

KNOWLEDGE SHARING AND CREATIVITY VALUE AS AN EFFORT TO IMPROVE ISLAMIC BANKING PERFORMANCE

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Abstrak

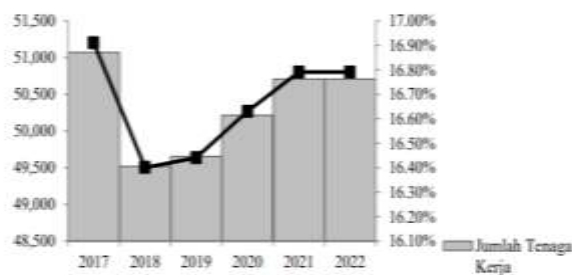
When employee needs are met at work, job satisfaction will arise. Where job satisfaction is a state of happy emotions or positive emotions that come from an assessment of one's work or experience. With high job satisfaction, it will improve employee performance towards the organization where they work. Performance is the result of an employee's actions in carrying out the role given by the organization, both quantity and quality in accordance with the responsibilities given. For the Islamic banking industry, knowledge sharing is very important because it allows staff members to exchange knowledge, skills and experiences. By sharing ideas and knowledge the Islamic banking sector can stimulate innovation in its products and services that comply with sharia principles. This can help the banking sector to remain relevant and compete in the growing Islamic finance market. This study aims to determine the mediating role of job satisfaction on employee performance which is influenced by knowledge sharing and creativity value. This research is a quantitative study with SEM-PLS as a data analysis method with the Smart PLS 3.0 tool. Consists of 50 research sample respondents. The results showed that knowledge sharing, creativity value, and job satisfaction have a positive and significant influence on employee performance. Furthermore, knowledge sharing and creativity value have a positive and significant influence on employee performance of BSI Bank KCP Sidoarjo employees through job satisfaction.

INTRODUCTION

Islamic banks are banks that conduct business activities according to sharia principles and their legal provisions are based on the Qur'an and hadith. Indonesia's potential in the halal industry is currently very calculated, because Indonesia is a country with the largest Muslim population in the world. This role should not only be seen as a captive market, but must also encourage the growth of the halal industry in Indonesia that is able to compete globally, including the involvement of the Islamic banking sector.[1] . Having the largest assets in Islamic banking supported by adequate human resources and technology, and being in the midst of a majority

Muslim population, is an opportunity as well as a challenge for Bank Syariah Indonesia (BSI) as a catalyst and driving force of the economic sector, especially the halal industry and Islamic finance. This is the basis for the government through the Ministry of State-Owned Enterprises (BUMN) to take the initiative to merge three Islamic banks subsidiaries of BUMN banks, namely PT Bank Syariah Mandiri (BSM), PT Bank BRI Syariah (BRIS), and PT Bank BNI Syariah (BNIS). [2]. Now, Islamic banks have found considerable growth because product innovation, service improvement, and network development show a positive trend from year to year. In fact, the spirit to accelerate is also reflected in the number of Islamic banks that carry out corporate actions. [1].

Figure 1 Number of Sharia Workers in 2017-2022



Source: Islamic Banking Statistics, 2022

Based on Figure 1, it is known that the number of Islamic commercial bank workers in 2018 has decreased quite a lot, namely 49,516 people. And in the latest data from 2021 to April 2022, the number of Islamic commercial bank workers did not increase or decrease with a fixed number of 50,708 people.[3]. Human Resources (HR) is a very important and influential asset for the company. Tangible assets such as buildings, production machinery, and other equipment will not be the maximum capital if not supported by qualified Human Resources. The aspect of sharia human resources is still inadequate both in terms of quantity and quality and is not fully supported by sharia capabilities and sufficient experience. Therefore, human resources in Islamic banks are expected to have the qualifications and competencies of sharia specialists and understand economic science as a whole. For example, being able to contribute to the normative aspects in the area of Islamic financial institutions, by finding Islamic principles in the economic field and being able to solve problems complained about by the public in the Islamic economic system.[4].

Therefore, the right solution requires the development of Islamic banking financial performance through the preparation of human resources capable of supporting the progress of Islamic banking services that have operational management skills and sharia knowledge to produce a good organizational culture because this is the main point in the realization of high-quality human resources and creating good employee performance for the company. According to Van Huong in [5] argues that human resources are the source of all development that provides services to society every day which aims to foster the quality of human resources. If the organization's resources are not supported, its resources will not provide the best work results. Companies use employee performance as a benchmark to choose the best course of action to remain competitive. [6].

Companies that want to succeed in the competition must rely on more than just individual talent but also need to utilize the knowledge base and encourage more innovative collaboration to build the company's competitive advantage. [7]. In organizations, knowledge is a valuable asset to be able to create a sustainable competitive advantage. The knowledge we have from outside is certainly not enough to create good performance, for example from colleagues or the organization where we work is very supportive of employees to work better. According to [8] knowledge sharing is when two or more people share knowledge, one person explains what he knows and the other absorbs it to create new knowledge together. Knowledge sharing requires organizations to generate new ideas that are used to generate innovation.

Innovation and creativity are often done with the aim of ensuring customer satisfaction, both of which are important elements that contribute to the sustainability of an organization or business.[9]. Creativity is defined as the ability to combine, apply pre-existing ideas in a new way to produce an original idea [10]. [10]. Company success begins with creativity in creating innovative product development, objects or services. Tight competition in the company urges organizations to have high creativity. This creativity is based on advanced thinking methods and new ideas.[9]. By developing creativity will create an innovation[9].

In general, everyone who works expects satisfaction with the job where he works. Everyone has a different level of job satisfaction. Employee job satisfaction increases along with the many aspects that are appropriate in their work. [11]. Because job satisfaction has so many positive impacts on employees and organizations, it is important for businesses and organizations to talk about and pay attention to it. Job satisfaction in the workplace is characterized as the result of favorable treatment, equipment, placement, and recognition. [12]. This improves performance and benefits a company's ability to stay in business. [13].

In previous studies that discussed the effect of knowledge sharing on employee performance. Research conducted by [14] shows that variable knowledge sharing has a positive and significant effect on employee performance. Based on the results of the descriptive analysis test, knowledge sharing and performance were studied by [15] fall into the medium category. According to additional research by [16], employee performance is not significantly influenced by knowledge sharing variables. According to research by [16], there are many other factors that affect employee performance, knowledge sharing is just one of them. So that if knowledge sharing is increased or decreased, it will not have an impact on improving employee performance.

In previous studies that discussed the effect of innovation and creativity on employee performance. According to research conducted by [10], states that partially there is an influence between the independent variable, namely creativity on the dependent variable, namely employee performance. it can be interpreted that creativity has a positive but insignificant effect on employee performance. Research conducted [17] shows that the hypothesis test partially Creativity has a positive and significant effect on Employee Performance Research conducted by [18], states that partially there is an influence between the independent variable, namely creativity on the dependent variable, namely employee performance. [18] stated that work creativity has a positive and significant effect on employee performance.

In previous research conducted by [19] proved that knowledge sharing has a positive and significant effect on teacher job satisfaction. This means that the higher the level of knowledge sharing, the higher the level of teacher job satisfaction. Research conducted by [20] The effect of knowledge sharing has a partial influence on employee job satisfaction. because knowledge sharing activities are one of the routine activities carried out by employees. In research [8] Hypothesis testing states that knowledge sharing has a positive effect with a high significant level on job satisfaction.

In previous research by [21] shows that creativity has a positive effect with a high significant level on job satisfaction. this can be interpreted that the higher the value of creativity, it will increase employee satisfaction. research conducted by [22] shows that creativity has a low significant level on job satisfaction. Based on the results of the study, employee creativity in producing unique products has a value achievement that refers to a sense of having fulfilled their work values. This means that the more creative an employee creates a service, the more added value it will give to job satisfaction among employees.

In previous research by [23] shows that job satisfaction has a positive effect and a high significant level on employee performance. Research conducted by [24] job satisfaction has a significant positive effect on employee performance. In this study, job satisfaction mediates the effect of work involvement on employee performance. Research conducted by [25] shows that job satisfaction has no effect on employee performance. This may be due to job characteristics that emphasize employee work results over job satisfaction.

Based on the phenomenon and research gap, it shows that Islamic Banks need development through human resources in order to be able to support the progress of banking services that carry financing and other services where their activities remain according to Islamic Sharia principles. This study aims to determine the mediating role of job satisfaction on employee performance which is influenced by Knowledge Sharing and Creativity Value. So that researchers chose Bank Syariah Indonesia KCP Sidoarjo as the object of research and in some previous studies there were inconsistent results between a significant effect and an insignificant effect on the variables to be studied and became a gap for this study whether the difference in the number of samples and populations could produce the same results. Based on the problems described above, it will conduct research entitled "**The Effect of Knowledge Sharing and Creativity Value on Employee Performance with Satisfaction as an Intervening Variable at BSI KCP Sidoarjo**".

Based on the results of the description of the phenomena and research gaps described by the researcher above, it is further elaborated on:

Problem formulation:

1. Does knowledge sharing have a direct positive effect on employee performance?
2. Does creativity value have a direct positive effect on employee performance?
3. Does knowledge sharing have a positive effect on job satisfaction?
4. Does creativity value have a positive effect on job satisfaction?
5. Does job satisfaction have a direct positive effect on employee performance?
6. Does knowledge sharing have a positive effect on employee performance with job satisfaction as a mediating variable?
7. Does creativity value have a positive effect on employee performance with job satisfaction as a mediating variable?

Research objectives:

To examine the effect of knowledge sharing and creativity value on employee performance with job satisfaction as a mediating variable at Bank Syariah Indonesia KCP Sidoarjo.



LITERATURE REVIEW

Knowledge Sharing

Knowledge sharing in the context of Islamic economics refers to the process of exchanging information, knowledge and experience between individuals or entities involved in economic activities in accordance with the principles of Islamic sharia. Knowledge sharing is a means to ensure that all parties involved understand and have access to relevant information. According to Subagyo in research [26] states that knowledge sharing, also known as knowledge management, is a technique used to provide opportunities for members of a group, organization, institution, or company to share their knowledge, skills, experiences, and ideas with others. In Islamic economics, transparency and openness are highly emphasized. According to Hoof and Ridder in [27] the factors that form knowledge sharing are divided into 2 factors, namely Knowledge Donating, namely Communication exchange using one's own intellectual capital and knowledge collecting refers to consulting with coworkers to encourage them to share the knowledge capital they have.

A process or stage in knowledge management known as "knowledge sharing" provides an opportunity for participants in a group, organization, institution, or business to share their knowledge, abilities, experiences, and ideas with other members. Employees' creativity and abilities will be able to generate new knowledge at work through the application of knowledge sharing. According to Marquardt in [8] there are two factors that shape knowledge sharing including:

- a. Deliberate knowledge transfer, which involves a systematic process of sharing information, skills and experiences between team members or departments.
- b. Unintentional knowledge transfer, which is when information or understanding is exchanged without specific intention or plan.

Creativity Value

Creativity value in Islamic economics refers to the values of creativity, innovation, and sustainability in the context of economic activities that comply with Islamic sharia principles. The value of creativity is reflected in the development of products and services with sharia principles, such as Islamic financial products and sharia-based investments. By incorporating the value of creativity in Islamic economics, it is expected to create an economic ecosystem that is dynamic, inclusive, and in accordance with Islamic values. Such creativity includes not only the development of products and services, but also new ways to empower communities, address social challenges, and answer evolving market needs. According to Hendro in research [28] defines creativity as the capacity to control, empower, and utilize the knowledge possessed in the form of information, experience, or other skills to overcome obstacles.

Creativity value is a mental process that involves the emergence of new ideas or concepts. In general, creativity arises because someone is faced with a problem. The more problems faced, the higher the demands. This will trigger innovative thinking and problem-solving techniques [29]. [29]. According to Guilford in Basrori in [30] There are several factors that influence creativity:

- a. flexibility, an ability to express ideas, and different or varied answers or questions.
- b. Authenticity, can be said to be an ability to convey an idea of knowledge in a real and known validity by many people.

- c. Decomposition, an ability to understand situations or problems with various groupings so that they can be separated one by one to form the subject matter.
- d. Reformulation, a skill in which a person can organize and frame existing ideas that have been previously described into a new whole.

Job satisfaction

Wexley and Yukl in research [21] stated that an employee's attitude towards their job, which is a generalization of their attitude based on various job-related factors, is what determines their level of job satisfaction. According to Moorhead & Griffin, (2013: 71) in [8]. [8] When an employee is satisfied with their job, they are more likely to stay with the company, make positive contributions, and reduce absenteeism. Another opinion according to Robbins & Coulter (2012: 68) in [8]. [8] job satisfaction expresses a different point of view, arguing that job satisfaction reflects a person's overall attitude towards his job. Someone who shows high job satisfaction has a positive attitude towards work, while someone who shows low job satisfaction has a negative attitude towards work.

Job satisfaction refers to a person's attitude towards their job which can be positive or negative, satisfied or dissatisfied. Increasing job satisfaction has the potential to improve an employee's attitude towards the responsibilities given to him. Job satisfaction is a good indicator of how a person feels about their job. This can be seen from the optimistic view of workers towards their jobs and all the challenges they face in terms of job satisfaction. Workers who are not satisfied with their jobs will never feel psychologically satisfied, and in the end there will be bad attitudes or behaviors that will cause frustration. Conversely, satisfied employees will be able to work effectively, energetically, and actively and be able to achieve more than others. According to Afandi, in [31] factors that affect job satisfaction include;

- a. A job is a task performed by a person in an organization to achieve these goals.
- b. Wages are financial compensation given to workers in return for work or services performed.
- c. Promotion is a promotion within the organization in recognition of certain performance or achievements.
- d. A supervisor is someone who is responsible for supervising, leading, and managing employee performance.
- e. Coworkers are individuals who work together in organizations by interacting with each other and sharing responsibilities to achieve common goals.

Employee performance

According to Nisa in [32] employee performance is the overall value that the company expects from several behaviors that differ from one individual to another. It can also be seen as a description of how a job is carried out with the processes and methods used to create the company's aspirations and goals.[32]. According to Robbins & Judge in [32] performance refers to the achievements and results of actions taken by workers in fulfilling the roles given by the company to each individual.

Aspects of effort, loyalty, leadership potential, and morale are all included in performance. Because each type of work has different standards for achieving results, it is necessary to have clear criteria for the various types of work performed by employees. The standard operating procedures set will become a strict requirement that must be adhered to the more complex the type of work. According to Handoyo and Setiawan in [32] Employee performance indicators, namely

- a. quantity, which measures how much work or tasks are successfully completed by employees in a certain period of time.
- b. work results i.e., assessing the end result of the work done, the extent to which objectives and quality standards are achieved.
- c. quality of work results, namely, emphasizing the level of excellence or quality of work performed by employees, ensuring that established quality standards are met.
- d. timeliness, namely, measuring the extent to which employees can complete tasks or projects according to the specified time limit.
- e. Attendance, which assesses the level of employee attendance at work, reflects discipline and responsibility.
- f. teamwork skills, which assesses an employee's ability to cooperate with coworkers and contribute to a team.

Relationship between Variables

Effect of Knowledge Sharing on Employee Performance

According to research [6] explains that all variables have a positive value, meaning that there is a unidirectional relationship between the independent variable and the dependent variable or the better the knowledge sharing and competence, the more employee performance will increase. So, it is concluded that the hypothesis in the study [6] shows that there is a positive and significant effect of knowledge sharing on employee performance. According to research [7] explains that the independent variable Knowledge Sharing has a positive and significant effect on the Employee Performance variable. This study shows that Knowledge Sharing can improve Employee Performance assuming other variables are constant, where if Knowledge Sharing increases by one unit, Employee Performance will also increase by the number we have obtained.

H1: *knowledge sharing has a significant positive effect directly on employee performance*

Effect of Creativity Value on Employee Performance

Research conducted by [22] that all indicators of the variables of creativity, job satisfaction and employee performance are said to be valid and reliable. The test results of the hypothesis [22] It is proven that employee performance is positively and significantly influenced by creativity. The research findings state that the process dimension in employee creativity is needed to produce something that can support employee performance based on the employee's ability to cope with the workload given. This is also reinforced according to research [33] and [18] with a hypothesis stating that creativity has a positive and significant effect partially on employee performance. It can be concluded from some of the assumptions above, so this study uses hypotheses such as:

H2: *Creativity value has a positive and significant direct effect on employee performance.*

The Effect of Knowledge Sharing on Job Satisfaction

According to research [8] explains that all independent variables have a linear and significant relationship to the job satisfaction variable. test results of the hypothesis [8] It can be seen that knowledge sharing has a positive and significant effect on job satisfaction. According to research [34] Knowledge acquisition increases job satisfaction because it involves access to new knowledge that increases efficiency in performing one's tasks. The hypothesis in this study shows that knowledge sharing has a positive and significant effect on job satisfaction.

This is also reinforced in [35] explains that when employees exchange ideas or ideas, employees will feel supported in their social emotional needs so that it will have a positive impact on job satisfaction. It can be concluded from some of the assumptions above, so this study uses hypotheses such as:

H3: *knowledge sharing has a positive and significant effect directly on job satisfaction*

Effect of Creativity Value on Job Satisfaction

Research conducted by [22] The results showed that the three paths of the relationship between variables were significant, and it was explained that there were three lines of analysis that directly connected the research variables. It is evident from hypothesis testing that creativity has a significant and positive effect on job satisfaction. Research conducted by [36] explains that employee creativity affects a worker's career satisfaction because employee creativity urges employees to create new ideas that are beneficial to themselves and the company. The hypothesis results in this study show a significant positive with career satisfaction. It can be concluded from some of the assumptions above, so this study uses hypotheses such as:

H4: *creativity value has a positive and significant direct effect on job satisfaction.*

Effect of Employee Satisfaction on Employee Performance

Research conducted by [12] revealed that job satisfaction has a positive and significant effect on employee performance. This relationship means that the more satisfied employees are with the company, the better the work performance and work results shown will be. According to Research [37] proves that the effect of job satisfaction on employee performance is significant. The results of this study can be seen that with good job satisfaction from the company will improve the performance of the employees themselves. This is also reinforced in research [38] There is a positive relationship between job satisfaction and employee performance. job satisfaction and employee performance are inseparable and need to be maintained / maintained and improved in order to produce performance and achieve organizational goals. It can be concluded from some of the assumptions above, so this study uses hypotheses such as:

H5: *job satisfaction has a positive and significant effect directly on employee performance.*

The effect of Knowledge Sharing on employee performance through job satisfaction

Research conducted by [39] It is known that job satisfaction has no significant effect in mediating the relationship between knowledge management and employee performance. research conducted by [40] explains that there is no significant influence between knowledge sharing on employee performance mediated by job satisfaction. knowledge sharing by employees can increase employee job satisfaction. However, employee satisfaction does not necessarily have an impact on improving performance. In addition, the performance generated by employees does not only come from job satisfaction, but in this study it also comes from knowledge sharing carried out by employees such as sharing knowledge or expertise with coworkers, attending training held by the agency, or by rotating positions. However, research

conducted by [41] showed a significant positive effect of Knowledge Management and HRM practices on organizational performance. The results of this study also show that job satisfaction is a significant mediating variable in the relationship between the influence of knowledge management and HRM practices on performance. It can be concluded from some of the above assumptions, this study uses hypotheses such as:

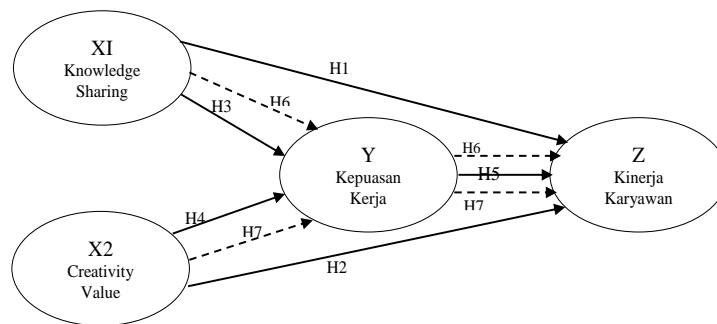
H6: *knowledge sharing has a negative and significant effect on employee performance through job satisfaction.*

The effect of Creativity Value on employee performance through job satisfaction

Research conducted by [21] explained that the hypothesis that creativity has a positive effect on employee performance with job satisfaction as a mediating variable is proven. In line with research conducted by [29] it is known that Employee Creativity on Performance through Job Satisfaction is positive and significant. It can be concluded from some of the assumptions above, then this study uses hypotheses such as:

H7: *Creativity value has a significant positive effect on employee performance through job satisfaction.*

Conceptual Framework



Description:

—————> : Partially the independent variable affects the dependent variable

----- : Simultaneously the independent variable affects the dependent variable

Based on the above conceptual framework, the research hypothesis is as follows:

H1: Knowledge Sharing has a positive and significant effect directly on Employee Performance

H2: creativity value has a positive and significant effect directly on employee performance

H3: Knowledge sharing has a positive and significant effect directly on job satisfaction.

H4: creativity value has a positive and significant effect directly on job satisfaction.

H5: job satisfaction has a positive and significant effect directly on employee performance.

H6: knowledge sharing has a positive and negative effect on employee performance through job satisfaction.

H7: Creativity value has a significant positive effect on employee performance through job satisfaction.

RESEARCH METHODS

This research category includes quantitative research, which is research that seeks to find relationships between variables, such as survey research, or compares samples that are relevant to research findings. According to Sugiyono, quantitative research methods can be interpreted as research based on the philosophy of positivism which is used to research on certain populations or samples. This research was conducted at two branches, namely the BSI KCP Jenggolo bank office and the BSI Bank KCP Gajah Mada Sidoarjo. The reason for choosing two places is because of the lack of samples from the minimum limit that researchers have determined. So that by using two places is expected to make a positive contribution to the success of this research. In addition, the reason researchers do this research is because it is close to the domicile of residence, so that it will facilitate data collection and can interact with respondents efficiently.

The population in this study were 50 workers who worked as employees of Bank Bsi KCP Sidoarjo. The sample is part of the population. Of the total 50 workers at Bank Bsi KCP Sidoarjo, ranging from leaders to subordinates. The sampling technique uses nonprobability sampling, namely saturated samples where if the population is considered small or less than 100 people, all populations are used as research samples. According to Hair et al (2017) in [42] the minimum number of samples that should be used is 10 times the number of all latent variable arrows in the path model or 10 times the number of indicators. In multivariate analysis, the minimum number of sample members is 10 times the number of variables studied (Sugiono, 2017). So in this study the sample obtained amounted to 50 respondents. so that with the number of latent variable arrows of 4 or the variables studied as many as four, the minimum number is 40, which means that the conditions for the number of samples we use are met. Because it is above the minimum amount.

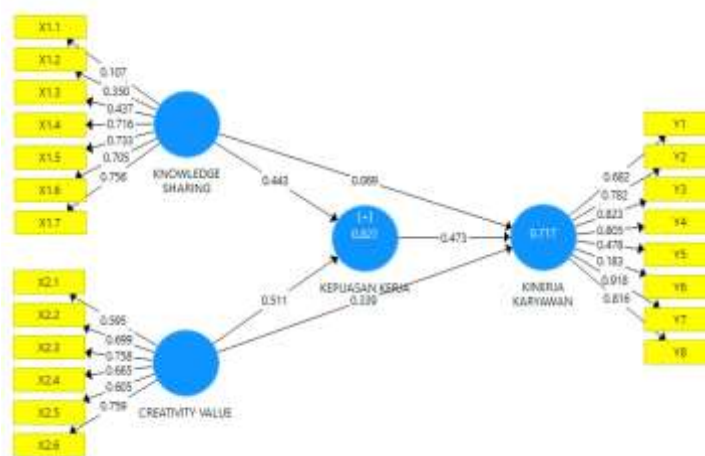
In this study using the Smart PLS program. The purpose of using PLS is to predict the relationship between constructs, confirm the theory and the relationship between latent variables. The data sources used in this study used primary data. The method of collecting and retrieving data for this research is through the use of a questionnaire. To describe the respondents' assessment of each research instrument, the respondents' answers were classified into five measurement scales with interval ranges. In this research, the data analysis technique used is descriptive analysis with the help of SmartPLS software. The data analysis method used is measurement model analysis (outer model) and structural model (inner model). Measurement model analysis (outer model) which consists of Convorgent Validity Test, Discriminant Validity Test, Reliability Test. Meanwhile, the structural model analysis (inner model) consists of R Square and Hypothesis Test (Path Coefficient).

RESULTS AND DISCUSSION

Partial Least Square (PLS) is a technique used to predict models with multiple factors. The purpose of using SMART PLS is to predict relationships between constructs, confirm theories, and relationships between latent variables. This method has the advantage of not needing normally distributed research data. [43]. And other advantages can be used in a small number of samples. SMART PLS is divided into 2 models, namely, Outer Model and Inner model. Outer Model consists of reliability test and validity test, while inner model consists of

coefficient of determination and hypothesis testing. Inner model or structural model testing is carried out to see the relationship between variables, significance value and R-square of the research model. The structural model is evaluated using the R-square for the dependent variable, the t-test and the significance of the structural path parameter coefficients. [44].

Figure 2. Structural Model



The two types of models created in structural equation modeling are the measurement model (outer model) and the structural model (inner model). Any part of the variance of the manifest variables (indicators) that can be accounted for by the hidden variables is explained by the measurement model. It is possible to determine which indications dominate the emergence of latent variables through the measurement model. The structural model that will see how each exogenous latent variable affects the endogenous latent variable is explained after the measurement model for each latent variable is explained. In this study, there are 34 manifest variables and 4 latent variables, including 7 knowledge sharing variables (X1), 6 creativity value manifest variables (X2), 8 employee performance manifest variables (Y), and 13 job satisfaction manifest variables (Z). The Smart PLS Version 4 program is the tool used, and is tailor-made for estimating structural equations based on variance.

Table 1. Mean and Standard Deviation

Variables	Item	Mean	Standard Deviation
<i>Knowledge Sharing</i>	1. When employees learn something new, they pass it on to their colleagues.	4,72	0,665
	2. Employees share information about work	4,68	0,466
	3. Employees actively express opinions and suggestions when discussing work problems with coworkers in accordance with sharia principles.	4,62	0,485
	4. Staff at BSI bank often exchange knowledge on job skills and information.	<u>4,56</u>	0,496

<i>Creativity Value</i>	5. When employees need certain knowledge, employees ask each other to be taught about it.	4,56	0,496
	6. When a colleague is an expert at work, employees ask to be taught by each other.	4,64	0,48
	7. Sharing knowledge with coworkers is considered a natural thing in the company.	4,64	0,48
	1. easily adapt to changes at work and find creative solutions when faced with unexpected challenges.	4,54	0,498
	2. employees enjoy working in teams and are willing to listen to the ideas of others, thereby exploring a variety of creative approaches.	4,56	0,496
	3. employees often combine different experiences and knowledge to solve problems at work.	4,64	0,48
	4. employees always try to find ways so that the work given can be completed on time and with optimal results.	4,64	0,48
	5. employees have the ability to identify barriers to work and then break them down into solutions that can be understood or overcome.	<u>4,5</u>	0,5
	6. employees can receive input from coworkers or customers to improve Islamic banking products or services.	4,62	0,485
	<i>Job Satisfaction</i>	1. work provides opportunities for continuous learning and development.	4,66
2. The responsibilities and tasks that employees carry out are in accordance with their interests and competencies.		4,66	0,474
3. employees feel valued and recognized for their contributions and efforts at work.		4,74	0,439
4. wages are sufficient to meet financial and family needs.		4,6	0,49
5. there are opportunities to get fair salary increases based on performance.		4,6	0,49
6. The company provides clear and structured promotional opportunities.		4,68	0,466
7. the work provided provides opportunities for growth and advancement.		4,72	0,449
8. have a clear career plan in the company and are supported to achieve these goals.		<u>4,54</u>	0,498
9. Employees feel that superiors are fair in assessing performance and provide appropriate rewards or sanctions.		4,6	0,49
10. Superiors provide clear guidance and direction in carrying out daily tasks.		4,68	0,466

Employee Performance	11. employees feel they have positive working relationships with coworkers.	4,8	0,4
	12. can work together with coworkers to achieve goals at work.	4,68	0,466
	13. can work together with colleagues to overcome challenges and problems that arise.	4,62	0,485
	1. able to work in accordance with the job specifications set by Bank BSI Sidoarjo.	4,72	0,449
	2. produce quality work according to what has been determined by Bank BSI Sidoarjo.	4,64	0,48
	3. can achieve the target set by Bank BSI Sidoarjo.	4,62	0,485
	4. able to complete the work within the stipulated time.	4,68	0,466
	5. always show up on time to start work.	4,68	0,466
	6. always follow the activities of Bank BSI Sidoarjo until the end	4,68	0,466
	7. able to work together with other coworkers.	4,7	0,458
	8. able to solve work problems together with other coworkers.	<u>4,5</u>	0,5

In this condition, the mean value is reliable and accurate because the standard deviation value for each item on the three variables in the table above is lower than the mean value, which indicates small data fluctuations in this study. In the variable knowledge sharing item 1 shows a mean value of **4.72** and the highest, which means that employees at bank bsi kcp sidoarjo have shown a collaborative attitude and enthusiasm for sharing information and increasing mutual knowledge. However, the request to be taught to colleagues shows a low mean number in items 4 and 5 then in the creativity value variable in items 3 and 4 has the highest mean value of 4.64, which means that employees already reflect high commitment and efficiency in carrying out their duties properly and effectively. However, there are still some employees who find it difficult to identify obstacles in the work and elaborate into solutions that can be overcome. this is evident from item 5 which has the lowest mean value.

In the job satisfaction variable, item 11 has the highest mean value of 4.8. This indicates effective communication collaboration, as well as mutual support among team members. Positive working relationships can create a pleasant work environment, increase productivity which in turn can contribute to the success of the organization. However, there are still some employees who feel they lack a clear career plan and receive sufficient support to achieve this. This is evident from item 8 which has a low mean value.

In the employee performance variable, item 1 has the highest mean value, namely 4.72. This indicates that the level of skill and suitability of employees with the duties and responsibilities assumed. Employees who are able to meet job specifications can make a significant contribution to achieving company goals and increasing operational efficiency. However, there are still some employees who experience problems in solving work problems together. This is evident from item 8 which has the lowest mean value.

Outer Model Analysis

The specification of the relationship between latent variables and their manifest variables is determined by testing the measurement model (outer model) which includes convergent validity, discriminant validity, and reliability.

Convergent Validity

If the correlation value of an indicator has a loading value greater than 0.60, this means that it has a high level of validity so that it meets *Convergent Validity*. [45]. Based on the results of the validity and reliability tests carried out, several questionnaire items were canceled because they did not meet the standard factor loading limits. In Construct X1 of 7 items, 4 items remain. Then in construct X2 of the remaining 6 items 4 items and Construct Z canceled 1 item out of 13 items. While the Y construct of 8 items left 6 items.

Table 2. Convergent Validity

Variables	Knowledge Sharing	Creativity Value	Job Satisfaction	Employee Performance
X1.4	0,758			
X1.5	0,707			
X1.6	0,750			
X1.7	0,797			
X2.2		0,787		
X2.3		0,771		
X2.4		0,699		
X2.6		0,773		
Y1				0,685
Y2				0,786
Y3				0,833
Y4				0,807
Y7				0,919
Y8				0,820
Z1			0,620	
Z10			0,838	
Z11			0,699	
Z12			0,815	
Z13			0,839	
Z3			0,677	
Z4			0,714	
Z5			0,654	
Z6			0,651	
Z7			0,693	
Z8			0,697	
Z9			0,773	

Based on table 2 above, it can be seen that each indicator in the variable above has a loading factor value > 0.60 so that it can be declared valid because it has met the requirements for the correlation value. [44]. In addition to the outer loading value, the validity test of an indicator can also be seen from the convergent validity value (Average Variance Extracted) The

convergent validity value will be presented in Table 3.

Discriminate Validity

The Heterotrait-Monotrait Ratio (HTMT) value is examined as the final validity test. To pass the discriminant validity test, the required HTMT ratio must be smaller than 1.

Table 3. discriminate validity

<i>variable</i>	<i>Creativity Value</i>	<i>Job Satisfaction</i>	<i>Employee Performance</i>	<i>Knowledge Sharing</i>	<i>Average Variance Extracted (AVE)</i>
<i>Creativity Value</i>	0,758				0,527
<i>Job Satisfaction</i>	0,866	0,726			0,658
<i>Employee Performance</i>	0,741	0,838	0,811		0,568
<i>Knowledge Sharing</i>	0,788	0,837	0,742	0,754	0,575

Source: data processing SmartPLS 3.0

Since none of the heterotrait-monotrait ratio values are greater than 1, the research model consisting of the four variables can be considered fulfilling. Evaluation of discriminant validity is the second assessment of the outer model. Based on table 3 above, it can be seen that the AVE value shows a value above 0.5 so that the AVE value shows good convergent validity. The AVE value greater than 0.5 indicates that on average the construct explains more than half (50%) of the variance of each indicator.

Cronbach Alpha and Composite Reliability

In this study, the Cronbach Alpha and Composite Reliability values were examined as part of the reliability test. If the Cronbach's Alpha and Composite Reliability ratings of a research tool are greater than 0.70, the tool is considered trustworthy and reliable.

Table 4. Cronbach Alpha and Composite Reliability

<i>variable</i>	<i>Cronbach's Alpha</i>	<i>rho_A</i>	<i>Composite Reliability</i>
<i>Knowledge Sharing</i>	0,753	0,758	0,844
<i>Creativity Value</i>	0,917	0,928	0,930
<i>Job Satisfaction</i>	0,894	0,902	0,920
<i>Employee Performance</i>	0,745	0,745	0,840

Source: SmartPLS 3.0 data analysis

Based on table 4 above, the results show that all variables have values above 0.7 and are considered to have met the requirements for internal consistency reliability.

Structural Model Testing (Inner Model)

The inner model is a structural model to predict the causal relationship between latent variables. Through the bootstrapping process, the T-statistic test parameter is obtained to predict the relationship. The inner model shows the strength of estimation between latent variables or constructs.

Path Coefficient

Path coefficients are the values needed to show the angle of the relationship between the variables, regardless of whether the hypothesis moves in a positive or negative direction. Path coefficients typically range from -1 to +1, with values between 0 and +1 indicating a strong positive relationship and 0 to -1 signifying a negative relationship.

Table 5. path coefficient

	<i>Path coefficients</i>
<i>Knowledge Sharing -> Employee Performance</i>	0,129
<i>Creativity Value -> Employee Performance</i>	0,027
<i>Knowledge Sharing -> Job Satisfaction</i>	0,408
<i>Creativity Value -> Job Satisfaction</i>	0,545
<i>Job Satisfaction -> Employee Performance</i>	0,706

Source: SmartPLS 3.0 data analysis

Based on table. 5 above, there is a positive relationship between variables, with a value of more than 0, meaning that if each independent variable increases by one unit, the dependent variable that is affected will also increase by one unit.

Path Determination (R²)

The coefficient of determination (R²) explains, partially or simultaneously, changes in the dependent variable (Ghozali, 2018). The value between 0 and 1 is the range of the coefficient of determination ($0 < R^2 < 1$). In addition, an R Square value of 0.75 is stated in the strong group, an R Square value of 0.5 is stated in the medium category, and an R Square value of 0.25 is stated in the weak category, according to Hair et al. (2011). The results of the R-square test can be seen in Table 6.

Table 6. Path Determination (R²)

Variables	R Square	R Square Adjusted
Job Satisfaction	0,814	0,806
Employee Performance	0,707	0,688

Source:

3.0 data analysis

SmartPLS

Based on table 6 above, it can be seen that the coefficient of determination (R square) of the job satisfaction variable is 0.814, meaning that the variable knowledge sharing, creativity value can explain the job satisfaction variable by 81.4% and 1.86% is explained by other variables outside the specified hypothesis. Meanwhile, the R square value of employee performance is 0.707, meaning that the knowledge sharing, creativity value and job satisfaction variables can explain the employee performance variable by 70.7%, and 29.3% is explained by other variables outside the hypothesized variables.

Hypothesis Testing Analysis

Hypothesis testing is carried out to determine whether all variables ultimately have a statistical relationship or influence, as previously hypothesized, or may also oppose the hypothesis.

Path Coefficients (Direct Effect)

Hypothesis testing analysis is done by bootstrapping on SmartPLS 4.0 software. The results are evaluated by looking at whether the path coefficient with t-statistic >1.96 and p-value <0.05. If the result is positive, the hypothesis is considered valid. It has a positive and significant impact on both endogenous and exogenous variables.

Table 7. Path Coefficients (Direct Effect)

Influence	<i>original sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>	Results	Hypothesis
Knowledge Sharing -> Employee Performance (H1)	0,417	0,430	0,130	3,195	0,001	positive and significant effect	Accepted
Creativity Value -> Employee Performance (H2)	0,412	0,405	0,132	3,124	0,002	positive and significant effect	Accepted
Knowledge Sharing -> Job Satisfaction (H3)	0,408	0,406	0,109	3,734	0,000	positive and significant effect	Accepted
Creativity Value -> Job Satisfaction (H4)	0,545	0,550	0,110	4,970	0,000	positive and significant effect	Accepted
Job Satisfaction -> Employee Performance (H5)	0,706	0,690	0,251	2,813	0,005	positive and significant effect	Accepted

Source: SmartPLS 3.0 data analysis

Based on table. 7 shows the statistical value of $T > 1.96$ and the value of $P < 0.05$, of the six

hypotheses that have a direct effect are accepted, and have an effect.

- H1: the effect of knowledge sharing (X1) on employee performance (Y)
Based on table 5 above, it can be seen that the knowledge sharing variable (X1) on the employee performance variable has a parameter coefficient value of 0.417 with a statistical T value greater than the T-table (1.96) value of 3.195 and a value for Pvalue <0.5 , which is 0.001. Thus it can be said that knowledge sharing has a positive and significant effect on employee performance, so that hypothesis H1 can be stated as accepted.
- H2: the effect of creativity value (X2) on employee performance (Y)
In the variable creativity value (X2) on the employee performance variable (Y) results in a parameter coefficient of 0.412 with a T-statistic value greater than the T-table (1.96) value of 3.124 and a value for P value <0.5 , which is 0.002. Thus it can be said that creativity value has a positive and significant effect on employee performance, so it can be stated that hypothesis H2 is accepted.
- H3: the effect of knowledge sharing (X1) on job satisfaction (Z)
The variable knowledge sharing (X1) on job satisfaction (Z) produces a parameter coefficient value of 0.408 with a T-statistic value greater than the T-table (1.96) value of 3.734 and a value for P value <0.5 , which is 0.000. This states that the knowledge sharing variable on job satisfaction has the strongest influence because the P-value is 0.00. Thus it can be said that knowledge sharing has a positive and significant effect on job satisfaction, so it can be stated that hypothesis H3 is accepted.
- H4: the effect of creativity value (X2) on job satisfaction (Z)
Variable creativity value (X2) on job satisfaction (Z) produces a parameter coefficient value of 0.545 with a T-statistic value greater than the T-table (1.96) value of 4.970 and a value for P value <0.5 , which is 0.000. This states that the creativity value variable on job satisfaction has the strongest influence because the P-value is 0.00. Thus it can be said that creativity value has a positive and significant effect on job satisfaction, so it can be stated that hypothesis H4 is accepted.
- H5: the effect of job satisfaction (Z) on employee performance (Y)
Variable job satisfaction (Z) on employee performance (Y) results in a parameter coefficient value of 0.706 with a T-statistic value greater than the T-table (1.96) value of 2.813 and a value for P value <0.5 , which is 0.005. Thus it can be said that job satisfaction has a positive and significant effect on employee performance, so it can be stated that hypothesis H5 is accepted.

Path Coefficients (Indirect Effect)

Table 8. Path Coefficients (Indirect Effect)

Influence	original sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Results	Hypothesis
Knowledge Sharing -> Job Satisfaction -> Employee Performance (H6)	0,288	0,277	0,123	2,343	0,020	positive and significant effect	Accepted
Creativity Value -> Job Satisfaction -> Employee Performance (H7)	0,385	0,378	0,159	2,423	0,016	positive and significant effect	Accepted

Source: SmartPLS 3.0 data analysis

- H6: the effect of knowledge sharing (X1) on employee performance (Y) through job satisfaction (Z)
The variable knowledge sharing (X1) on employee performance (Y) through job satisfaction (Z) produces a parameter coefficient value of 0.288 with a T-statistic value greater than the T-table (1.96) value of 2.343 and a value for P value <0.5, which is 0.020. Thus it can be said that knowledge sharing has a positive and significant effect on employee performance, through job satisfaction so that it can be stated that hypothesis H6 is accepted.
- H7: the effect of creativity value (X2) on employee performance (Y) through job satisfaction (Z) Variable creativity value (X2) on employee performance (Y) through job satisfaction (Z) produces a parameter coefficient value of 0.385 with a T-statistic value greater than the T-table (1.96) value of 2.423 and a value for P value <0.5, which is 0.016. Thus it can be said that creativity value has a positive and significant effect on employee performance, through job satisfaction so that it can be stated that hypothesis H7 is accepted.

DISCUSSION

The Effect of Knowledge Sharing (X1) on Employee Performance (Y)

As can be observed from the calculation of hypothesis one testing above, that the knowledge sharing variable has a positive and significant effect on employee performance. If the application of knowledge sharing is poor, the performance of employees will also decrease.

Vice versa, if the application of knowledge sharing is good, the performance of employees will increase. The application of knowledge sharing at Bank BSI KCP Sidoarjo based on the average score shows that knowledge sharing is in the good category. Knowledge sharing that has been well described at Bank BSI KCP Sidoarjo, among others, when the researcher wants to distribute questionnaires, it can be seen that employees are doing Briefing in the morning in order to convey the latest information, today's goals and work focus to employees. not only that, Bank BSI KCP Sidoarjo employees also do knowledge sharing when conducting meetings related to sharing product knowledge sessions, the latest product / feature applications and new provisions at the BSI KCP Sidoarjo office. With knowledge sharing, employees can improve their understanding of tasks and challenges, optimize work processes and create a collaborative work environment. This can lead to increased productivity and service quality in the banking context.

This research is in line with research conducted by [26] and [14]. Studies conducted in different locations using the same variables found that employee performance in an organization is influenced by knowledge sharing. employees in the organization must have a mindset that encourages knowledge sharing as an effort to generate new concepts, increase output, and realize the vision, mission, and goals of the organization. Worker attitudes play an important role in how well knowledge sharing is implemented. Organizations must take action to ensure that workers are willing and consistent to do knowledge sharing; Employee awareness cannot happen by itself. Knowledge sharing activities will increase with employees' awareness and intention to share knowledge.

Effect of Creativity Value (X2) on Employee Performance (Y)

As can be observed from the calculation of hypothesis two testing above, that the creativity value variable has a positive and significant effect on employee performance. Creativity and employee performance have a positive relationship, meaning that if creativity is increased, employee performance will also increase. The opportunity given by the company to employees to work creatively has gone well so as to improve employee performance. This can be seen from the average answer strongly agree/agree with respondents on topics related to creativity value on performance that employees often combine various experiences and knowledge to solve problems at work and always try to find ways so that the work given can be completed on time and with optimal results, this means that employees already reflect high commitment and efficiency in carrying out their duties properly and effectively. Not only that, the application of creativity value that has been running at BSI Bank KCP Sidoarjo includes; taking an innovation-based approach to improve services and efficiency including product development, creating new features that facilitate transactions and developing creative marketing strategies to attract new customers.

The results of this study are in line with research [28] and [22] which states that creativity value has a positive and significant effect on employee performance. This creativity value supports the space for collaboration that can strengthen the creative culture in the workplace. Enhancing creativity such as a creative person, giving encouragement, even increasing skills and abilities will improve and improve employee performance. by encouraging

creativity, BSI KCP Sidoarjo bank can provide added value to customers and increase competitiveness in the banking industry. If in a company a leader or coworker always gives enthusiasm or encouragement to colleagues in any form, it can be said that a person's creativity will increase and be realized in a job.

The Effect of Knowledge Sharing (X1) on Employee Satisfaction (Z)

As can be observed from the calculation of hypothesis testing three in the previous chapter, the Knowledge sharing variable has a positive and significant effect on job satisfaction. This can be seen from the average answer strongly agree / agree with respondents on topics related to knowledge sharing on satisfaction, that employees at bank bsi kcp sidoarjo have shown a collaborative attitude and enthusiasm for sharing information and increasing mutual knowledge. Employees at Bank BSI Syariah KCP Sidoarjo have carried out their role well at work, such as regular meetings / when conducting meeting activities can be a platform for sharing experiences and discussions related to certain tasks. Employees at Bank BSI KCP Sidoarjo also contribute by creating knowledge documentation such as guides or reference documents that can be accessed by other team members.

The results of this study are in accordance with the findings of research conducted by [20] and [8] which states that knowledge sharing has a positive and significant effect on job satisfaction. In addition, the results of this study are also reinforced by the theory of Luthans [46] which states that one of the factors that can affect job satisfaction is coworkers, where if employees have good coworkers, employees will easily share their experiences or knowledge without feeling awkward. By doing knowledge sharing, employees will get comfort in the workplace. Creating an environment where information can be accessed more easily, allowing employees to develop and providing a sense of support from coworkers all play a role in increasing employee satisfaction.

Effect of Creativity Value (X2) on Job Satisfaction (Z)

As can be observed from the calculation of hypothesis four testing in the previous chapter, the creativity value variable has a positive and significant effect on job satisfaction. This means that a positive creativity value for employees can increase their satisfaction with the company. In this study, the highest item size is seen in the understanding of BSI Bank Sidoarjo employees who already reflect high commitment and efficiency in carrying out their duties properly and effectively. Bank BSI KCP Sidoarjo leaders also provide opportunities for employees to participate in structured brainstorming sessions where employees can freely express new ideas related to banking products, services and processes. The results of this study are in line with research [22] and [47] . creativity enables employees to develop new ideas, innovative solutions and creative approaches in delivering services. This not only improves service quality but also creates a more positive experience for customers or coworkers, which in turn can increase overall satisfaction.

Effect of Job Satisfaction (Z) on Employee Performance (Y)

As can be observed from the calculation of hypothesis five testing above, that job satisfaction has a positive and significant effect on employee performance. In this study, the

highest item size seen in topics related to job satisfaction on performance shows effective communication collaboration, as well as mutual support among team members. Positive work relationships can create a pleasant work environment, increase productivity which in turn can contribute to the success of the organization. The relationship means that the more satisfied employees are with the company, the better the work performance and work results shown will be. High job satisfaction will also have a good effect on employee performance. employees at bank BSI KCP Sidoarjo feel satisfied if the work given is in accordance with their abilities and are appreciated for their contribution to work. The results of this study are in line with previous research from [23] and [48] . Someone who has a high level of job satisfaction shows a positive attitude towards their work. The importance of the role of employees in an organization or company, it is also important to pay attention to the factors that affect employee job satisfaction.[31]. Satisfied employees tend to work more effectively and make better contributions to organizational goals.

The Effect of Knowledge Sharing (X1) on Employee Performance (Y) through Job Satisfaction (Z) as an Intervening Variable.

As can be observed from the calculation of hypothesis six testing above, that the knowledge sharing variable has a positive and significant effect on employee performance through job satisfaction as an intervening variable at BSI Bank KCP Sidoarjo. This means that the more employees who share knowledge about work, it will increase employee knowledge so that later employees can feel satisfied with their work and will improve their performance. This is in line with research findings [41] . An open and mutually supportive knowledge sharing process can build trust among employees. This trust can create a satisfying work environment that can increase employee satisfaction. With employee satisfaction acting as an intervening variable, this can indicate that increasing knowledge sharing can have a positive impact on employee performance through increasing employee satisfaction with work and the work environment. By building a knowledge sharing culture, organizations can create an environment that supports employee growth and achievement which contributes positively to overall company performance.

The Effect of Creativity Value (X2) on Employee Performance (Y) Through Job Satisfaction (Z) as an Intervening Variable.

As can be observed from the calculation of hypothesis testing seven above, that the creativity value variable has a positive and significant effect on employee performance through job satisfaction as an intervening variable at bank BSI KCP Sidoarjo. The application of creativity value to employees of Bank BSI KCP Sidoarjo has been done well. This is in line with research findings [21] and [29]. The creativity shown by employees in creating creative products has a measurable value. This value is the employee's perception of the fulfillment of work value, which ultimately has an impact on employee job satisfaction. In other words, the higher the level of employee creativity in creating services or products, the higher the value given to their job satisfaction. [22]. This creativity process is considered indispensable for creating something that can support employee performance. The creativity process involves the ability of employees to complete the given workload in an innovative and creative way. The

integration of creativity and job satisfaction values can create a productive work environment and motivate employees to make greater contributions.

CONCLUSIONS AND SUGGESTIONS

Based on the results of the research that has been conducted and data analysis as described in the previous chapter, the following conclusions are presented from the research results: (1) knowledge sharing, creativity value and job satisfaction have a positive and significant influence on employee performance; (2) through job satisfaction as an intervening variable, knowledge sharing and creativity value have a positive and significant influence on employee performance. So with the research findings using structural equation modeling (SEM), knowledge sharing, creativity value, and job satisfaction directly have a strong positive impact on employee performance. Furthermore, knowledge sharing and creativity value significantly on employee performance of Bank BSI KCP Sidoarjo through job satisfaction.

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"Once there was something that felt really hard, it turned out to be passable. Once there was something that felt very broken and there would be no way, it turned out that everything was still fine. we just need to survive and keep going through it. It could be that the bad ones are just in the mind. - Boy Candra". Despite facing various challenges in writing this final project, it is inseparable from the support, direction and participation of various parties. Gratitude to Allah SWT for the ease given is a strong foundation in this journey. The author would like to express (1) Thank you to Bank BSI KCP Sidoarjo and all staff who have helped and participated in my research; (2) Both parents who are always there to support, and motivate me so that I can complete this final project and education; (3) As well as friends in arms who always provide support, enthusiasm, motivation, and assistance.

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