

# Banking Business in the Context of Measuring Employee Performance Based on Knowledge Management, Ability, Motivation, Islamic Economic Skills

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## ABSTRACT

This study aims to determine the impact of knowledge management, motivation, and skills on employee performance from the perspective of Islamic economics. This study focusses on the employees of BSI KC Pandanaran in Semarang. This study employed a causal research approach involving 108 respondents. The test was performed utilising instrument testing with SPSS software and descriptive analysis as the analytical method. The study's findings indicate that knowledge management has a substantial impact on employee performance from an Islamic economic perspective. In the context of Islamic economics, competencies significantly influence employee performance. Ability significantly impacts employee performance from the perspective of Islamic economics. Motivation significantly influences employee performance. Moreover, knowledge management, expertise, capability, and motivation substantially influence employee performance at BSI KC Pandanaran Semarang.

## 1. INTRODUCTION

Performance is more accurately comprehended from an organisational standpoint as the product produced by a firm. The functional groupings of this corporation and the outputs generated by existing work units constitute the foundation for the scope of performance studies, which principally emphasise work outcomes associated with achieving organisational objectives. A multitude of elements theoretically affects employee performance (Subiyanti & Trisnadi, 2022). Performance is more accurately comprehended from an organisational standpoint as the product produced by a firm. The functional groupings of this corporation and the outputs generated by existing work units constitute the foundation for the scope of performance studies, which principally emphasise work outcomes associated with achieving organisational objectives. A multitude of elements theoretically affects employee performance (Ende et al., 2023). Human resource-related challenges are prevalent in practice. Recruiting qualified staff can be arduous, and employing incompetent workers will lead to financial and productivity losses. The efficacy of its staff significantly influences a firm. Organisations require optimal performance from their workforce; hence, human resources must be continually assessed and enhanced.

The above mentioned concerns also occurred at BSI KC Pandanaran in Semarang. The banking sector greatly contributes to Indonesia's economic growth. A bank is an economic enterprise that must generate profit to be operational. The banking industry performs three primary functions. (Tim Humas WANTIKNAS, 2020). The principal responsibilities encompass accepting deposits, issuing loans, and managing monetary transactions. Sharia banking is a financial institution that functions in accordance with Islamic law, focussing on financing and other services associated with monetary circulation and payment transactions. Another concern is that staff performance, when supported by their expertise, will produce optimal results. Every person contributes to enhancing their organisation by continually acquiring new knowledge rather than solely depending on the existing framework. The success and performance of a firm are reflected in the work of its employees. Consequently, the corporation anticipates its employees to excel, as the overall prosperity and performance of the business are contingent upon the quality and quantity of their output (Ariyanti et al., 2021).

BRI Syariah, Bank Syariah Mandiri, and BNI Syariah have amalgamated to establish Bank Syariah Indonesia (BSI). Bank Syariah Indonesia (BSI) was created on 1 February 2021, to augment the efficacy of national sharia banking. By amalgamating their strengths, the three Sharia banks are anticipated to provide

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more comprehensive services, expand their client base, and enhance their capital robustness. The amalgamation of these three Sharia banks would likely influence client assessments of the service quality offered by Bank Syariah Indonesia, both prior to and subsequent to the merger. Customers will certainly observe a variation in the quality and quantity of service. Bank Syariah Indonesia is undertaking the relocation of branch offices, modification of service facilities, and harmonisation of the organisational culture of its human resources.

According to an interview with Mrs. Ana, an employee of BSI KC Semarang, BSI staff have delivered optimal service and enhanced service quality for clients, ensuring that the given facilities comply with regulations, thereby aiming to fulfil customer happiness. The research findings indicate that BSI KC Pandanaran Semarang's services and locations have not adequately met consumer satisfaction. An interview with consumers Wawan and Eva substantiates this, since Eva expressed dissatisfaction with the excessively long queue at Customer Service during her initial attempt to utilise the service at BSI KC Pandanaran Semarang.

## Literature Review

### *Human Resource Management*

The human resources of a corporation or organisation are as essential as its capital and assets. Consequently, a primary responsibility of human resource management inside a corporation is to ensure the effective management of human resources to enhance the firm's efficacy and efficiency. Human resource management is defined as the organisation, planning, leadership, and control of the workforce, as well as the development, compensation, integration, maintenance, and termination of employment relationships, to achieve objectives for the individual, the organisation, and the community (Pilot et al., 2023).

Human resource management is a discipline that regulates the responsibilities and interactions of the workforce to enhance their effectiveness and efficiency, hence facilitating the achievement of the objectives of the organisation, its employees, and society as a whole. It may be concluded from the aforementioned perspectives that human resource management is crucial in optimising personnel, encompassing the planning phase through to the termination of employment relationships. (Hasibuan, 2014).

### *Knowledge Management*

Rouhi et al. (2019) contends that knowledge management entails the systematic organisation, planning, leadership, and regulation of an organization's data and information, which is subsequently integrated with diverse concepts and analyses from many credible sources. Knowledge management can be regarded as a comprehensive strategy for achieving organisational objectives by prioritising knowledge (Nusa & Dewi, 2022). Knowledge management entails the systematic planning, collection, organisation, direction, and administration of an organization's data and information, which is subsequently integrated with insights and analyses from many credible sources. Individual ability refers to a person's current capacity to execute certain job responsibilities (Harjo et al., 2023).

### *Skills*

The competencies necessary for various occupations, acquired via experience and education, are referred to as skills. Based on the above explanation, competency denotes the ability to execute a task with proficiency and care, necessitating essential skills. Skills are task-specific actions that can be acquired, perfected, and improved with guidance and support from others. As per Tewal et al. (2017), Skill is the ability to achieve, alter, or produce anything of greater significance through reasoning, concepts, and imagination to derive value from the results of one's efforts. To enhance an individual's abilities and facilitate their emergence as an expert or professional in a specific field, skills must be continually cultivated and refined.

### *Abilities*

Competence is synonymous with ability. The phrase "competence" in English denotes the possession of ability, power, authority, proficiency, knowledge, and capability. The term competency originates from the word competent, which signifies possessing the ability and expertise in a specific domain, hence granting one the right or authorisation to operate within the limits of their knowledge. Competency arises from the integration of three educational domains: information, skills, and attitudes cultivated through internal cognitive and behavioural patterns in everyday life.

### *Motivation*

A significant aspect influencing human behaviour is motivation. Motivation may also be referred to as a driver, desire, supporter, or necessity that can invigorate and inspire an individual to regulate and fulfil their own impulses to undertake certain acts that will guide them along the most advantageous path.

### *Employee Performance*

According to [Prawirosentono \(2019\)](#), Performance is described as the output of a person, a management process, or an organisation in its entirety. The work's outcome must be demonstrable with verifiable, quantitative evidence relative to established standards.. According to [Saputra et al. \(2021\)](#) employee performance is the result of an individual's ability to execute assigned duties, influenced by elements such as skill, experience, diligence, and time management..

## **2. METHODS**

This study utilised a quantitative methodology for research. [\(Krisnan, 2021\)](#). The population consists of 108 employees at BSI KC Pandanaran Semarang. Researchers utilise saturated sampling as a tactic by include every member of the population as a sample. The study sample comprised 108 people. This study utilises primary and secondary data. Questionnaires were distributed as a component of the research data collection methodology. A Likert scale from 1 to 5 was utilised, ranging from strongly disagree to strongly agree. [\(Rahim, 2021\)](#). As per [Jatmika \(2023\)](#) the Likert scale is employed to gauge the participants' answers to the survey. This research use multiple linear regression for data analysis.

## **3. RESULTS AND DISCUSSIONS**

### **Results**

#### *Test of Validity*

A statistic that quantifies the degree of an instrument's validity is referred to as validity [\(Ghozali, 2018\)](#). An instrument with higher validity is considered valid, whereas one with lower validity is deemed less valid. A 5% significance level is subsequently employed to compare the rcount results with rtable. This signifies that the instrument item is deemed legitimate if the condition  $r_{count} > r_{table}$  is met. A significance criterion of 5% and a sample size of  $N = 108$  yield a product moment critical value of 0.1891. The rcount value for each instrument item is established by comparing it with the rtable. The results of computation are displayed in [Table 1](#).

#### *Test of Reliability*

A device that demonstrates adequate reliability for data collection is considered dependable. [\(Krisnan, 2021\)](#). An instrument is considered dependable when it repeatedly measures the same object and produces consistent results. This analysis employed the formula of Cronbach's Alpha as the assessment of reability. The test of reliability employed in this inquiry was Cronbach's Alpha, with a standard value of 0.6. [\(Purbohastuti, 2021\)](#). The reliability assessment using Cronbach's Alpha yielded the results presented in [Table 2](#). The findings of the reliability computations demonstrate the validity of each variable included in the investigation, since each variable's Cronbach's Alpha coefficient exceeds the crucial threshold of 0.6 established for the study.

#### *Test of Classic Assumption*

Classical assumption testing is necessary to ascertain whether the value of residual in the regression model satisfy the normalcy assumption. Furthermore, to ascertain whether the results of the conducted regression analyses are indeed free from signs of heteroscedasticity and multicollinearity. This study utilised conventional tests for heteroscedasticity, multicollinearity, and normality.

#### *Test of Normality*

This test aims to determine if the residuals in a regression model conform to a normal distribution. In the linear regression methodology, this is denoted by a substantial, normally distributed random error ( $e$ ) value. An adequately fitting regression model is one that is normally distributed, or nearly so, where the data are suitable for statistical analysis. One method to assess normality in regression is The technique of probability plot contrast the normal distribution with the cumulative distribution.

**Table 1.** Validity Test Results

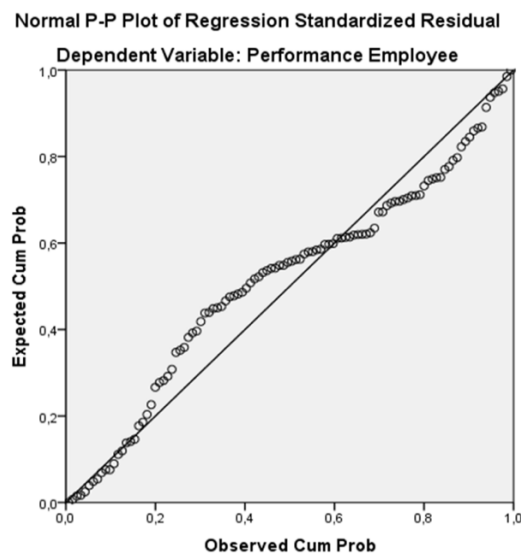
Variable(s)	Item	r <sub>count</sub>	r <sub>table</sub>	Information
Knowledge Management (X <sub>1</sub> )	X1-1	0.614	0.1891	Valid
	X1-2	0.811	0.1891	Valid
	X1-3	0.860	0.1891	Valid
	X1-4	0.830	0.1891	Valid
	X1-5	0.727	0.1891	Valid
Skills (X <sub>2</sub> )	X2-1	0.894	0.1891	Valid
	X2-2	0.885	0.1891	Valid
	X2-3	0.890	0.1891	Valid
	X2-4	0.849	0.1891	Valid
	X2-5	0.803	0.1891	Valid
Ability (X <sub>3</sub> )	X3-1	0.853	0.1891	Valid
	X3-2	0.890	0.1891	Valid
	X3-3	0.888	0.1891	Valid
	X3-4	0.854	0.1891	Valid
	X3-5	0.808	0.1891	Valid
Motivation (X <sub>4</sub> )	X4-1	0.774	0.1891	Valid
	X4-2	0.751	0.1891	Valid
	X4-3	0.717	0.1891	Valid
	X4-4	0.848	0.1891	Valid
	X4-5	0.823	0.1891	Valid
Employee Performance (Y)	Y1-1	0.772	0.1891	Valid
	Y1-2	0.830	0.1891	Valid
	Y1-3	0.879	0.1891	Valid
	Y1-4	0.886	0.1891	Valid
	Y1-5	0.816	0.1891	Valid

Primary data that has been processed, 2024

**Table 2.** Reliability Test Results

Variable (s)	Value of Reliability	Standard	Information
Knowledge Management (X <sub>1</sub> )	0.827	0.6	Reliable
Skills (X <sub>2</sub> )	0.915		Reliable
Ability (X <sub>3</sub> )	0.911		Reliable
Motivation (X <sub>4</sub> )	0.839		Reliable
Employee Performance (Y)	0.893		Reliable

Primary data that has been processed, 2024



**Figure 1.** Normality Test Results

If the data disperses along the diagonal and in the diagonal direction, the residuals are normally distributed. This constitutes the foundation for decision-making while recognising normalcy. If the data considerably deviates from the diagonal line or fails to align with the diagonal direction, the residuals are not normally distributed. The aforementioned conclusion indicates that the residual data is uniformly distributed, as it is spread along the diagonal line and adheres to its trajectory.

*Test of Multicollinearity*

The objective of the multicollinearity test is to ascertain whether independent variables in a regression model exhibit correlation. The independent variables in a robust regression model should not exhibit correlation with each other. If the independent variables display correlation, hence they are not orthogonal. The variables of orthogonal are independent variables characterized by correlation coefficients of zero with other independent variables [Ghozali \(2018\)](#). Tolerance and VIF values in linear regression analysis are typically evaluated to detect multicollinearity.

**Table 3. Multicollinearity Test Results**

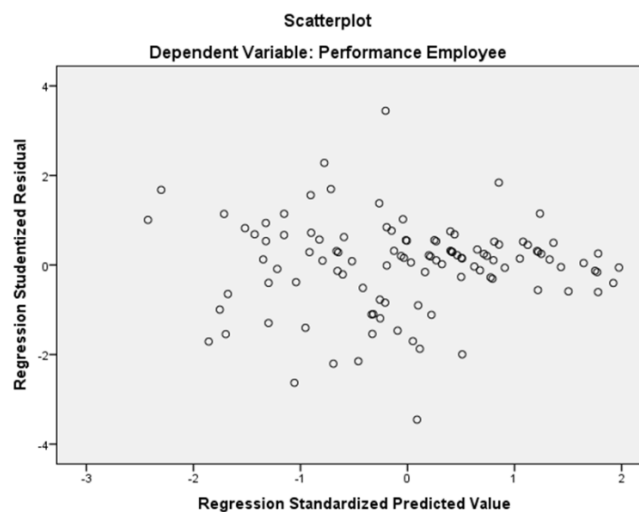
Coefficients <sup>a</sup>		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Knowledge Management	0.751	1.331
	Skills	0.779	1.284
	Ability	0.745	1.341
	Motivation	0.606	1.649

a. Dependent Variable: Employee Performance  
 Primary data that has been processed, 2024

If both the tolerance and the VIF surpass 0.10, multicollinearity is nonexistent. The computations in the table above indicate no correlation among the independent variables. The VIF values for each independent variable are well below 10, while the tolerance values surpass 0.10. Thus, it can be concluded that multicollinearity is not present among the independent variables in the regression model.

*Test of Heteroscedasticity*

Homoscedasticity refers to the condition where the residuals of one observation in a regression model exhibit a consistent relationship with the residuals of a specified observation; conversely, the lack of this condition is termed heteroscedasticity. The aim of the heteroscedasticity evaluation. A well-developed regression model must be devoid of heteroscedasticity issues. The scatterplot test is a technique for assessing heteroscedasticity assumptions.



**Figure 2. Test of Heteroscedasticity**

The regularity of the data distribution and its capacity to exhibit a distinct pattern ascertain the

presence or absence of heteroscedasticity. Heteroscedasticity is absent when the pattern is chaotic and lacks a discernible structure. The aforementioned output demonstrates the absence of heteroscedasticity in the processed data, signifying that the distribution of patterns is erratic and lacks a distinct configuration.

#### Regression Analysis

Regression analysis is a statistical method that illustrates the existence or nonexistence of a relationship, commonly termed a causal relationship. The findings are articulated as a systematic model or equation. A regression equation serves as a pragmatic representation of a model that can be formulated or anticipated using regression analysis. Regression analysis is utilised to ascertain the extent to which one variable influences one or more additional variables.

#### The Impact of Knowledge Management, Skills, Abilities, and Motivation on Employee Performance

**Table 4. Multiple Linear Regression Results**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.770	1.472		3.920	0.000
Knowledge Management	0.499	0.070	0.425	7.074	0.000
Skills	0.167	0.055	0.178	3.017	0.003
Ability	0.200	0.065	0.186	3.076	0.003
Motivation	0.397	0.080	0.332	4.956	0.000

a. Dependent Variable: Employee Performance  
Primary data that has been processed, 2024

This is an elucidation of the multiple regression equation: Employee performance (Y) is positively affected by the three research factors: knowledge management (X1), skills (X2), ability (X3), and motivation (X4), as seen by the positive regression coefficients of these variables. Therefore, an augmentation in any of these variables will enhance employee performance (Y).

a. The constant ( $\alpha$ ) is 5,770.

Analysis: Employee performance will increase by 5,770 units if knowledge management, skills, abilities, and motivation are entirely eliminated.

b. The value of b1 is 0.499.

The knowledge management variable favourably influences employee performance. Employee performance will increase by 49.9 percent with a 1% rise in the knowledge management variable, assuming skills, talents, and motivation components remain unchanged.

c. A value of 0.167 for b2.

The skills variable positively influences employee performance. Employee performance will increase by 16.7 units for each 1% enhancement in the skills variable, provided that the components of knowledge management, ability, and motivation remain constant.

d. b3 value = 0.200

The ability variable positively influences employee performance. Employee performance will increase by 20% for each 1% enhancement in the ability variable, assuming that motivation, skills, and knowledge management components remain constant.

e. The value of b4 is 0.397.

Interpretation: Employee performance is enhanced by motivational factors. Employee performance will increase by 39.7% for each 1% rise in the motivation component, assuming that the factors of knowledge management, skills, and abilities remain constant. The subsequent form of the regression equation may be utilised.:

$$Y = 0,499 X1 + 0,167 X2 + 0,200 X3 + 0,397 X4$$

#### Goodness of Fit Test

##### Partial Parameter Significance Test (T Statistical Test)

The t-test is employed to analyse variables that exert a singular influence on the dependent variable as the independent variable. The formula for the t-table is the number of respondents minus two, which can also be articulated as follows: The t-table value is 1,659, calculated from  $108 - 2 = 106$ .



**Table 5. t Test Results**

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.770	1.472		3.920	0.000
	Knowledge Management	0.499	0.070	0.425	7.074	0.000
	Skills	0.167	0.055	0.178	3.017	0.003
	Ability	0.200	0.065	0.186	3.076	0.003
	Motivation	0.397	0.080	0.332	4.956	0.000

a. Dependent Variable: Employee Performance

Primary data that has been processed, 2024

#### Test of Simultaneous Significance (F Test)

To assess the simultaneous impact of independent factors on variations in the dependent variable, it is crucial to quantify the alterations in the dependent variable attributable to changes in the values of all independent variables. An F-test must be conducted as a consequence. To conduct an ANOVA or F test, compare the significance of the study is dictated by the probability value of the research results (Ghozali, 2018). The F table value for  $df_1$  (2) and  $df_2$  (104) is 2.69, determined by calculating  $df_1$  ( $N_1$ ) =  $k-1 = 3-1 = 2$  and  $df_2$  ( $N_2$ ) =  $n - k = 108 - 4 = 104$ .

**Table 6. F Test Results**

		ANOVA <sup>a</sup>				
Model		Squares	Df	Mean Square	F	Sig.
1	Regression	1494.043	4	373.511	66.307	0.000 <sup>b</sup>
	Residual	580.207	103	5.633		
	Total	2074.250	107			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Motivation, Skills, Knowledge Management, Ability

Primary data that has been processed, 2024

At a significance level of 0.000, the variables of knowledge management, abilities, talents, and motivation produce a calculated F value of 66.307. Given that this F value above the F table value of 2.69 and the significance value (Sig.) is 0.000, which is below 0.05 and positive, it may be stated that  $H_0$  is rejected and  $H_a$  is accepted. This signifies that employee performance is concurrently affected by knowledge management, skills, abilities, and motivation.

#### Coefficient of Determination (R Square)

The coefficient of determination, known as  $R^2$ , is employed to quantify the degree to which the model accounts for variability in the dependent variable. The coefficient of determination ranges from 0 to 1. A low  $R^2$  value indicates that the independent variables have a restricted capacity to elucidate fluctuations in the dependent variable. When the independent factors primarily explain the variability in the dependent variable, the value approaches one.

**Table 7. Analysis of the Coefficient of Determination  $R^2$  (Adjusted R Square)**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.849 <sup>a</sup>	0.720	0.709	2.37341

a. Predictors: (Constant), Motivation, Skills, Knowledge Management, Ability

b. Dependent Variable: Employee Performance

Primary data that has been processed, 2024

The multiple linear regression analysis results demonstrate that the coefficient of determination, represented by an Adjusted  $R^2$  value of 0.709, indicates that the independent variables—knowledge management, skills, abilities, and motivation—explain 70.9% of the variance in employee performance, with the remaining variance ascribed to unexamined factors.

#### 4. CONCLUSION

According to the findings of researchers. It can be concluded that the strategy employed by Pand's Department Store aligns with the principles of Islamic economics, as it is founded on a marketing strategy aimed at enhancing sales performance through a divine, ethical, realistic, and humanistic Islamic business perspective (Shobikin, 2023). Islam mandates that competition among traders be conducted equitably and with integrity. Islam absolutely prohibits all transactions that lead to injustice and contribute to the inflation of improper products. Conducting business in accordance with Islamic economics emphasises compassionate attitudes and behaviours, consistently fostering amicable relations with others. The Qur'an instructs us to maintain humility, exhibit a pleasant demeanour, articulate good words, and conduct ourselves with politeness, particularly in commercial dealings..

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