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www.aarf.asia,**Email** : editoraarf@gmail.com

Knowledge Creation in Banking: A Demographic Perspective from Haryana

Arti Gaur, Department of Business Administratin, CDLU, Sirsa (artigur@cdlu.ac.in)
Renu, Department of Business Administratin, CDLU, Sirsa (renu68262@gmail.com)

Abstract

In today's knowledge-based banking landscape, effective knowledge management has emerged as a key factor influencing organizational performance and competitive advantage. Among its various components, knowledge creation holds particular significance as it drives innovation, enhances service quality, and improves operational efficiency. The present study seeks to examine the impact of demographic characteristics on knowledge creation practices within the banking sector of Haryana. The research investigates how factors such as age, gender, educational qualification, work experience, income level, and organizational position shape employees' perceptions of knowledge creation as an essential dimension of knowledge management. The study is grounded in primary data collected from employees of public and private sector banks functioning across Haryana through a structured questionnaire. To analyze demographic differences in perceptions, statistical techniques including descriptive statistics, independent sample t-tests, and Analysis of Variance (ANOVA) were applied. The findings indicate that knowledge creation practices are actively present in banks; however, notable differences are observed among certain demographic groups, particularly in relation to age, educational qualification, work experience, and income level. Gender-based differences were statistically insignificant, suggesting a comparatively equitable environment for knowledge creation within the banking sector. The results further reveal that experienced and mid-level employees significantly contribute to knowledge creation through tacit knowledge, expertise, and practical problem-solving abilities, whereas younger employees exhibit stronger adaptability to technology-oriented knowledge systems. The study concludes that demographic diversity plays a meaningful role in shaping knowledge creation processes, and its effective management can strengthen organizational learning and innovation in banks. These findings provide valuable implications for banking administrators and policymakers in developing inclusive knowledge management frameworks and customized training initiatives that harness demographic strengths. Additionally, the study enriches the limited regional-level empirical literature on knowledge management within the Indian banking sector.

Keywords: Knowledge creation, knowledge management, demographic characteristics, banking sector, Haryana

1. Introduction

In the contemporary knowledge-driven economy, organizations increasingly recognize knowledge as a critical strategic asset that provides sustainable competitive advantage. Unlike traditional factors of production such as land, labor, and capital, knowledge possesses the unique ability to grow through use, sharing, and innovation. As a result, knowledge management (KM) has emerged as a vital managerial philosophy that enables organizations to systematically create, store, share, and apply knowledge to improve performance, efficiency, and innovation (Davenport & Prusak, 1998). Among various sectors, the banking sector stands out as one of the most knowledge-intensive service industries, where employee expertise, experience, and continuous learning play a decisive role in organizational success. The banking sector has undergone rapid transformation due to technological advancements, digitalization, regulatory changes, and increasing customer expectations. Banks are no longer limited to traditional financial intermediation; instead, they function as knowledge-based service organizations that rely heavily on employees' cognitive skills, problem-solving abilities, and innovative capabilities. In this context, knowledge creation, which refers to the generation of new ideas, solutions, and practices through interaction and learning, becomes a central component of effective knowledge management (Nonaka, 1994). Knowledge creation enables banks to design innovative financial products, enhance customer service quality, manage risks effectively, and respond proactively to dynamic market conditions. The theoretical foundation of knowledge creation is primarily drawn from Nonaka's dynamic theory of organizational knowledge creation, which emphasizes the continuous interaction between tacit and explicit knowledge through the SECI process: Socialization, Externalization, Combination, and Internalization (Nonaka & Takeuchi, 1995). This model highlights that knowledge is not created in isolation but through social interaction among individuals within a supportive organizational context. In banking organizations, such interactions occur through formal mechanisms like training programs, meetings, and documentation systems, as well as informal channels such as peer discussions and experiential learning. While organizational systems and technological infrastructure are essential enablers of knowledge creation, the human element remains the most critical factor. Employees are the primary creators and carriers of knowledge, and their demographic characteristics significantly influence how knowledge is perceived, created, and shared. Demographic variables such as age, gender, educational qualification, work experience, income level, and organizational position shape employees'

attitudes, learning styles, motivation, and participation in knowledge creation activities. For instance, experienced employees often possess rich tacit knowledge accumulated over years of service, whereas younger employees may contribute fresh perspectives and technological competence, thereby influencing the overall knowledge creation process. Several studies have emphasized that demographic diversity within organizations can be both a source of innovation and a challenge to effective knowledge management. Differences in age, education, and experience may lead to variations in knowledge-sharing behavior, openness to learning, and creativity (Argote & Ingram, 2000). In the banking sector, where teamwork and collaboration are essential, understanding how demographic characteristics affect knowledge creation becomes crucial for designing effective KM strategies. However, empirical findings on demographic influences remain mixed, indicating the need for context-specific investigations. In the Indian context, the banking sector plays a pivotal role in economic development, financial inclusion, and digital transformation. Public and private sector banks operate under distinct organizational cultures, management practices, and performance expectations, which may further influence employees' knowledge creation behavior. Haryana, as one of India's economically progressive states, has witnessed significant expansion of banking services across urban and semi-urban regions. Despite this growth, limited empirical research has examined knowledge management practices in banks at the regional level, particularly with respect to the role of demographic characteristics in knowledge creation.

2. Literature Review

Knowledge management (KM) has emerged as a critical strategic resource for organizations operating in knowledge-intensive and competitive environments such as the banking sector. KM refers to the systematic process of creating, acquiring, organizing, sharing, and applying knowledge to enhance organizational performance and innovation (Davenport & Prusak, 1998). Among the various KM processes, knowledge creation is considered the core activity, as it enables organizations to generate new ideas, improve services, and respond effectively to dynamic market conditions (Nonaka, 1994). In the banking sector, effective knowledge creation contributes to improved customer service, risk management, operational efficiency, and innovation in financial products (Alavi & Leidner, 2001).

The theoretical foundation of knowledge creation is strongly rooted in Nonaka's dynamic theory of

organizational knowledge creation, commonly explained through the SECI model; Socialization, Externalization, Combination, and Internalization (Nonaka & Takeuchi, 1995). This model emphasizes the interaction between tacit and explicit knowledge and highlights the role of organizational context, leadership, and culture in facilitating knowledge creation. Several studies have applied the SECI framework to service organizations, including banks, and found that continuous learning, collaborative practices, and supportive leadership significantly enhance knowledge creation capabilities (Nonaka & Konno, 1998; Von Krogh, Ichijo, & Nonaka, 2000).

Empirical studies suggest that organizational factors such as leadership support, training and development, and knowledge-sharing mechanisms play a vital role in fostering knowledge creation. Davenport, De Long, and Beers (1998) emphasized that management support and incentive structures are crucial for encouraging employees to share ideas and generate new knowledge. Similarly, Gold, Malhotra, and Segars (2001) found that organizational infrastructure and culture significantly influence knowledge creation and application. In the context of banking, supportive management practices and structured forums such as meetings and training programs have been shown to promote innovation and creative problem-solving (Donate & de Pablo, 2015).

Alongside organizational factors, demographic characteristics of employees have been widely recognized as important determinants of knowledge creation behavior. Age and work experience, for instance, influence the depth and nature of knowledge possessed by employees. Experienced employees often hold rich tacit knowledge, which can enhance knowledge creation when effectively shared (Argote & Ingram, 2000). However, some studies argue that younger employees may be more open to experimentation and technology-based knowledge creation, suggesting a nuanced relationship between age, experience, and knowledge processes (Nifadkar, Tsui, Ashforth, & Ma, 2019).

Gender has also been examined as a demographic variable influencing knowledge-related practices. While several studies report no significant gender differences in basic knowledge-sharing behavior, others highlight that male and female employees may perceive organizational support for creativity and innovation differently (Kamarulzaman, Ahmad, & Yusof, 2019). In service organizations, gender-inclusive cultures have been found to enhance collaborative learning and knowledge creation (Cabrera & Cabrera, 2005). However, limited research exists on gender-based perceptions of

knowledge creation in Indian banks, indicating a clear research gap.

Educational qualification is another important demographic factor influencing knowledge creation. Higher education is generally associated with enhanced analytical ability, problem-solving skills, and openness to learning, which can positively affect knowledge creation (Smith & McKeen, 2003). However, some empirical studies report that educational differences do not always translate into perceptual differences regarding KM practices, especially in organizations where standardized training and procedures are followed (Goh, 2002). This suggests that organizational systems may moderate the influence of education on knowledge creation.

Location and organizational context also shape knowledge creation practices. Employees working in urban branches may have greater exposure to technology and formal training, while rural branch employees often rely more on experiential learning and local problem-solving, which can foster creativity and innovation (Bontis, 1998). Recent studies in the banking sector indicate that decentralized decision-making and contextual flexibility in rural branches can enhance employees' involvement in knowledge creation activities (Chugh, Gupta, & Mehra, 2021).

Salary and hierarchical position further influence employees' motivation and engagement in knowledge creation. Middle-income and mid-level employees often show greater involvement in idea generation and innovation, as they are closely connected to operational challenges while still aspiring for career growth (Amabile, 1996). In contrast, senior employees may focus more on administrative roles, reducing their direct involvement in creative knowledge activities. Empirical evidence supports the view that motivation and perceived rewards significantly affect employees' participation in knowledge creation (Osterloh & Frey, 2000).

Despite extensive literature on knowledge management, empirical studies integrating demographic characteristics with knowledge creation in the Indian banking sector, particularly at the regional level such as Haryana, remain limited. Most existing studies focus either on organizational factors or on technology adoption, leaving a gap in understanding how demographic diversity shapes perceptions of knowledge creation. The present study addresses this gap by providing a comprehensive demographic-wise analysis of knowledge creation practices in private and public sector banks in Haryana.

3. Research Methodology

The present study adopts a descriptive and analytical research design to examine the influence of demographic characteristics on knowledge creation as a dimension of knowledge management in the banking sector of Haryana. A survey-based approach was employed to collect primary data from bank employees, as it is appropriate for understanding perceptions, attitudes, and behavioural differences across demographic groups. The study focuses on both public and private sector banks operating in the state to ensure broader representation and comparative insights into knowledge creation practices. The target population of the study comprises employees working at different hierarchical levels in selected public and private sector banks in Haryana. A multi-stage sampling technique was used for selecting respondents. In the first stage, major districts of Haryana were identified based on the concentration of banking activities. In the second stage, branches of public and private sector banks were selected using convenience sampling. Finally, Sample size was 500 (250 each from Public and Private Banks from Haryana). This sampling approach enabled the collection of data from employees with diverse demographic profiles in terms of age, gender, education, experience, income, and organizational position. Primary data were collected using a structured questionnaire designed specifically for the study. Responses were recorded on a five-point Likert scale ranging from "strongly disagree" to "strongly agree." Prior to the final survey, a pilot study was conducted to ensure clarity, relevance, and reliability of the instrument, and necessary modifications were incorporated based on feedback. The collected data were coded and analyzed using Statistical Package for the Social Sciences (SPSS 21.0). Descriptive statistics were used to summarize demographic characteristics and overall perceptions of knowledge creation. Inferential statistical techniques, including independent sample t-tests and one-way analysis of variance (ANOVA), were applied to examine significant differences in knowledge creation perceptions across demographic groups.

4. Results and discussions

This section deals with a comprehensive analysis of the demographic profile of the respondents, covering key personal and professional characteristics such as gender, marital status, location/area of residence, educational qualification, monthly salary, and length of work experience. Examining these variables helps in understanding the background composition of employees working in private

and public sector banks. The demographic analysis provides an essential context for interpreting respondents' perceptions, attitudes, and behaviour related to the study variables, as differences in demographic characteristics may influence opinions, work practices, and decision-making patterns.

Table 1 presents the demographic characteristics of 500 respondents, evenly divided between private sector banks (250) and public sector banks (250). The sample is predominantly male (76 percent), with males almost equally represented in private (38.4 percent) and public banks (37.6 percent). Female respondents constitute 24 percent, again showing a balanced distribution across both types of bank. A majority of respondents are single (73.6 percent), with a higher proportion in public sector banks (38.4 percent) compared to private banks (35.2 percent). Married respondents *i.e.,* 26.4 percent, slightly higher in private banks (14.8 percent) than public banks (11.6 percent). Most respondents belong to urban areas (72 percent), with public sector banks having a higher urban share (39.8 percent) than private banks (32.2 percent). Rural respondents *i.e.,* 28 percent of the sample, with a greater presence in private banks (17.8 percent) than public banks (10.2 percent). Majority of respondents are graduates (57.8 percent), more so in public banks (31.0 percent) than private banks (26.8 percent). Post-graduates respondents *i.e.,* 42.2 percent, with a slightly higher share in private banks (23.2 percent) compared to public banks (19.0 percent). The largest income group is ₹80,000–₹1,20,000 (44.4 percent), almost equally distributed between private (21.8 percent) and public banks (22.6 percent). 26.8 percent respondents earning less than ₹40,000, while 16 percent earning above ₹1,20,000, with a higher concentration in public banks (12.2 percent) than private banks (3.8 percent). Most respondents have 5–10 years of experience (36.8 percent), followed by those with above 15 years (20 percent). Public banks show a relatively higher proportion of highly experienced employees (above 15 years: 12.4 percent) compared to private banks (7.6 percent), whereas private banks have a slightly higher share of respondents with 5–10 years of experience. Overall, the table indicates a balanced representation across private and public sector banks, with respondents largely male, single, urban-based, graduate-qualified, mid-income earners, and having moderate work experience.

Table 2 presents the descriptive statistics (mean and standard deviation) and inferential statistics (independent sample t-test) comparing private and public sector banks with respect to various dimensions of knowledge creation. The analysis indicates that private and public sector banks are perceived similarly in promoting employees' suggested ideas, as reflected by closely comparable mean scores (private: 3.49; public: 3.52) and no statistically significant difference ($p = 0.663$). Both

sectors show a very strong emphasis on continuous learning for creating new ideas, with high mean scores of 4.79 for private banks and 4.74 for public banks, again without a significant difference ($p = 0.262$). However, private sector banks outperform public sector banks in boosting creative thinking in service delivery, with a higher mean score (4.12) compared to public banks (3.70), and this difference is statistically significant ($p = 0.000$). Regular meetings to discuss new ideas are commonly practiced in both sectors, as indicated by high mean scores for private banks (4.75) and public banks (4.68), with no significant difference between them ($p = 0.201$). In contrast, private sector banks show significantly stronger support for innovative issue solving, with a higher mean score (Mean = 4.10) compared to public sector banks (Mean = 3.65), and the difference is statistically significant ($p = 0.000$). Overall, while both sectors equally emphasize learning and idea-sharing practices, private sector banks demonstrate a more favourable environment for creativity and innovation. The results of t-test indicate that private and public sector banks do not differ significantly in areas such as promoting suggested ideas, encouraging continuous learning, and conducting regular meetings. However, significant differences exist in favour of private sector banks with regard to boosting creative thinking in service delivery and promoting innovative issue solving.

Table 3 presents the gender-wise comparison of knowledge creation practices using descriptive statistics and the independent sample t-test. Overall, both male and female respondents report positive perceptions of knowledge creation practices in banks, as all mean scores are above the average level. For promoting employees' suggested ideas, male (Mean = 3.51) and female respondents (Mean = 3.50) show almost identical perceptions, and the difference is not statistically significant ($p = 0.951$), indicating equal opportunities for idea sharing. Similarly, encouragement of continuous learning for creating new ideas is rated very highly by both males (Mean = 4.77) and females (Mean = 4.73), with no significant gender difference ($p = 0.421$), suggesting equal access to learning opportunities. However, significant gender-based differences are observed in certain areas. Male respondents perceive greater encouragement for boosting creative thinking in service delivery (Mean = 3.99) than female respondents (Mean = 3.65), and this difference is statistically significant ($p = 0.000$). Likewise, males report a more positive perception of regular meetings to discuss new ideas (Mean = 4.75) compared to females (Mean = 4.60), with a significant difference ($p = 0.020$). A similar pattern is seen in the promotion of innovative issue solving, where males record a higher mean score (Mean = 3.99) than females (Mean = 3.52), and the difference is highly significant ($p = 0.000$). These findings indicate that while overall perceptions are positive, male employees

consistently perceive stronger support for creativity and innovation than female employees. It also reveals that gender does not influence perceptions of idea promotion and continuous learning, but significant gender differences exist in areas related to creativity, idea discussions, and innovative problem-solving, with male respondents reporting more favourable perceptions. This indicates a need for banks to ensure more inclusive and gender-sensitive knowledge creation practices, particularly in fostering creativity and innovation.

Table 4 presents a comparison of knowledge creation practices among bank employees based on marital status using descriptive statistics and independent sample t-test results.

The results show notable differences and similarities in perceptions of knowledge creation practices based on marital status. Unmarried respondents report significantly higher perceptions regarding the promotion of employees' suggested ideas (Mean = 3.77) compared to married respondents (Mean = 3.41), and this difference is statistically significant (p = 0.000), indicating that unmarried employees feel greater encouragement for their ideas. Both married (Mean = 4.78) and unmarried respondents (Mean = 4.71) report very high mean scores for encouragement of continuous learning, with no significant difference between them (p = 0.147), suggesting equal emphasis on learning opportunities. In boosting creative thinking in service delivery, unmarried respondents again show a higher mean score (Mean = 4.07) than married respondents (Mean = 3.85), and the difference is statistically significant (p = 0.016), indicating a more creativity-supportive perception among unmarried employees. For conducting regular meetings to discuss new ideas, both groups show almost identical mean scores (married: Mean = 4.71; unmarried: Mean = 4.73), with no significant difference (p = 0.811). Similarly, perceptions regarding the promotion of innovative issue solving are nearly the same for married (Mean = 3.87) and unmarried respondents (Mean = 3.90), and the difference is not statistically significant (p = 0.746). Overall, while learning, meetings, and innovative problem-solving are perceived similarly by both groups, unmarried employees perceive stronger support for idea promotion and creative thinking.

Table 5 presents the education/qualification-wise comparison of knowledge creation practices among bank employees using descriptive statistics and the independent sample t-test. Overall, both graduates and postgraduates respondents show moderately high to high mean scores across all dimensions, indicating a positive perception of knowledge creation practices irrespective of educational qualification. For the promotion of employees' suggested ideas, graduates (Mean = 3.52) and postgraduates (Mean = 3.48) report almost identical perceptions, and the difference is not

statistically significant (p = 0.632). Similarly, encouragement of continuous learning for creating new ideas is rated very highly by both graduates (Mean = 4.79) and postgraduates (Mean = 4.73), with no significant difference between the two groups (p = 0.120), suggesting equal access to learning opportunities. In terms of boosting creative thinking in service delivery, both groups record the same mean score (Mean = 3.91), and the difference is completely insignificant (p = 0.999), indicating uniform perceptions of creativity support. Perceptions regarding regular meetings to discuss new ideas are also nearly identical for graduates (Mean = 4.72) and postgraduates (Mean = 4.71), with no significant difference (p = 0.766). Finally, support for innovative issue solving is perceived similarly by graduates (Mean = 3.89) and postgraduates (Mean = 3.86), and the difference is not statistically significant (p = 0.761). Overall, the findings confirm that educational qualification does not significantly influence employees' perceptions of knowledge creation practices in banks.

Table 6 presents a comparison of knowledge creation practices among bank employees based on their location/area (rural and urban) using descriptive statistics and independent sample t-test results. The analysis reveals clear differences and similarities in perceptions of knowledge creation practices based on location/area. Rural respondents perceive significantly greater promotion of employees' suggested ideas (Mean = 3.71) than urban respondents (Mean = 3.42), and this difference is statistically significant (p = 0.000). In contrast, encouragement of continuous learning is perceived similarly across locations, with urban respondents reporting a slightly higher mean score (Mean = 4.79) than rural respondents (Mean = 4.70), though the difference is not statistically significant (p = 0.062). A highly significant difference is observed in boosting creative thinking in service delivery, where rural respondents report a higher mean score (Mean = 4.22) compared to urban respondents (Mean = 3.79) (p = 0.000), indicating a more creativity-supportive environment in rural branches. Perceptions regarding regular meetings to discuss new ideas are almost identical for rural (Mean = 4.71) and urban respondents (Mean = 4.72), with no significant difference (p = 0.970). Finally, rural respondents again show significantly stronger perceptions of support for innovative issue solving (Mean = 4.24) than urban respondents (Mean = 3.74), and this difference is statistically significant (p = 0.000). Overall, while learning and idea-sharing platforms are similar across locations, rural bank employees perceive greater encouragement for creativity and innovation than their urban counterparts.

Table 7 presents a salary-wise comparison of knowledge creation practices among bank employees

using descriptive statistics and one-way ANOVA. The ANOVA results clearly indicate that salary has a statistically significant influence on all dimensions of knowledge creation, as all p values are significant at the 5 percent level. For the promotion of employees' suggested ideas, employees earning ₹80,000–₹1,20,000 report the highest mean score (Mean = 3.69), while those earning less than ₹40,000 report the lowest (Mean = 3.22), and the difference is significant (p = 0.000). In terms of encouragement of continuous learning for creating new ideas, employees in the ₹80,000–₹1,20,000 group again show the highest perception (Mean = 4.86), compared to the relatively lower mean score of the ₹40,000–₹80,000 group (Mean = 4.56), with a significant difference across groups (p = 0.000). For boosting creative thinking in service delivery, the highest mean score is reported by employees earning ₹40,000–₹80,000 (Mean = 4.28), while those earning above ₹1,20,000 report the lowest (Mean = 3.55), and this variation is statistically significant (p = 0.000). Although all salary groups report high perceptions regarding regular meetings to discuss new ideas, a significant difference still exists (p = 0.045), with employees earning ₹80,000–₹1,20,000 perceiving the highest level of such meetings (Mean = 4.79). Finally, for promotion of innovative issue solving, employees in the ₹40,000–₹80,000 group record the highest mean score (Mean = 4.38), while those earning above ₹1,20,000 report the lowest (Mean = 3.48), and the difference is highly significant (p = 0.000). Overall, the findings indicates that perceptions of knowledge creation practices vary significantly across salary groups, with middle-income employees generally reporting stronger support for idea sharing, creativity, and innovation.

Table 8 presents an experience-wise comparison of knowledge creation practices among bank employees using descriptive statistics and One-way ANOVA. The results of ANOVA test show that work experience has a statistically significant influence on all dimensions of knowledge creation, as all p values are significant at the 5 percent level. For the promotion of employees' suggested ideas, employees with more than 15 years of experience report the highest mean score (Mean = 3.78), followed closely by those with 5–10 years of experience (Mean = 3.73), while employees with less than 5 years of experience report the lowest mean score (Mean = 3.03). This difference is statistically significant (p = 0.000), indicating that senior and mid-level employees feel more encouraged to share ideas than newer employees. In terms of encouragement of continuous learning for creating new ideas, employees with 5–10 years of experience record the highest mean score (Mean = 4.89), whereas those with more than 15 years of experience report the lowest (Mean = 4.58), and the

difference is significant (p = 0.000), indicating that learning initiatives are perceived as most effective during mid-career stages. For boosting creative thinking in service delivery, employees with 10–15 years of experience show the highest mean score (Mean = 4.11), compared to a lower score among those with more than 15 years of experience (Mean = 3.78), and this variation is statistically significant (p = 0.006). Regarding regular meetings to discuss new ideas, the highest mean score is again reported by employees with 5–10 years of experience (Mean = 4.91), while those with 10–15 years show the lowest (Mean = 4.51), with a significant difference across groups (p = 0.000). Finally, for the promotion of innovative issue solving, employees with 10–15 years of experience report the highest mean score (Mean = 4.11), whereas those with more than 15 years of experience report the lowest (Mean = 3.72), and the difference is statistically significant (p = 0.031). Overall, the findings demonstrating that perceptions of knowledge creation practices vary significantly with work experience, with mid-level employees generally perceiving stronger support for learning, creativity, and innovation.

5. Conclusion and Future Research

The present study examined the influence of demographic characteristics on knowledge creation as a key dimension of knowledge management in the banking sector of Haryana. In the context of increasing competition, digital transformation, and service innovation, knowledge creation has become a critical determinant of organizational effectiveness in banks. By focusing on demographic variables such as age, gender, educational qualification, work experience, income level, and organizational position, the study provides empirical insights into how individual differences shape employees' perceptions and engagement in knowledge creation activities. The findings of the study reveal that knowledge creation practices are present in both public and private sector banks; however, their intensity and perception vary across demographic groups. Age and work experience emerged as important factors influencing knowledge creation, indicating that employees with greater experience contribute significantly through tacit knowledge accumulated over time. At the same time, younger employees demonstrated openness toward learning and the use of new technologies, suggesting that intergenerational collaboration can enhance overall knowledge creation within banks. Overall, the study confirms that demographic characteristics significantly shape knowledge creation processes in banks, though their effects are neither uniform nor isolated. Organizational culture, management support, and knowledge-sharing mechanisms act as moderating factors that can either strengthen or weaken the influence of demographic variables. This underscores the importance

of adopting inclusive and flexible knowledge management strategies that leverage demographic diversity as a source of innovation rather than a constraint. The study contributes to the existing literature on knowledge management by providing region-specific empirical evidence from Haryana, an area that has received limited scholarly attention. From a practical perspective, the findings suggest that bank management should design targeted training programs, encourage cross-demographic interaction, and create supportive environments that facilitate continuous learning and knowledge creation. Such initiatives can enhance organizational learning, service quality, and long-term competitiveness. Despite its contributions, the study is limited by its regional scope and reliance on perceptual data. Future research may extend the analysis to other states, incorporate longitudinal designs, and examine additional dimensions of knowledge management such as knowledge sharing and application. Nevertheless, the present study offers valuable insights for academics, policymakers, and banking professionals seeking to strengthen knowledge creation practices in the banking sector.

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Table 1: Demographic Profile of the respondents

Gender	N/P	Nature of Banks		Total
		Private	Public	
Male	**N**	192	188	380
	P	38.4	37.6	76
Female	**N**	58	62	120
	P	11.6	12.4	24
Marital Status				
Single	**N**	176	192	368
	P	35.2	38.4	73.6
Married	**N**	74	58	132
	P	14.8	11.6	26.4
Location/Area				
Rural	**N**	89	51	140
	P	17.8	10.2	28.0
Urban	**N**	161	199	360
	P	32.2	39.8	72.0
Qualification				
Graduate	**N**	134	155	289
	P	26.8	31.0	57.8
Post-Graduate	**N**	116	95	211
	P	23.2	19.0	42.2
Salary (in ₹)				
Less than Rs. 40,000	**N**	77	57	134
	P	15.4	11.4	26.8
40,000 - 80,000	**N**	45	19	64
	P	9.0	3.8	12.8
80,000 - 1,20,000	**N**	109	113	222
	P	21.8	22.6	44.4
Above 1,20,000	**N**	19	61	80
	P	3.8	12.2	16.0
Experience				
Below 5 years	**N**	69	50	119
	P	13.8	10.0	23.8

5 -10 years	**N**	96	88	184
	P	19.2	17.6	36.8
10-15 years	**N**	47	50	97
	P	9.4	10.0	19.4
Above 15 years	**N**	38	62	100
	P	7.6	12.4	20.0
Total	**N**	250	250	500
	P	50.0	50.0	100.0

Source: Survey. **N**= No of respondents, **P**=Percent.

Table 2: Bank wise Descriptive Statistics and Inferential Statistics of Knowledge Creation

Knowledge Creation	Nature of Bank	N	Mean	Std. Deviation	Std. Error Mean	Independent sample t-test	
						***t* value**	***p* value**
Banks promote your suggested ideas	Private	250	3.49	.79	.05	-.436	.663
	Public	250	3.52	.85	.05		
Banks encourage continuous learning for creating new ideas	Private	250	4.79	.45	.03	1.122	.262
	Public	250	4.74	.51	.03		
Bank boosts creative thinking in service delivery	Private	250	4.12	.86	.05	5.501	.000*
	Public	250	3.70	.85	.05		
Banks conduct regular meetings to discuss new ideas	Private	250	4.75	.57	.04	1.280	.201
	Public	250	4.68	.68	.04		
Banks promote innovative issue solving	Private	250	4.10	.95	.06	5.352	.000*
	Public	250	3.65	.94	.06		

Source: Survey. *Significant at 5 percent level at 498 degrees of freedom.

Table 3: Gender wise Descriptive Statistics and Inferential Statistics of Knowledge Creation

Knowledge Creation	Gender	N	Mean	Std. Deviation	Std. Error Mean	Independent sample t-test	
						***t* value**	***p* value**
Banks promote your suggested ideas	Male	380	3.51	.80	.04	.061	.951
	Female	120	3.50	.87	.08		
Banks encourage continuous learning for creating new ideas	Male	380	4.77	.49	.03	.805	.421
	Female	120	4.73	.44	.04		
Bank boosts creative thinking in service delivery	Male	380	3.99	.91	.05	3.769	.000*
	Female	120	3.65	.71	.06		
Banks conduct regular meetings to discuss new ideas	Male	380	4.75	.60	.03	2.326	.020*
	Female	120	4.60	.71	.07		
Banks promote innovative issue solving	Male	380	3.99	1.01	.05	4.782	.000*
	Female	120	3.52	.72	.07		

Source: Survey. *Significant at 5 percent level at 498 degrees of freedom.

Table 4: Marital Status wise Descriptive Statistics and Inferential Statistics of Knowledge Creation

Knowledge Creation	Marital Status	N	Mean	Std. Deviation	Std. Error Mean	Independent sample t-test	
						t value	*p* value
Banks promote your suggested ideas	Married	368	3.41	.73	.04	-4.47	.000*
	Unmarried	132	3.77	.98	.09		
Banks encourage continuous learning for creating new ideas	Married	368	4.78	.45	.02	1.454	.147
	Unmarried	132	4.71	.55	.05		
Bank boosts creative thinking in service delivery	Married	368	3.85	.90	.05	-2.42	.016*
	Unmarried	132	4.07	.79	.07		
Banks conduct regular meetings to discuss new ideas	Married	368	4.71	.64	.03	-.240	.811
	Unmarried	132	4.73	.59	.05		
Banks promote innovative issue solving	Married	368	3.87	.96	.05	-.324	.746
	Unmarried	132	3.90	.99	.09		

Source: Survey. *Significant at 5 percent level at 498 degrees of freedom.

Table 5: Education/Qualification wise Descriptive Statistics and Inferential Statistics of Knowledge Creation

Knowledge Creation	Education/ Qualification	N	Mean	Std. Deviation	Std. Error Mean	Independent sample t-test	
						t value	*p* value
Banks promote your suggested ideas	Graduate	289	3.52	.85	.05	.480	.632
	Post graduate	211	3.48	.78	.05		
Banks encourage continuous learning for creating new ideas	Graduate	289	4.79	.45	.03	1.55	.120
	Post graduate	211	4.73	.51	.03		
Bank boosts creative thinking in service delivery	Graduate	289	3.91	.88	.05	.001	.999
	Post graduate	211	3.91	.88	.06		
Banks conduct regular meetings to discuss new ideas	Graduate	289	4.72	.65	.04	.298	.766
	Post graduate	211	4.71	.60	.04		
Banks promote innovative issue solving	Graduate	289	3.89	.94	.06	.304	.761
	Post graduate	211	3.86	1.02	.07		

Source: Survey. *Significant at 5 percent level at 498 degrees of freedom.

Table 6: Location/Area wise Descriptive Statistics and Inferential Statistics of Knowledge Creation

Knowledge Creation	Location/ Area	N	Mean	Std. Deviation	Std. Error Mean	Independent sample t-test	
						t value	*p* value
Banks promote your suggested ideas	Rural	140	3.71	.82	.07	3.622	.000*
	Urban	360	3.42	.80	.04		
Banks encourage continuous learning for creating new ideas	Rural	140	4.70	.52	.04	-1.87	.062
	Urban	360	4.79	.46	.02		
Bank boosts creative thinking in service delivery	Rural	140	4.22	.75	.06	5.065	.000*
	Urban	360	3.79	.90	.05		
Banks conduct regular meetings to discuss new ideas	Rural	140	4.71	.54	.05	-.038	.970
	Urban	360	4.72	.66	.03		
Banks promote innovative issue solving	Rural	140	4.24	.91	.08	5.279	.000*
	Urban	360	3.74	.96	.05		

Source: Survey. *Significant at 5 percent level at 498 degrees of freedom.

Table 7: Salary wise Descriptive Statistics and Inferential Statistics of Knowledge Creation

Knowledge Creation	Salary	N	Mean	Std. Deviation	Std. Error	ANOVA	
						F	Sig
Banks promote your suggested ideas	Less than Rs. 40,000	134	3.22	.63	.05	9.823	.000*
	40,000 - 80,000	64	3.44	.50	.06		
	80,000 - 1,20,000	222	3.69	.92	.06		
	Above 1,20,000	80	3.50	.87	.10		
	Total	500	3.50	.82	.04		
Banks encourage continuous learning for creating new ideas	Less than Rs. 40,000	134	4.75	.44	.04	8.422	.000*
	40,000 - 80,000	64	4.56	.66	.08		
	80,000 - 1,20,000	222	4.86	.34	.02		
	Above 1,20,000	80	4.68	.61	.07		
	Total	500	4.76	.48	.02		
Bank boosts creative thinking in service delivery	Less than Rs. 40,000	134	4.01	.88	.08	9.420	.000*
	40,000 - 80,000	64	4.28	.88	.11		
	80,000 - 1,20,000	222	3.87	.82	.06		
	Above 1,20,000	80	3.55	.90	.10		
	Total	500	3.91	.88	.04		
Banks conduct regular meetings to discuss new ideas	Less than Rs. 40,000	134	4.61	.71	.06	2.706	.045*
	40,000 - 80,000	64	4.75	.44	.05		
	80,000 - 1,20,000	222	4.79	.56	.04		
	Above 1,20,000	80	4.65	.76	.09		
	Total	500	4.72	.63	.03		
Banks promote innovative issue solving	Less than Rs. 40,000	134	3.89	.94	.08	10.811	.000*
	40,000 - 80,000	64	4.38	1.18	.15		
	80,000 - 1,20,000	222	3.87	.82	.06		
	Above 1,20,000	80	3.48	1.06	.12		
	Total	500	3.88	.97	.04		

Source: Survey. *Significant at 5 percent level at 498 degrees of freedom.

Table 8: Experience wise Descriptive Statistics and Inferential Statistics of Knowledge Creation

Knowledge Creation	Experience	N	Mean	Std. Deviation	Std. Error	ANOVA	
						F	Sig
Banks promote your suggested ideas	Below 5 years	119	3.03	.26	.02	25.599	.000*
	5 -10 years	184	3.73	.93	.07		
	10-15 years	97	3.37	.78	.08		
	Above 15 years	100	3.78	.81	.08		
	Total	500	3.50	.82	.04		
Banks encourage continuous learning for creating new ideas	Below 5 years	119	4.73	.45	.04	9.998	.000*
	5 -10 years	184	4.89	.40	.03		
	10-15 years	97	4.75	.43	.04		
	Above 15 years	100	4.58	.61	.06		
	Total	500	4.76	.48	.02		
Bank boosts creative thinking in service delivery	Below 5 years	119	4.03	.92	.08	4.207	.006*
	5 -10 years	184	3.80	.82	.06		
	10-15 years	97	4.11	.81	.08		
	Above 15 years	100	3.78	.95	.09		
	Total	500	3.91	.88	.04		
Banks conduct regular meetings to discuss new ideas	Below 5 years	119	4.60	.72	.07	11.809	.000*
	5 -10 years	184	4.91	.41	.03		
	10-15 years	97	4.51	.87	.09		
	Above 15 years	100	4.70	.46	.05		
	Total	500	4.72	.63	.03		
Banks promote innovative issue solving	Below 5 years	119	3.89	.99	.09	2.971	.031*
	5 -10 years	184	3.83	.95	.07		
	10-15 years	97	4.11	.81	.08		
	Above 15 years	100	3.72	1.08	.11		
	Total	500	3.88	.97	.04		

Source: Survey. *Significant at 5 percent level at 498 degrees of freedom.