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INFORMATION MANAGEMENT PRACTICES AND ORGANISATIONAL PERFORMANCE AMONG BRANCH MANAGERS IN SELECTED BANKS IN OYO STATE: THE MEDIATING ROLE OF ORGANISATIONAL INTELLIGENCE

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ABSTRACT: *This study examined the influence of information management practices on the organisational performance of branch managers in selected banks in Oyo State, Nigeria, with organisational intelligence serving as a mediating variable. A descriptive survey research design was adopted, and data were collected from 208 branch managers in selected banks in Oyo State, using a structured questionnaire. Information management practices were operationalised using four dimensions: information needs, information acquisition, information organisation/storage, and information distribution, while organisational performance was measured using the Balanced Scorecard framework (financial perspective, customer perspective, internal business process perspective, and learning and growth perspective). Descriptive results revealed that both information management practices (weighted mean = 3.18) and organisational performance (weighted mean = 3.17) were at high levels. Regression analysis showed a significant positive direct effect of IMP on organisational performance (β = .634, F(1, 206) = 138.62, p < .001, R² = .402). It was also revealed that organisational intelligence significantly mediated this relationship (indirect effect = .233, 95% CI [.148, .322]). Partial mediation was confirmed as the direct effect of IMP remained significant after controlling for organisationall intelligence. These findings underscore the strategic importance of structured information management in enhancing the cognitive intelligence of banking organisations and, consequently, their branch-level performance.*

KEYWORDS: Information Management Practices, Organisational Performance, Organisational Intelligence, Bank Branch managers.

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INTRODUCTION

The banking sector occupies a central and indispensable position in any national economy, serving as the primary intermediary between surplus and deficit economic units, facilitating credit allocation, supporting capital formation, and providing the payment infrastructure upon which commerce depends. In Nigeria, the banking industry has undergone significant structural reforms over the past two decades, including consolidation exercises, recapitalisation mandates, and the introduction of cashless policy frameworks, all of which have intensified competitive pressures and raised the bar for operational excellence (Soludo, 2004; CBN, 2020). Within this highly competitive and regulatory-intensive environment, branch managers occupy a uniquely critical position, and good performance is one of their major goals. Organisational performance refers to the extent to which an organisation achieves its objectives efficiently and effectively (Ahmad & Ogunsola, 2021). In this study, organisational performance can be measured through financial perspective, customer perspective, internal business process perspective, and learning and growth perspective. Branch managers contribute to these outcomes by ensuring efficient resource utilisation, motivating employees, maintaining customer loyalty, and implementing strategic decisions at their different branch levels. The financial perspective measures the extent to which an organisation achieves its financial objectives, such as profitability, revenue generation, cost reduction, and return on investment. In the banking sector, this perspective focuses on how branch managers contribute to increased sales, efficient resource utilisation, and overall financial growth of the organization (Salman, Anwar, Ganie & Saleem, 2024). The customer perspective evaluates how well an organisation satisfies and retains its customers through quality service delivery, responsiveness, and customer relationship management. It emphasizes customer satisfaction, loyalty, trust, and the organisation's ability to meet customer expectations effectively (Adebayo & Yusuf, 2023).

The internal business process perspective focuses on the efficiency and effectiveness of organisational operations and procedures that support service delivery and productivity. It examines how well internal activities such as communication, decision-making, workflow coordination, and operational processes are managed to achieve organisational goals. The learning and growth perspective measures the organisation's ability to improve employee skills, innovation, knowledge, and capacity for continuous development. It focuses on employee training, technological advancement, career development, and organisational learning necessary for long-term sustainability and competitiveness (Ogunleye & Adeyemi, 2024). One of the factors that could influence organisational performance is information management practice. Information management practice refers to the ability of branch managers to gather data, analyse, categorise, contextualise, and archive (and in some cases, in order to support and meet the needs, goals and objectives of the organization (Chew & Entreki, 2017; Adeyeye & Erwat, 2024). When branch managers in the banks are able to manage information properly, it makes them more productive and tends to meet the organisation goals and objectives (Oyewobi, 2019). Information needs are the desire of individual bank managers or the organization to obtain useful information to run the affairs of the organization. In order to establish reliable organisational quality assurance models, there is a need for a large variety of information that stands as basic for decision-making communication and organisational processes between the organization and the concerned stakeholders (Okpokwasili, 2018).

Information acquisition refers to the process of obtaining and creating information by branch managers for the growth of the organisation. The source of information may be from user-

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generated content, input from customers corporate collateral, or a variety of other sources. Information organization/storage is the activity involved in re-arranging and preserving already acquired information for effective use in the future Information distribution is a process by which information is made available to the right user at the right time. It is very important to consider the need for information before sharing it; hence, information is distributed in the organization based on the purpose it is meant to serve (Okpokwasili, 2018).

Despite the theoretical intuition connecting information management to organisational performance, empirical evidence in the Nigerian banking context remains limited and largelyfocused on enterprise-level rather than branch-level analysis (Oyemomi et al., 2016; Abubakar et al., 2019). Furthermore, the mechanisms through which information management practices translate into performance outcomes of the IMP–performance relationship have not been adequately explored. Organisational intelligence (OI), defined as the collective capacity of an organisation to acquire, process, integrate, and act upon information from its environment (Altindag & Ongel, 2021; Abd Nasire & Mahadi, 2025), represents a theoretically compelling mediating mechanism. When branch managers effectively manage information, they build the organisational intelligence necessary to make better decisions, respond adaptively to customer needs, and outperform competitors but the empirical validation of this mediation chain is absent from the Nigerian banking literature. This study addresses these gaps by examining the influence of information management practices on the organisational performance of branch managers in selected banks in Oyo State, with organisational intelligence as a mediating variable.

Objectives of the Study

The main objective of this study is to examine the influence of information management practices on the organisational performance of branch managers in selected banks in Oyo State, with organisational intelligence as a mediating variable. The specific objectives are to:

i. assess the level of information management practices among branch managers in selected banks in Oyo State.

ii. examine the level of organisational performance of branch managers in selected banks in Oyo State.

iii. determine the significant influence of information management practices on the organisational performance of branch managers in selected banks in Oyo State.

iv. ascertain whether organisational intelligence significantly mediates the relationship between information management practices and the organisational performance of branch managers in selected banks in Oyo State.

Scope of the Study

This study is delimited to branch managers in selected commercial banks, microfinance banks, and mortgage banks operating in Oyo State, Nigeria. The choice of Oyo State is informed by its status as one of the most commercially active states in South-West Nigeria, with Ibadan its capital serving as the second-largest city in Nigeria by land area and hosting a high concentration of bank branches across its urban and peri-urban local government areas. The study focuses specifically on branch managers as the unit of analysis because of their dual

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strategic and operational role, which makes them particularly sensitive to the quality and effectiveness of information management practices.

Research Questions

1. What is the level of information management practices among branch managers in selected banks in Oyo State?
2. What is the level of organisational performance of branch managers in selected banks in Oyo State?

Hypotheses

The following null hypotheses were tested at a significance level of $p < .05$:

H01: Information management practices do not have a significant influence on the organisational performance of branch managers in selected banks in Oyo State.

H02: Organisational intelligence does not significantly mediate the relationship between information management practices and the organisational performance of branch managers in selected banks in Oyo State.

LITERATURE REVIEW

Organisational Performance

Organisational performance is a multidimensional construct that reflects the extent to which an organisation achieves its strategic and operational objectives (Richard et al., 2009; Hamann et al., 2013). In this study, performance is operationalised using the balanced scorecard (BSC) framework developed by Kaplan and Norton (2001), which provides a comprehensive, multidimensional view of performance that goes beyond purely financial metrics. The financial perspective captures traditional financial outcomes including revenue generation, profitability, return on assets, and cost efficiency - the measures by which shareholders and regulators assess banking health. The customer perspective encompasses customer satisfaction, retention, acquisition, and perceptions of service quality, critical determinants of sustainable revenue in the highly competitive banking market. The internal business process perspective focuses on the efficiency, quality, and responsiveness of the operational processes through which the bank delivers value to customers and manages risk. The learning and growth perspective captures the organisation's investment in human capital development, knowledge management, technology adoption, and cultural dimensions that underpin long-term adaptive capacity and competitive advantage.

Information Management Practice

Information management practices refer to the coordinated set of activities through which organisations systematically manage the life cycle of their information resources from identification of needs through acquisition, organisation, distribution, and eventual disposal in order to support decision-making and achieve organisational objectives (Choo, 2002; Detlor, 2017). For this study, IMP is operationalised across four dimensions drawn from Choo's (2002)

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cyclical information management process model. Information Needs refers to the systematic identification and specification of what information is required by the organisation and its members to fulfil their roles and achieve strategic goals (Choo, 2002). In banking, this involves identifying what market intelligence, regulatory information, customer data, and operational metrics branch managers and their teams require. Information acquisition encompasses the processes and mechanisms through which organisations gather information from internal and external sources, including databases, regulatory communications, market research, customer feedback, and competitor analysis (Hamid & Shodiyev, 2025). Information organisation and Storage involve the classification, indexing, structuring, and secure storage of acquired information in ways that facilitate efficient retrieval and use. Information distribution refers to the timely and targeted dissemination of relevant information to those who need it within the organisation, through formal channels, digital platforms, meetings, and reporting structures (Ejeka & Aninye-ranor, 2025).

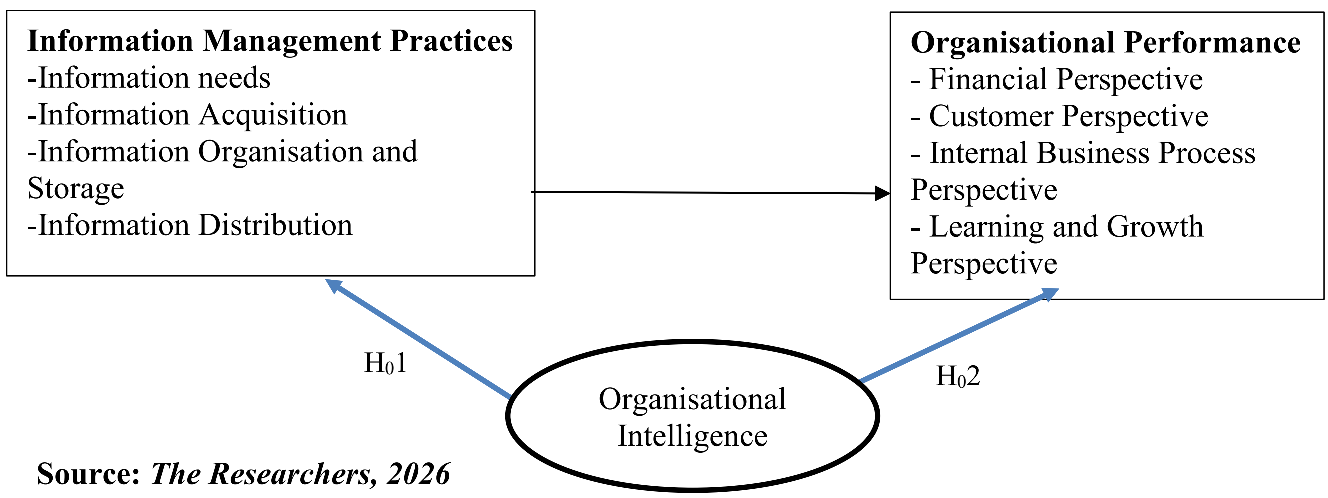
Organisational Intelligence

Organisational intelligence is defined as the collective capacity of an organisation to acquire, process, interpret, and apply information and knowledge from its environment in ways that enable adaptive behaviour, sound decision-making, and goal achievement (Najm & Alfaqih,2021). Unlike individual intelligence, OI is embedded in the organisation's structures, culture, routines, technologies, and social networks, making it an emergent, systems-level property rather than a simple aggregation of individual cognitive capabilities. Albrecht (2002) identifies seven key dimensions of OI: strategic vision, shared fate, appetite for change, alignment and congruence, knowledge deployment, performance pressure, and team orientation. For the banking sector, OI manifests in the ability of branch teams to collectively interpret market signals, customer feedback, and operational data and to translate that collective interpretation into effective strategic and operational responses.

Conceptual Model

Fig.1: Conceptual model showing the relationship and interaction of the independent and moderating variables on the dependent variable.

Independent variables **Dependent variable**



Source: ***The Researchers, 2026***

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The conceptual model shows the relationships among information management practices, organisational intelligence, and organisational performance. It proposes that information management practices, comprising information needs, information acquisition, information organisation and storage, and information distribution, serve as the independent variable and are expected to significantly influence organisational performance, which is the dependent variable. Organisational performance is measured using the four perspectives of the Balanced Scorecard: financial perspective, customer perspective, internal business process perspective, and learning and growth perspective. The model further identifies organisational intelligence as an intervening (mediating) variable that explains how information management practices translate into improved organisational performance by enhancing the organisation's capacity to acquire, interpret, share, and utilise knowledge for effective decision-making and strategic actions. The arrows indicate the direct influence between information management practices and organisational performance (H01), the relationship between information management practices and organisational intelligence (H02), and the relationship between organisational intelligence and organisational performance (H02). Thus, the model assumes that effective information management practices not only have a direct effect on organisational performance but also indirectly influence performance through the enhancement of organisational intelligence, thereby providing the framework for testing the proposed hypotheses.

Empirical Review

Several empirical studies have examined dimensions of the IMP–performance relationship in banking and related contexts. Abubakar et al. (2019) found that knowledge management practices significantly influenced the performance of deposit money banks in Nigeria, with information sharing emerging as the strongest predictor. Oyemomi et al. (2016) demonstrated that information management and knowledge sharing jointly predicted organisational performance in Nigerian firms. Kamasak and Bulutlar (2010) showed that knowledge sharing a component of information distribution, significantly influenced both innovation and financial performance in Turkish banks. In the area of organisational intelligence, Ashal et al. (2021) established that OI dimensions significantly predicted organisational performance in Jordanian telecommunications firms. Lefter et al. (2008) demonstrated that OI mediated the relationship between knowledge resources and organisational adaptability. Within the banking sector specifically, Al-Dmour et al. (2019) found that information management capabilities were the strongest predictor of bank performance across multiple Arab countries, while Masa'deh et al. (2018) confirmed that organisational intelligence partially mediated the relationship between IT capability and bank performance in Jordan. These findings collectively provide a strong empirical foundation for the hypothesised relationships in the current study, while the absence of a comparable branch-level study in Nigerian banking underscores the originality of the present investigation.

METHODOLOGY

This study adopted a quantitative, cross-sectional survey research design. The quantitative approach was appropriate because the study's objectives required the systematic measurement of multiple constructs and the testing of specific directional hypotheses through statistical analysis (Creswell & Creswell, 2018). The cross-sectional design allowed data to be collected from branch managers across multiple banks simultaneously, enabling efficient comparative

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analysis while acknowledging the limitation of not capturing temporal change. The target population comprised all branch managers in commercial banks, microfinance banks, and mortgage banks in Oyo State. Based on data from the Central Bank of Nigeria (CBN, 2023) branch licensing records, the estimated total number of licensed bank branches in Oyo State is approximately 433, each typically headed by a branch manager or equivalent. Applying Yamane's (1967) sample size formula at a 95% confidence level and 5% margin of error yielded a required sample of 208 respondents. Stratified random sampling was used to proportionally allocate the sample across bank types (commercial: 58.2%, microfinance: 25.0%, mortgage: 16.8%), with systematic random sampling used to select specific branches within each stratum.

Taro Yamane's Formula = n = N/1+N(e)^2

Where $N = 433$ and $e = 0.05$.

$$n = \frac{433}{1 + 433(0.05)^2} = \frac{433}{2.0825} = 207.95 = 208.$$

A structured, self-administered questionnaire was the primary data collection instrument. The questionnaire was organised into five sections. Section A collected demographic information. Section B measured Information Management Practices through 20 items across four dimensions (5 items per dimension), adapted from Choo (2006). Section C measured Organisational Performance through 20 items across four BSC perspectives (5 items per perspective), adapted from Kaplan and Norton (2001) and Mopaki & Mutono (2016). Section D measured Organisational Intelligence through 10 items adapted from Albrecht (2002). All construct items were rated on a four-point Likert scale (4 = Strongly Agree, 3 = Agree, 2 = Disagree, 1 = Strongly Disagree). Content validity was established through review by five subject-matter experts in information management and banking management. Face validity was confirmed through a pilot test with 15 branch managers outside the main sample. Reliability was assessed using Cronbach's alpha: IMP ($\alpha = .92$), Organisational Performance ($\alpha = .90$), Organisational Intelligence ($\alpha = .89$), exceeding Nunnally's (1978) threshold of .70.

Descriptive statistics (frequencies, percentages, means, and standard deviations) were used to address research questions 1 and 2, with the decision rule: High = 3.00–4.00; Moderate = 2.00–2.99; Low = 1.00–1.99. Simple linear regression was used to test H_o1 (direct effect of IMP on OP). Mediation analysis was conducted using Hayes' (2018) PROCESS macro (Model 4) with 5,000 bootstrap iterations and bias-corrected 95% confidence intervals to test H_o2. Mediation was inferred when the bootstrapped confidence interval for the indirect effect excluded zero. Pearson correlation was used to examine dimension-level associations between IMP subscales and OP subscales. All analyses were conducted using SPSS Version 26.

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RESULTS

Demographic Profile

Table 1: Demographic Profile of Respondents (N = 208)

Variable	Category	Frequency (%)
Gender		
	Male	118 (56.7%)
	Female	90 (43.3%)
Age Group		
	25–35 years	62 (29.8%)
	36–45 years	83 (39.9%)
	46–55 years	47 (22.6%)
	56 years and above	16 (7.7%)
Educational Qualification		
	OND/NCE	14 (6.7%)
	HND/B.Sc.	88 (42.3%)
	MBA/M.Sc.	84 (40.4%)
	PhD	22 (10.6%)
Years of Experience as Branch Manager		
	1–5 years	52 (25.0%)
	6–10 years	71 (34.1%)
	11–15 years	54 (26.0%)
	16 years and above	31 (14.9%)
Bank Type		
	Commercial Bank	121 (58.2%)
	Microfinance Bank	52 (25.0%)
	Mortgage Bank	35 (16.8%)

Note. Source: Field Survey, 2026.

Table 1 reveals that the majority of respondents were male (56.7%), while female branch managers constituted 43.3%, a distribution consistent with CBN gender diversity data for senior banking roles. The dominant age group was 36–45 years (39.9%), followed by 25–35 years (29.8%), indicating that most branch managers are in their mid-career phase. With respect to educational qualifications, 40.4% held postgraduate degrees (MBA/M.Sc.), and 42.3% held a first degree or HND, confirming a highly educated sample well-equipped to engage meaningfully with IMP and performance management concepts. In terms of experience, 34.1% had served as branch managers for 6–10 years, while 26.0% had 11–15 years of experience, ensuring that the majority of respondents possessed substantial branch leadership experience.

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Commercial banks provided the largest share of respondents (58.2%), followed by microfinance banks (25.0%) and mortgage banks (16.8%).

Research Question 1: Level of Information Management Practices

Table 2: Level of Information Management Practices Among Branch Managers in Selected Banks in Oyo State

S/N	Items	SA	A	D	SD	Mean	Std. Dev
I. Information Needs							
1	My bank regularly identifies the specific information needed to achieve its strategic objectives	74 (35.6%)	109 (52.4%)	18 (8.7%)	7 (3.4%)	3.20	0.76
2	There are clear processes for determining what information is required for branch operations	70 (33.7%)	111 (53.4%)	20 (9.6%)	7 (3.4%)	3.17	0.75
3	Branch managers are actively involved in identifying information needs for decision-making	72 (34.6%)	110 (52.9%)	20 (9.6%)	6 (2.9%)	3.19	0.75
4	The bank conducts periodic assessments to update its information requirements	68 (32.7%)	113 (54.3%)	21 (10.1%)	6 (2.9%)	3.17	0.74
5	Customer information needs are systematically identified and incorporated into branch strategies	71 (34.1%)	111 (53.4%)	19 (9.1%)	7 (3.4%)	3.18	0.75
II. Information Acquisition							
6	My bank has effective mechanisms for gathering relevant internal and external information	75 (36.1%)	107 (51.4%)	19 (9.1%)	7 (3.4%)	3.20	0.77
7	Information from regulatory bodies and industry reports is regularly acquired and reviewed	72 (34.6%)	109 (52.4%)	21 (10.1%)	6 (2.9%)	3.19	0.75
8	Customer data and feedback are systematically collected and updated	76 (36.5%)	106 (51.0%)	19 (9.1%)	7 (3.4%)	3.21	0.77
9	The bank uses reliable sources to acquire competitor and market intelligence	69 (33.2%)	112 (53.8%)	21 (10.1%)	6 (2.9%)	3.18	0.74
10	There are dedicated personnel or systems responsible for information acquisition in the bank	73 (35.1%)	108 (51.9%)	21 (10.1%)	6 (2.9%)	3.19	0.76

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III. Information Organisation and Storage							
11	Information in my bank is systematically classified and organised for easy retrieval	71 (34.1%)	110 (52.9%)	20 (9.6%)	7 (3.4%)	3.17	0.76
12	The bank maintains a well-structured database for storing operational and customer information	74 (35.6%)	108 (51.9%)	20 (9.6%)	6 (2.9%)	3.19	0.76
13	Records management practices ensure that information is stored securely and accessibly	73 (35.1%)	109 (52.4%)	20 (9.6%)	6 (2.9%)	3.19	0.75
14	The bank's information storage systems are regularly updated to reflect current operational data	70 (33.7%)	111 (53.4%)	21 (10.1%)	6 (2.9%)	3.17	0.75
15	There are clear retention and disposal policies for different categories of information	68 (32.7%)	113 (54.3%)	21 (10.1%)	6 (2.9%)	3.16	0.74
IV. Information Distribution							
16	Relevant information is effectively disseminated to branch staff on a timely basis	73 (35.1%)	109 (52.4%)	20 (9.6%)	6 (2.9%)	3.19	0.76
17	There are formal channels for distributing information from headquarters to branch level	71 (34.1%)	110 (52.9%)	21 (10.1%)	6 (2.9%)	3.18	0.76
18	Branch managers receive regular information updates that inform strategic decisions	74 (35.6%)	108 (51.9%)	20 (9.6%)	6 (2.9%)	3.19	0.76
19	Customer-facing staff are kept informed of changes in products, policies, and regulations	72 (34.6%)	110 (52.9%)	20 (9.6%)	6 (2.9%)	3.18	0.76
20	Information distribution in my bank minimises duplication and ensures consistency of messages	70 (33.7%)	111 (53.4%)	21 (10.1%)	6 (2.9%)	3.17	0.75
Weighted Mean: 3.18 | Decision: High							

Note. Source: Field Survey, 2025. Decision Rule: High = 3.00–4.00; Moderate = 2.99–2.00; Low = 1.99–1.00.

Table 2 reveals the level of information management practices among branch managers in the selected banks. On Information Needs, all five indicators recorded high means ranging from

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3.17 to 3.20, with the highest mean recorded for the identification of specific information needed to achieve strategic objectives (mean = 3.20) and active involvement of branch managers in identifying information needs (mean = 3.19). The overall mean for this dimension reflects a systematic approach to defining information requirements at the branch level. On Information Acquisition, the range was from 3.18 to 3.21, with the systematic collection and updating of customer data recording the highest mean (3.21), indicating that banks place significant emphasis on maintaining current customer information as a foundation for service and sales decisions. Regarding Information Organisation and Storage, means ranged from 3.16 to 3.19, with the maintenance of well-structured databases (3.19) and secure storage systems (3.19) receiving the highest scores, reflecting strong institutional investment in information architecture and records management. On Information Distribution, means ranged from 3.17 to 3.19, with the timely dissemination of relevant information to branch staff (3.19) and regular information updates for branch managers (3.19) scoring highest. The overall weighted mean of 3.18 falls within the High range (3.00–4.00), indicating that information management practices among branch managers in the selected banks in Oyo State are at a high level.

Research Question 2: Level of Organisational Performance

Table 3: Level of Organisational Performance of Branch Managers in Selected Banks in Oyo State

S/N	Items	SA	A	D	SD	Mean	Std. Dev
I. Financial Perspective							
1	My branch consistently meets its revenue and profit targets	69 (33.2%)	112 (53.8%)	21 (10.1%)	6 (2.9%)	3.17	0.75
2	Return on assets (ROA) and return on equity (ROE) in my branch have shown improvement	66 (31.7%)	114 (54.8%)	22 (10.6%)	6 (2.9%)	3.15	0.74
3	The branch's loan portfolio quality has remained healthy with low non-performing loans	68 (32.7%)	112 (53.8%)	22 (10.6%)	6 (2.9%)	3.16	0.75
4	Cost-to-income ratios in my branch have been managed effectively	65 (31.3%)	115 (55.3%)	22 (10.6%)	6 (2.9%)	3.14	0.74
5	My branch has recorded growth in deposits and customer assets under management	67 (32.2%)	113 (54.3%)	22 (10.6%)	6 (2.9%)	3.15	0.74
II. Customer Perspective							
6	Customer satisfaction scores in my branch are consistently high	70 (33.7%)	112 (53.8%)	20 (9.6%)	6 (2.9%)	3.18	0.75
7	My branch has been successful in retaining existing customers	72 (34.6%)	110 (52.9%)	20 (9.6%)	6 (2.9%)	3.18	0.76
8	The rate of new customer acquisition in my branch has been positive	68 (32.7%)	113 (54.3%)	21 (10.1%)	6 (2.9%)	3.16	0.75
9	Customer complaints in my branch are resolved promptly and effectively	71 (34.1%)	111 (53.4%)	20 (9.6%)	6 (2.9%)	3.18	0.75

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10	My branch maintains a strong reputation for service quality among customers	73 (35.1%)	109 (52.4%)	20 (9.6%)	6 (2.9%)	3.19	0.76
III. Internal Business Process Perspective							
11	Operational processes in my branch run efficiently with minimal bottlenecks	69 (33.2%)	112 (53.8%)	21 (10.1%)	6 (2.9%)	3.17	0.75
12	Transaction processing times in my branch meet established service standards	70 (33.7%)	111 (53.4%)	21 (10.1%)	6 (2.9%)	3.17	0.75
13	Risk management processes in my branch are robust and effectively implemented	68 (32.7%)	113 (54.3%)	21 (10.1%)	6 (2.9%)	3.16	0.75
14	Compliance with regulatory requirements is consistently maintained in my branch	72 (34.6%)	110 (52.9%)	20 (9.6%)	6 (2.9%)	3.18	0.76
15	Innovation in product and service delivery is encouraged and implemented in my branch	67 (32.2%)	113 (54.3%)	22 (10.6%)	6 (2.9%)	3.15	0.75
IV. Learning and Growth Perspective							
16	Staff training and development initiatives in my branch are adequate and effective	70 (33.7%)	111 (53.4%)	21 (10.1%)	6 (2.9%)	3.17	0.75
17	Employee satisfaction and morale in my branch are generally high	71 (34.1%)	110 (52.9%)	21 (10.1%)	6 (2.9%)	3.17	0.76
18	Knowledge sharing among branch staff is actively encouraged and practised	69 (33.2%)	112 (53.8%)	21 (10.1%)	6 (2.9%)	3.17	0.75
19	The use of information technology supports staff productivity in my branch	73 (35.1%)	109 (52.4%)	20 (9.6%)	6 (2.9%)	3.19	0.76
20	My branch has a strong culture of continuous improvement and learning	70 (33.7%)	111 (53.4%)	21 (10.1%)	6 (2.9%)	3.17	0.75
Weighted Mean: 3.17 | Decision: High							

Note. Source: Field Survey, 2025. Decision Rule: High = 3.00–4.00; Moderate = 2.99–2.00; Low = 1.99–1.00.

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Table 3 presents the level of organisational performance across the four Balanced Scorecard perspectives. On the Financial Perspective, means ranged from 3.14 to 3.17, with consistent achievement of revenue and profit targets recording the highest mean (3.17), reflecting satisfactory financial performance at the branch level. The effective management of cost-to-income ratios recorded the lowest mean (3.14), suggesting a slight area for improvement in cost management. From the Customer Perspective, means ranged from 3.16 to 3.19, with the maintenance of a strong reputation for service quality receiving the highest mean (3.19), indicating that branch managers are highly attuned to customer experience outcomes. The rate of new customer acquisition recorded a mean of 3.16, suggesting moderate room for growth in customer expansion strategies. Regarding the Internal Business Process Perspective, means ranged from 3.15 to 3.18, with compliance with regulatory requirements recording the highest mean (3.18), reflecting the compliance-intensive culture of Nigerian banking. Encouragement of innovation in product and service delivery recorded the lowest mean (3.15), pointing to a potential gap in innovation culture at the branch level. On the Learning and Growth Perspective, all indicators recorded means of 3.17 to 3.19, with technology use supporting staff productivity receiving the highest mean (3.19). The overall weighted mean of 3.17 falls within the High range, indicating that the organisational performance of branch managers in the selected banks is at a high level across all four BSC dimensionCorrelation between IMP Dimensions and OP Dimensions

Table 4: Pearson Correlation between IMP Dimensions and Organisational Performance Dimensions

Variable	Financial	Customer	Internal Process	Learning & Growth	OP Total	p
Information Needs	.501**	.523**	.488**	.511**	.542**	.000
Info. Acquisition	.534**	.548**	.516**	.529**	.571**	.000
Info. Organisation/Storage	.518**	.537**	.524**	.518**	.558**	.000
Info. Distribution	.512**	.541**	.508**	.522**	.554**	.000
IMP Total	.562**	.581**	.547**	.563**	.634**	.000

Note. ** Correlation is significant at the 0.01 level (2-tailed). IMP = Information Management Practices; OP = Organisational Performance.

Table 4 presents the Pearson correlation coefficients between the four dimensions of IMP and the four perspectives of organisational performance. All correlations were positive, statistically significant ($p < .001$), and of moderate-to-strong magnitude, providing preliminary support for the hypothesised positive relationship between IMP and OP. Information Acquisition showed the strongest correlation with total OP ($r = .571$), followed by Information Organisation/Storage ($r = .558$), Information Distribution ($r = .554$), and Information Needs ($r = .542$). Across OP perspectives, the Customer Perspective recorded the strongest correlations with all IMP dimensions, while the Internal Business Process Perspective recorded the weakest, though all remained significant. These dimension-level correlations confirm that each IMP component makes a unique and positive contribution to branch-level performance outcomes.

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Hypothesis 1: Direct Influence of IMP on Organisational Performance

Table 5a: Model Summary Direct Effect of IMP on Organisational Performance

Model	R	R Square	Adjusted R-squared	Std. Error of the Estimate
1	.634a	.402	.395	4.98823

Note. a. Predictors: (Constant), Information Management Practices

Table 5b: ANOVA Direct Effect of IMP on Organisational Performance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3447.81	1	3447.81	138.62	.000b
	Residual	5124.43	206	24.87		
	Total	8572.24	207			

Note. a. Dependent Variable: Organisational Performance b. Predictors: (Constant), Information Management Practices

Table 5c: Coefficients Direct Effect of IMP on Organisational Performance

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	10.218	1.641		6.228	.000
	Information Management Practices	.612	.052	.634	11.774	.000

Note. a. Dependent Variable: Organisational Performance

Tables 5a, 5b, and 5c present the results of the simple linear regression conducted to test H_{01}. The model summary (Table 5a) reveals R = .634, $R^2 = .402$, and Adjusted $R^2 = .395$, indicating that information management practices account for 39.5% of the variance in organisational performance among branch managers in the selected banks. The ANOVA result (Table 5b) confirms that the regression model is statistically significant, $F(1, 206) = 138.62$, $p <$

.001, affirming the model's overall predictive validity. The coefficient output (Table 5c) shows that IMP significantly and positively predicts organisational performance ($B = .612$, $\beta = .634$, $t = 11.774$, $p < .001$). This indicates that for every one-unit increase in IMP, organisational performance increases by .612 units, holding all other factors constant. On the basis of these results, H_{01} is rejected. It is concluded that information management practices have a significant positive influence on the organisational performance of branch managers in selected banks in Oyo State.

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Hypothesis 2: Mediating Role of Organisational Intelligence

Table 6: Mediation Analysis — Organisational Intelligence as Mediator (IMP → OI → OP)

Path	B	SE	Β	t	p	R^2	95% CI
Step 1: Outcome = Organisational Intelligence (OI)							
IMP → OI	.558	.052	.601	10.754	.000	.361	[.456,.660]
Step 2: Outcome = Organisational Performance (OP)							
IMP → OP (controlling OI)	.321	.055	.332	5.812	.000	.503	[.213,.429]
OI → OP	.418	.053	.447	7.924	.000		[.314,.522]
Indirect Effect: IMP → OI → OP (Bootstrap)							
Indirect Effect	.233	.043	—	—	—	—	[.148,.322]

Note. Bootstrap samples = 5,000; Bias-corrected 95% confidence intervals reported. OI = Organisational Intelligence; IMP = Information Management Practices; OP = Organisational Performance.

Table 6 presents the bootstrapped mediation analysis conducted using Hayes' (2018)

PROCESS macro (Model 4) to test H_02. In Step 1, information management practicessignificantly predicted organisational intelligence (B = .558, β = .601, t = 10.754, p = .000, R^2 =.361), confirming that branch managers who implement stronger IMP develop higher levels of collective organisational intelligence. In Step 2, when organisational intelligence was introduced alongside IMP as a simultaneous predictor of organisational performance, IMP retained a significant direct effect (B = .321, β = .332, t = 5.812, p = .000), and OI also significantly predicted OP (B = .418, β = .447, t = 7.924, p = .000). The combined model explained 50.3% of the variance in organisational performance (R^2 = .503), representing a 10.1-percentage-point improvement over the model without OI as a mediator.

The bootstrapped indirect effect of IMP on OP through OI was B = .233 (SE = .043), with a 95% bias-corrected bootstrap confidence interval of [.148, .322]. Since this interval does not contain zero, the indirect effect is statistically significant. Furthermore, because the direct effect of IMP on OP remained significant after controlling for OI (B = .321, p = .000), the mediation is partial rather than full. Therefore, H_02 is rejected: organisational intelligence significantly and partially mediates the relationship between information management practices and the organisational performance of branch managers in selected banks in Oyo State.

CONCLUSION

This study examined the influence of information management practices on the organisational performance of branch managers in selected banks in Oyo State, Nigeria, with organisational intelligence as a mediating variable. The findings yielded four principal conclusions. First, information management practices among branch managers in the selected banks are at a high level (weighted mean = 3.18), reflecting strong institutional commitment to identifying information needs, acquiring relevant information, organising and storing it securely, and

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distributing it effectively to branch staff and management. Second, organisational performance in the selected banks is at a high level (weighted mean = 3.17) across all four Balanced Scorecard perspectives: financial, customer, internal business process, and learning and growth, suggesting that branch managers are achieving satisfactory outcomes across the full spectrum of performance dimensions relevant to banking.

Third, information management practices exert a significant, positive, and substantial direct influence on organisational performance ($\beta = .634$, $F(1, 206) = 138.62$, $p < .001$), with IMP alone accounting for 39.5% of the variance in performance outcomes. This finding unequivocally confirms that the quality of information management at the branch level is a powerful determinant of branch performance and that investments in IMP capacity yield measurable performance returns. Fourth, and most distinctively, organisational intelligence significantly and partially mediates the IMP–performance relationship (indirect effect = .233, 95% CI [.148, .322]). This partial mediation finding reveals that information management practices improve organisational performance both directly through better-informed operational decisions and indirectly by building the collective intelligence of the branch organisation, which in turn drives superior performance. The mediated model explains 50.3% of the variance in organisational performance, demonstrating the substantial added value of the organisational intelligence pathway.

In conclusion, this study establishes that effective information management is not merely an administrative support function in banking but a core strategic driver of branch-level intelligence and performance. Banks that invest in the full cycle of information management from systematic needs identification through disciplined acquisition, organised storage, and targeted distributionwill develop more intelligent branch organisations that consistently outperform on all key BSC metrics.

RECOMMENDATIONS

Based on the findings of this study, the following recommendations are made:

1. Bank executives and board-level leadership should formally incorporate information management practices into their strategic plans, branch performance evaluation frameworks, and balanced scorecard systems. Given the study's finding that IMP accounts for 39.5% of the variance in branch performance, information management should be treated as a core strategic competency rather than a back-office support function.

2. Since the study identified information acquisition and information organisation/storage as the IMP dimensions most strongly correlated with organisational performance, banks should invest in robust management information systems (MIS), customer relationship management (CRM) platforms, and enterprise content management (ECM) systems that streamline the acquisition, classification, retrieval, and secure storage of branch-level data.

3. Recognising that organisational intelligence significantly mediates the IMP–performance relationship, bank human resource departments and learning and development units should design and implement structured OI-building programmes

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for branch managers and their teams. These should include programmes in collective sensemaking, data interpretation, market intelligence analysis, and knowledge codification, alongside leadership development initiatives that equip branch managers to translate information inputs into intelligent organisational responses

4. The Central Bank of Nigeria (CBN), the Nigeria Deposit Insurance Corporation (NDIC), and other financial sector regulators should develop and enforce minimum information management standards for licensed banking institutions, particularly with respect to branch-level information architecture, data governance frameworks, and information security protocols.

5. Given that the learning and growth perspective of the BSC, which encompasses staff training, knowledge sharing, and technology use, recorded consistently high but improvable scores, bank management should increase investment in digital literacy training, data analytics capacity, and knowledge management tools for branch staff at all levels. Specifically, branch managers should be equipped with basic data visualisation and business intelligence skills that enable them to extract actionable insights from the information systems available to them, thereby deepening the connection between information management practice and organisational intelligence at the branch level.

Suggestions for Further Studies

Future studies should extend this investigation to other geopolitical zones in Nigeria and to banking sectors in other African countries to test the generalisation of the findings. A comparative multi-country study would be particularly valuable in determining whether the mediating role of organisational intelligence in the IMP–performance relationship is contextually specific to the Nigerian banking environment or represents a universal pattern across the sub-Saharan African banking industry. Longitudinal research designs should be employed to track the temporal evolution of IMP, organisational intelligence, and organisational performance over multiple periods. Qualitative and mixed-methods studies should complement the quantitative findings of this research by exploring the lived experiences of branch managers regarding how they navigate information management challenges in practice.

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