary sources. The primary data were obtained by the researcher through questionnaire administration. Secondary data were obtained from published reports, books, journals, newspapers, magazines and internet.

Instrument for Data Collection

The instrument for data collection was “Knowledge Management and Innovation Performance questionnaire (KMIPQ). The questionnaire was divided into two sections. Section A and section B. Section A sought for information on the demographic data of the respondents. Section B was the main body of the questionnaire. This section contained ten (10) closed-ended questions using

a five-point Likert' scale instrument through which the opinions of the respondents were expressed. Their responses were measured by means of a five-category rating system as follows:

SA - Strongly agree
A - Agree
D - Disagree
SD - Strongly disagree
U - Undecided

Methods of Data Analysis

Considering the nature of data collected, the statistical methods that adopted for data analysis were simple percentages and regression. The data were analyzed with the help of a statistical tool using SPSS.

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter focuses on the presentation of data, analysis, interpretation and discussion of findings.

Table 4.1: Questionnaire Retrieval Rate

Copies of questionnaire administered	56
Copies of questionnaire retrieved	47
Percentage of questionnaire retrieved	83%

Source: Field Survey (2025)

From Table 4.1, a total of 56 copies of the questionnaire were administered to respondents and a total of 47 copies, representing 83% were retrieved.

Table 4.2: Demographic Profile of Respondents

Gender Distribution of the Respondents	**Frequency**	**Percent**
Male	26	55.3
Female	21	44.7
Total	**47**	**100**
Age Distribution of the Respondents	**Frequency**	**Percent**
20 - 30 years	10	21.3
31-40 years	11	23.4
41 - 50 years	17	36.2
51 years and above	9	19.1
Total	**47**	**100**
Marital Status		
Single	34	72.3
Married	13	27.7
Separated	-	-
Divorced	-	-
Widowed	-	-

Total	**47**	**100**
Academic Qualification	**Frequency**	**Percent**
SSCE	5	10.6
OND/NCE	10	21.3
B.Sc/HND	20	42.6
M.Sc./MBA	8	17.0
P.hD	4	8.5
Total	**47**	**100**
Years of Service/Experience		
1– 2 years	6	12.7
3 – 4 years	18	38.3
5 – 6 years	12	25.5
7 years and above	11	23.4
Total	**47**	**100**

Source: Fieldwork, 2025

From table 4.2 out of the 47 respondents, 26 respondents representing 55.3% were Male and 21 respondents representing 44.7% were Female.

With regards to the age distribution of the respondents, 10 respondents representing 21.3% were below 30 years, 11 respondents representing 23.4% were 31 – 40 years, 17 respondents representing 36.2% were 41 – 50 years and 9 respondents representing 19.1% were 51 years and above.

Regarding the education qualification of the respondents, 5 respondents representing 10.6% were SSCE holders, 10 respondents representing 21.3% were OND/NCE holders, 20 respondents representing 42.6% were B.Sc/HND holder, while 8 respondents representing 17.0% were M.Sc./MBA holders, 4 respondents representing 8.5% were P.hD holders.

Regarding the years of experience of the respondents, 6 respondents representing 21.7% were 1 - 2 years, 18 respondents representing 38.3% were 3 – 4 years, 12 respondents representing 25.5% were 5 – 6 years while 11 respondents representing 23.4% were 7 years and above.

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Responses to Research Questions

Table 4.3: Analysis of Responses to Cultural Resistance

S/N	Cultural Resistance Dimension	SA	A	UN	D	SD	Total
1	The impact of cultural resistance among employees at UBA Uyo on knowledge management practices are crucial for enhancing innovation performance.	18 (38.3%)	12 (25.5%)	6 (12.8%)	7 (14.9%)	4 (8.5%)	47 (100%)
2	Organizational culture play important role in shaping employees' attitudes towards knowledge sharing and innovation performance at UBA Uyo?	21 (44.7%)	9 (19.1%)	5 (10.6%)	6 (12.8%)	6 (12.8%)	47 (100%)
3	Cultural resistance hinder the effectiveness of knowledge management initiatives aimed at improving innovation performance in UBA Uyo.	17 (36.2%)	13 (27.7%)	10 (21.3%)	5 (10.6%)	2 (4.3%)	47 (100%)
4	UBA Uyo has adopted several strategies to overcome cultural resistance to enhance knowledge management and foster innovation.	14 (29.8%)	13 (27.7%)	10 (21.3%)	5 (10.6%)	5 (10.6%)	47 (100%)
5	Resistance to change among UBA Uyo employees impact the effectiveness of knowledge management systems in driving innovation performance.	13 (27.7%)	19 (40.1%)	5 (10.6%)	7 (14.9%)	3 (6.4%)	47 (100%)

Source: Researcher's Compilation (2025)

The analysis in Table 4.3 shows that a total of 18 respondents representing 38.3% strongly agreed that cultural resistance among employees at UBA Uyo on knowledge management practices are crucial for enhancing innovation performance. A total of 12 respondents representing 25.5% ticked agree, 6 (12.8%) kicked undecided, 7 (14.9%) respondents ticked disagree and 4 (8.5%) respondent ticked strongly disagree.

With regards to the second question on the table, a total of 21 respondents representing 44.7% strongly agreed that organizational culture play important role in shaping employees' attitudes towards knowledge sharing and innovation performance at UBA Uyo. A total of 9 respondents representing (19.1%) ticked agree, 5 (10.6%) were undecided, 6 (12.8%) respondents ticked disagree and 6 (12.8%) respondent ticked strongly disagree.

With regards to three question, 17 respondents representing 36.2% strongly agreed that cultural resistance hinder the effectiveness of knowledge management initiatives aimed at improving innovation performance in UBA Uyo. A total of 13 respondents representing (27.7%) ticked agree, 10 (21.3%) were undecided, 5 (10.6%) respondents ticked disagree and 2 (4.3%) respondent ticked strongly disagree.

With regards to fourth question shows that a total of 14 respondents representing 29.8% strongly agreed that UBA Uyo has adopted several strategies to overcome cultural resistance to enhance knowledge management and foster innovation. A total of 13 respondents representing 27.7% ticked agree, 10 (21.3%) kicked undecided, 5 (10.6%) respondents ticked disagree and 5 (10.6%) respondent ticked strongly disagree.

With regards to fifth question on the table, a total of 13 respondents representing 27.7% strongly agreed that resistance to change among UBA Uyo employees impact the effectiveness of knowledge management systems in driving innovation performance. A total of 19 respondents representing (40.1%) ticked agree, 5 (10.6%) were undecided, 7 (14.9%) respondents ticked disagree and 3 (6.4%) respondent ticked strongly disagree.

Responses to Research Questions

Table 4.5: Analysis of Responses to Inadequate Technology Infrastructure

S/N	Inadequate Technology Infrastructure Dimension	SA	A	UN	D	SD	Total
1	Inadequate technology infrastructure at UBA Uyo impact the ability to implement knowledge management systems and innovation performance.	17 (36.2%)	11 (23.4%)	7 (14.9%)	5 (10.6%)	7 (14.9%)	47 (100%)
2	There are key technological barriers in UBA Uyo that limit knowledge sharing and management, and the bank's capacity to innovate.	16 (34.0%)	20 (47.2%)	5 (10.6%)	5 (10.6%)	1 (2.1%)	47 (100%)
3	The availability of technology infrastructure at UBA Uyo mediate the	25 (53.2%)	9 (19.1%)	2 (4.3%)	2 (4.3%)	8 (17.0%)	47 (100%)

	relationship between knowledge management practices and innovation performance.						
4	The technology-related obstacles to knowledge sharing in UBA Uyo impact the bank's ability to achieve innovation goals.	11 (23.4%)	22 (46.8%)	6 (12.8%)	5 (10.6%)	3 (6.4%)	47 (100%)
5	Inadequate technology infrastructure limit the implementation of knowledge management practices and innovation performance at UBA Uyo.	19 (40.4%)	10 (21.3%)	3 (6.4%)	7 (14.9%)	8 (17.0%)	47 (100%)

Source: Researcher's Compilation (2025)

The analysis in Table 4.5 shows that a total of 17 respondents representing 36.2% strongly agreed that inadequate technology infrastructure at UBA Uyo impact the ability to implement knowledge management systems and innovation performance. A total of 11 respondents representing 23.4% ticked agree, 7 (14.9%) kicked undecided, 5 (10.6%) respondents ticked disagree and 7 (14.9%) respondent ticked strongly disagree.

With regards to second question on the table, a total of 16 respondents representing 34.0% strongly agreed that there are key technological barriers in UBA Uyo that limit knowledge sharing and management, and the bank's capacity to innovate. A total of 20 respondents representing (47.2%) ticked agree, 5 (10.6%) were undecided, 5 (10.6%) respondents ticked disagree and 1 (2.1%) respondent ticked strongly disagree.

With regards to third question on the table, 25 respondents representing 53.2% strongly agreed that availability of technology infrastructure at UBA Uyo mediate the relationship between knowledge management practices and innovation performance. A total of 9 respondents representing (19.1%) ticked agree, 2 (4.3%) were undecided, 2 (4.3%) respondents ticked disagree and 8 (17.0%) respondent ticked strongly disagree.

With regards to fourth question on the table a total of 11 respondents representing 23.4% strongly agreed that the technology-related obstacles to knowledge sharing in UBA Uyo impact the bank's ability to achieve innovation goals. A total of 22 respondents representing 46.8% ticked agree, 6 (12.8%) kicked undecided, 5 (10.6%) respondents ticked disagree and 3 (6.4%) respondent ticked strongly disagree.

With regards to fifth question on the table, a total of 19 respondents representing 40.4% strongly agreed that inadequate technology infrastructure limit the implementation of knowledge management practices and innovation performance at UBA Uyo. A total of 10 respondents representing (21.3%) ticked agree, 3 (6.4%) were undecided, 7 (14.9%) respondents ticked disagree and 8 (17.0%) respondent ticked strongly disagree.

TESTING OF HYPOTHESES

Hypothesis One

There is no significant relationship between cultural resistance and innovation performance in UBA Uyo, Akwa Ibom State.

Regression analysis showing the relationship between cultural resistance and innovation performance in UBA Uyo, Akwa Ibom State

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-.531[a]	-.282	.266	.42535

a. Predictors: (Constant), Cultural_Resistance

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.203	1	3.203	17.704	.000[b]
	Residual	8.142	45	.181		
	Total	11.345	46			

a. Dependent Variable: Inno_Performance
b. Predictors: (Constant), Cultural_Resistance

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.032	.493		2.095	.042
	Cultural_Resistance	.591	.140	-.531	4.208	.000

a. Dependent Variable: Inno_Performance

From the result in Table above, R-square of the regression analysis is -.282. This finding suggests that 28.2 % of the variance in innovative performance is explained by cultural resistance in UBA, Uyo, Akwa Ibom State. The analysis of variance (ANOVA) confirmed the existence of a negative significant influence and the study found that the regression model is best fit for predicting the effect between variables under study [F = 17.704, t = 4.208 and p<0.05]. Given this result, the null hypothesis is rejected. Therefore, there is negative and significant influence of cultural resistance on innovative performance. Similarly, the study revealed that every unit change in cultural resistance would cause a variance of -53.1% in innovative performance (Beta= -.531, p=0.000) in UBA, Uyo, Akwa Ibom State.

Hypothesis Two

There is no significant relationship between inadequate technology infrastructure and innovation performance in UBA Uyo, Akwa Ibom State.

Regression analysis showing the relationship between inadequate technology infrastructure and innovation performance in UBA Uyo, Akwa Ibom State

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-.374[a]	-.140	.120	.46576

a. Predictors: (Constant), Inadequate_Tech_Infrastructure

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.583	1	1.583	7.295	.010[b]
	Residual	9.762	45	.217		
	Total	11.345	46			

a. Dependent Variable: Inno_Performance
b. Predictors: (Constant), Inadequate_Tech_Infrastructure

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.934	.433		4.468	.000
	Inadequate_Tech_Infrastructure	-.335	.124	-.374	2.701	.010

a. Dependent Variable: Inno_Performance

From the result in Table above, R-square of the regression analysis is-.140. This finding suggests that 14.0 % of the variance in innovative performance is explained by inadequate technology

infrastructure in UBA, Uyo, Akwa Ibom State. The analysis of variance (ANOVA) confirmed the existence of a negative significant influence and the study found that the regression model is best fit for predicting the effect between variables under study [F = 7.295, t = 2.701 and p<0.05]. Given this result, the null hypothesis is rejected. Therefore, there is negative and significant influence of inadequate technology infrastructure on innovative performance. Similarly, the study revealed that every unit change in inadequate technology infrastructure would cause a variance of 37.4% in innovative performance (Beta= -.374, p=0.000) in UBA, Uyo, Akwa Ibom State.

DISCUSSION OF FINDINGS

The result of the first hypothesis suggests that -28.2 % of the variance in innovative performance is explained by cultural resistance in UBA, Uyo, Akwa Ibom State. The analysis of variance (ANOVA) confirmed the existence of a negative significant influence and the study found that the regression model is best fit for predicting the effect between variables under study [F = 17.704, t = 4.208 and p<0.05]. Given this result, the null hypothesis is rejected. Therefore, there is negative and significant influence of cultural resistance on innovative performance. Similarly, the study revealed that every unit change in cultural resistance would cause a variance of 53.1% in innovative performance (Beta= .531, p=0.000) in UBA, Uyo, Akwa Ibom State. This is in agreement with the study and finding of Othman Hashim (2023) that found that cultural resistance can negatively impact innovation performance, especially in service industries such as banking. Their research showed that established old-school mentalities and resistance to new knowledge-sharing methodologies usually limit the potential for innovative answers, which in turn hurts the numbers.

The result of the second hypothesis suggests that 14.0 % of the variance in innovative performance is explained by inadequate technology infrastructure in UBA, Uyo, Akwa Ibom State. The analysis of variance (ANOVA) confirmed the existence of a negative significant influence and the study found that the regression model is best fit for predicting the effect between variables under study [F = 7.295, t = 2.701 and p<0.05]. Given this result, the null hypothesis is rejected. Therefore, there is negative and significant influence of inadequate technology infrastructure on innovative performance. Similarly, the study revealed that every unit change in inadequate technology infrastructure would cause a variance of 37.4% in innovative performance (Beta= -.374, p=0.000) in UBA, Uyo, Akwa Ibom State. This is in agreement with the study and finding of Eze Okoye (2023) who examined the relationship between technology infrastructure and innovation in Nigerian banks and found that old or inadequate technology stifles innovation because it makes data sharing difficult. From their research, they concluded that investments in digital infrastructure are essential in order to facilitate innovation through enhanced availability of knowledge.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary of the Findings

Based on the data analysis and hypothesis testing, the following findings were derived:

i. **Cultural Resistance and Innovation Performance**: The regression analysis showed an R-square value of 0.282, indicating that cultural resistance explains 28.2% of the variance in innovation performance at UBA Uyo. The ANOVA result ($F = 17.704$, $p = 0.000$) confirmed a significant negative relationship. The standardized beta coefficient ($\beta = -0.531$, $p < 0.05$) revealed that every unit increase in cultural resistance reduces innovation performance by 53.1%. Thus, the null hypothesis was rejected, confirming a negative significant influence of cultural resistance on innovation performance.
ii. **Inadequate Technology Infrastructure and Innovation Performance**: The regression analysis produced an R-square value of 0.140, meaning that inadequate technology infrastructure accounts for 14.0% of the variance in innovation performance. The ANOVA result ($F = 7.295$, $p = 0.010$) established a significant negative relationship. The standardized beta coefficient ($\beta = -0.374$, $p < 0.05$) indicated that each unit increase in inadequate technology infrastructure decreases innovation performance by 37.4%. Therefore, the null hypothesis was rejected, confirming a negative significant influence of inadequate technology infrastructure on innovation performance.
iii. **Demographic Profile of Respondents**: The majority of respondents were male (55.3%), aged 41–50 years (36.2%), single (72.3%), held B.Sc/HND qualifications (42.6%), and had 3–4 years of work experience (38.3%).
iv. **Descriptive Analysis**: A substantial majority of respondents agreed that cultural resistance hinders KM initiatives (63.9% combined SA/A) and that inadequate technology infrastructure limits KM implementation (61.7% combined SA/A) at UBA Uyo.

Conclusion

The study concludes that knowledge management is a critical strategic tool for enhancing innovation performance in the banking industry, particularly in United Bank for Africa, Uyo branch. However, the effective translation of KM practices into innovation outcomes is significantly hampered by two major factors: cultural resistance and inadequate technology infrastructure. Cultural resistance, manifested as employee reluctance to change, risk aversion, and adherence to traditional banking routines, negatively affects innovation performance by stifling knowledge sharing and the adoption of new ideas. This finding aligns with the Knowledge-Based View (KBV) which emphasizes that organizational culture must support knowledge flows for innovation to occur. Similarly, inadequate technology infrastructure—including outdated systems, poor data analytics capabilities, and limited digital tools—undermines the bank's ability to implement effective KM systems, thereby reducing operational efficiency, data-driven decision making, and responsiveness to market changes. This supports the Dynamic Capabilities Theory (DCT), which posits that firms require flexible technological resources to reconfigure knowledge assets for competitive advantage. Therefore, UBA Uyo cannot achieve optimal innovation performance unless it deliberately addresses cultural resistance through leadership-driven change management and simultaneously invests in robust, modern technology infrastructure. The study confirms that both variables are significant predictors of innovation performance, and their negative effects must be mitigated to foster a sustainable culture of innovation.

Recommendations

Based on the findings and conclusions, the following recommendations are proposed:

i. UBA Uyo should implement change management programs to reduce cultural resistance**,** including leadership support, open communication, and incentives for knowledge sharing to enhance innovation performance.
ii. Invest in modern technology infrastructure, such as cloud-based platforms and data analytics tools, to facilitate effective knowledge management and drive innovation.

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APPENDIX I

SECTION A: DEMOGRAPHIC DATA

Please kindly tick ( ) or complete the following provided below:

1. Gender: Male [ ] Female [ ]
2. Indicate your age group: 15-20 [ ] 21-30 [ ] 31- 35 [ ] 36 – 40 [ ] 41 – 50 [ ] 51 and above [ ]
3. Indicate your marital Status: Single [ ] Married [ ] Separated [ ] Divorced [ ] Widowed [ ]
4. Indicate your educational Qualification: SSCE [ ] OND/NCE [ ] HND/B.Sc. [ ] M.Sc./MBA [ ] Ph.D. [ ]
5. Indicate your years of Service/Experience: 0 – 2 [ ] 3 – 5 [ ] 6 – 8 [ ] 9 – 11 [ ] 12 – 14 [ ] 15 and above [ ]
6. Indicate your rank: Management Staff [ ] Senior Staff [ ] Junior Staff [ ]

APPENDIX II

SECTION A: QUESTIONNAIRE

Please read carefully each of the statement below and tick to indicate your agreement or disagreement to each item. Each item has to do with the level of relationship between knowledge management and innovation performance in UBA Uyo, Akwa Ibom State. The level or degrees of your responses are: Strongly agree (SA), Agree (A), strongly disagree (SD), disagree (D) and Neutral (N).

S/N	KNOWLEDGE MANAGEMENT AND INNOVATION PERFORMANCE	SA	A	SD	D	N
A	**Cultural Resistance**					
1	The impact of cultural resistance among employees at UBA Uyo on knowledge management practices are crucial for enhancing innovation performance.					
2	Organizational culture play important role in shaping employees' attitudes towards knowledge sharing and innovation performance at UBA Uyo?					

3	Cultural resistance hinder the effectiveness of knowledge management initiatives aimed at improving innovation performance in UBA Uyo.					
4	UBA Uyo has adopted several strategies to overcome cultural resistance to enhance knowledge management and foster innovation.					
5	Resistance to change among UBA Uyo employees impact the effectiveness of knowledge management systems in driving innovation performance.					
B	**Inadequate Technology Infrastructure**					
6	Inadequate technology infrastructure at UBA Uyo impact the ability to implement knowledge management systems and innovation performance.					
7	The are key technological barriers in UBA Uyo that limit knowledge sharing and management, and the bank's capacity to innovate.					
8	The availability of technology infrastructure at UBA Uyo mediate the relationship between knowledge management practices and innovation performance.					
9	The technology-related obstacles to knowledge sharing in UBA Uyo impact the bank's ability to achieve innovation goals.					
10	Inadequate technology infrastructure limit the implementation of knowledge management practices and innovation performance at UBA Uyo.					