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THE EFFECTS OF KNOWLEDGE MANAGEMENT, ISLAMIC LEADERSHIP, AND SELF-EFFICACY ON EMPLOYEE PERFORMANCE VIA JOB SATISFACTION IN BANKS IN BONE REGENCY

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Abstract

This study was conducted to examine the influence of Knowledge Management, Islamic Leadership, and Self-Efficacy on employee performance through Job Satisfaction in the banking sector in Bone Regency. The research employed a quantitative method with a correlational design to explore the direct and indirect relationships among the studied variables. Primary data were collected from 202 respondents who were actively employed in various banking institutions operating in Bone Regency. The data were analyzed using Structural Equation Modeling (SEM) to test the hypothesized relationships and to assess both the direct effects of the independent variables and the mediating role of job satisfaction. The findings showed that Knowledge Management, Islamic Leadership, and Self-Efficacy had a positive and significant effect on job satisfaction, indicating that better knowledge-sharing practices, value-based leadership, and stronger employee confidence contribute to higher levels of satisfaction at work. Furthermore, Knowledge Management and Islamic Leadership demonstrated positive but insignificant effects on employee performance, suggesting that these factors alone may not be strong predictors of performance outcomes in the banking context. The results also confirmed that Knowledge Management and Islamic Leadership had positive yet insignificant influences on performance, consistent with previous findings in similar organizational settings. Importantly, Knowledge Management, Islamic Leadership, and Self-Efficacy had a positive and significant effect on employee performance when mediated by job satisfaction. This highlights the crucial role of job satisfaction as an intervening variable that enhances the impact of organizational knowledge practices, leadership approaches, and employees' belief in their abilities.

Keywords: Knowledge Management; Islamic Leadership; Self-Efficacy; Job Satisfaction; Employee Performance

INTRODUCTION

The banking sector plays a crucial role in the economy by providing a wide range of financial services that support the activities of individuals, businesses, and governments. As financial intermediaries, banks collect deposits from the public and channel these funds into credit for both investment and consumption purposes. In addition, banks offer various products and services such as savings, loans, money transfers, payment services, and asset and investment management. By ensuring liquidity and access to capital, the banking sector stimulates economic growth, creates employment, and contributes to overall financial stability. The role of banks in managing financial risks and providing financial guidance is also essential for long-term economic sustainability.

Employee performance in the banking sector is a vital factor in determining the success and reputation of an institution. Strong performance enhances operational efficiency and strengthens the bank's competitive position in the market. High-performing employees are able to deliver fast, accurate, and satisfying services to customers, thereby fostering customer trust and loyalty. Such trust is crucial, as it can increase deposit levels and the utilization of various banking products and services.

Moreover, employee performance has a direct impact on the financial health of banking institutions. High productivity and minimal errors allow banks to optimize revenue and reduce unnecessary operational costs. Efficient employees help maintain profitability and achieve financial targets, ensuring institutional stability in the face of economic challenges. This study focuses on banking institutions in Bone Regency, and the following section presents data on the banks operating within this area.

Table 1. List of Banking Institutions in Bone Regency

No	Company Name	Number of Employees	Net Profit for 2024 (trillions of IDR)
1	Bank BRI-KC Watampone	152	60,64
2	Bank BNI-KC Bone	30	21,46
3	Bank SulSelbar-Cabang Utama Bone	60	30,69
4	Bank Mandiri-KC Watampone	60	55,78
5	Bank BTPN-KCP Watampone	17	4,55
6	Bank BCA-KCP Watampone	13	54,8
7	Bank BTN- KCP Watampone	13	3,01
8	Bank Mega-KCP Watampone	13	1,68
9	Bank Muamalat-KCP Watampone	14	4,31
10	Bank BSI- KCP Watampone	13	1,7
11	Bank Danamon- KCP Watampone	13	2,82
12	Bank Panin- KCP Watampone	12	2,05

Source: Primary Data, 2025

The banking sector is one of the key industries supporting regional economic development, including in Bone Regency, particularly the Watampone area. The presence of 12 major banks—BRI, BNI, Mandiri, BSI, BTN, BCA, Bank Sulselbar, Mega, Danamon, Panin, BTPN, and Muamalat—indicates that financial intermediation activities in this region are highly active. Local data show a complex service structure that includes main branch offices (KC), sub-branch offices (KCP), digital customer service machines, ATM networks, and payment points located at the Bone Public Service Mall (InfoSulawesi, 2023; BRI, 2024; BCA, 2024). This complexity reflects an increasing coordination burden and rising demands for service consistency among frontline employees. In this context, knowledge management becomes essential to ensure that information flows, Standard Operating Procedures (SOPs), and service standards are transferred accurately and efficiently throughout the organization (Nonaka & Takeuchi, 1995).

Initial observations by the researcher reveal several issues related to employee performance in Indonesian banking institutions. Poor performance remains a serious concern, especially in key indicators such as work quantity, work quality, timeliness, attendance, and teamwork ability. Many employees are unable to meet performance targets, which may stem from excessive workloads, insufficient training, or low work motivation. The inability to achieve targets negatively affects overall bank performance and reduces the quality of services provided to customers.

Another observed phenomenon is the strong presence of Islamic banks such as Bank Syariah Indonesia (BSI) and Muamalat, alongside the regional bank Bank Sulselbar, which has deep cultural roots in the local community. This reflects the relevance of applying Islamic leadership values—ash-shidiq (honesty), al-amanah (trustworthiness), al-fathanah (wisdom), and al-tabligh (transparent communication)—as ethical work principles (Beekun & Badawi, 1999). Islamic leadership is perceived as capable of enhancing trust, loyalty, and employee motivation due to its alignment with the religious values of the majority population in Bone Regency. Thus, Islamic leadership is not only spiritual in nature but also acts as a managerial strategy that fosters an organizational culture grounded in moral values and local wisdom.

Additionally, performance target pressure is a prominent phenomenon in banking institutions across Bone Regency. Data from KPPN Watampone show that the realization of the People's Business Credit (KUR) program in 2024 reached IDR 251.09 billion with 3,766 debtors (Kemenkeu, 2024). This high achievement reflects the substantial workload and responsibility borne by branch employees in distributing, verifying, and monitoring credit. In such situations, employee self-efficacy becomes a crucial factor that determines whether performance pressure leads to higher motivation or instead causes work-related stress. Bandura (1997) emphasizes that individuals with high self-efficacy tend to be more optimistic, resilient, and persistent when completing difficult tasks. Self-efficacy therefore plays a key role in fostering job satisfaction, which subsequently affects employee performance (Robbins & Judge, 2019).

Work quality also remains a major issue. Service quality frequently fails to meet customer expectations, with problems such as data processing errors, lack of accuracy, and unprofessional service behavior. These issues can harm the bank's reputation and decrease customer satisfaction and loyalty. Timeliness is another challenge, where delays in processing transactions or completing reports disrupt operational efficiency and cause inconvenience to customers. Poor time management and lack of urgency often underlie these delays.

Employee attendance is likewise a significant concern, as high absenteeism disrupts workflow and burdens co-workers who must cover additional tasks. This may indicate deeper issues such as an unsupportive work environment, job dissatisfaction, or unmanaged health problems. Furthermore, weak teamwork and ineffective communication often lead to miscommunication and internal conflict, reducing productivity and morale.

Previous studies have examined employee performance in the banking industry, highlighting various influencing variables. Knowledge management is one of the significant determinants, as demonstrated by Savitri & Widiatma (2023), Nyaga (2018), and Rahmayanto et al. (2019). Effective knowledge management ensures that critical information is stored, accessed, and utilized optimally by employees. By enabling employees to quickly find solutions, apply best practices, and engage in continuous learning, knowledge management enhances efficiency, reduces operational errors, and improves customer service quality. Consequently, implementing strong knowledge management systems can significantly enhance employee performance, optimize bank operations, and strengthen competitiveness in the financial sector.

METHODS

This study employed a quantitative approach with an explanatory research design, aimed at explaining causal relationships among variables and testing the formulated hypotheses. The research was conducted across 12 banks in Bone Regency, with the data collection period taking place from August to October 2024. The study population consisted of 410 employees, and the sample size was determined to be 202 respondents using a probability sampling technique and the Slovin formula with a 5% margin of error. Primary data were collected through questionnaire distribution, while secondary data were obtained from official banking documents and reports. The research instrument was tested using validity tests (logical and empirical) and reliability tests to ensure measurement accuracy and consistency.

Data analysis was performed using Structural Equation Modeling (SEM) with the assistance of AMOS and SPSS 22.0, as this method allows for the examination of both direct and indirect relationships among latent variables. The SEM procedure included theoretical model development, specification of measurement and structural models, model identification, parameter estimation using Maximum Likelihood Estimation (MLE), and Goodness-of-Fit testing to assess the model's alignment with empirical data.

Operational definitions of the variables were formulated to ensure objective measurement and included five main constructs: Knowledge Management (individual tacit, team-based tacit, job procedures, technology), Islamic Leadership (ash-shidiq, al-amanah, al-fathanah, at-tabligh), Self-Efficacy (magnitude, generality, strength), Job Satisfaction (the work itself, salary, promotion, supervision, co-workers, working conditions), and Employee Performance (quality, quantity, timeliness, attendance, teamwork).

This methodological framework was designed to ensure empirical validity, instrument reliability, and the accuracy of the conceptual model in examining causal relationships among variables within the banking context in Bone Regency.

RESULT

Structural Model Feasibility Test
After conducting the SEM evaluation, in which the data met all the required assumptions of SEM using AMOS, the hypothesis testing could be performed. However, prior to testing the research hypotheses, a model feasibility analysis was carried out. This step aimed to determine whether the model used for hypothesis testing was adequately fit and appropriate. Before assessing model feasibility, the initial structural full model (baseline model) was presented, as shown in the figure below.
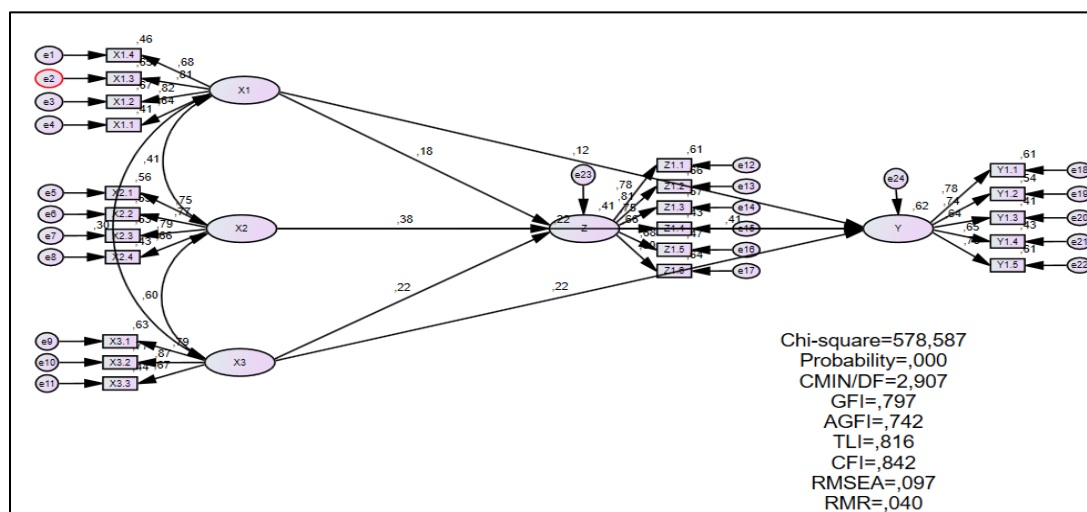

Figure 1. Full structural model (initial model)

Based on Figure 1, namely the research hypothesis test (initial model), the Goodness of fit index will be presented as shown in the table below:

Table 1. Values of Goodness of Index Hypothesis Testing Research (Initial Model)

No.	GOF	Value Cut	Results	Decision
1	Chi-Square	Expected to be small	578,587	Not good
2	Probability	≥ 0,05	0,000	Not good
3	RMSEA	≤ 0,08	0,097	Not good
4	GFI	≥ 0,90	0,797	Not good
5	AGFI	≥ 0,90	0,742	Not good
6	CminDF	≤2	2,907	Not good
7	TLI	≥0,95	0,816	Not good
8	CFI	≤0,95	0,842	Not good
9	RMR	≤0,08	0,040	Not good

The model evaluation showed that none of the eight proposed goodness-of-fit indices met the required criteria. Considering that one of the essential steps in SEM analysis is model testing, it was necessary to verify whether the structural model demonstrated an adequate fit with the empirical data. To achieve this, model modification was conducted by correlating error terms between indicators based on the recommendations of the modification indices, with the condition that such modifications did not alter the theoretical meaning or the causal relationships among the variables. After performing the required adjustments, the final model produced the following results:\
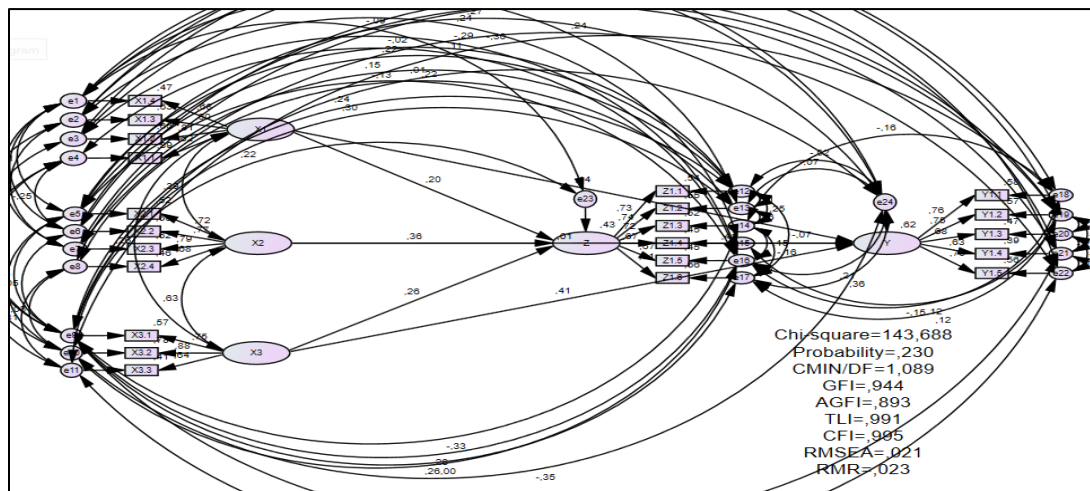

Figure 2. Full structural model (final model)

Based on Figure 2, which shows the final model after correction, the Goodness of fit index values can be seen in the table below:

Table 2. Values of Goodness of Fit Indices for Research Hypothesis Testing (Final Model)

No.	GOF	Value Cut	Results	Decision
1	Chi-Square	Expected to be small	143,688	Good
2	pvalue	≥ 0,05	0,230	Good
3	RMSEA	≤ 0,08	0,021	Good
4	GFI	≥ 0,90	0,944	Good
5	AGFI	≥ 0,90	0,893	Marginal
6	CminDF	≤ 2	1,089	Good
7	TLI	≥ 0,95	0,991	Good
8	CFI	≤ 0,95	0,985	Good
9	RMR	≤ 0,08	0,023	Good

From Table 2, it was found that eight criteria indicated acceptable model goodness of fit, namely the p-value of the chi-square test, RMSEA, GFI, NFI, TLI, CFI, and CMIN/DF. These indices met—or exceeded—the recommended

threshold values, indicating that the model satisfied several key goodness-of-fit requirements. Since multiple fit indices demonstrated that the model achieved an acceptable level of fit, the analysis was continued to the next stage of hypothesis testing.

Hypothesis Testing

The analysis and interpretation of results were carried out based on the findings of hypothesis testing. The objective was to reject the null hypothesis (H_0) so that the alternative hypothesis (H_a) could be accepted. Hypothesis testing was conducted using Structural Equation Modeling (SEM), which aims to predict changes in the dependent (criterion) variables associated with variations in the independent (predictor) variables. A significance level (α) of 5% (0.05) was applied, meaning that a hypothesis was accepted if the resulting p-value was less than 0.05. The results of the hypothesis testing are presented in the following table:

Table 3. Hypothesis Testing

No	Exogenous (independent) variables	Intervening Variables	Endogenous (constrained) variables	Standardized			Critical Ratio	p-value	Test results
				Direct Effect	Indirect Effect	Total Effect			
1	Knowledge Management	-	Job Satisfaction	0.228	-	0.228	2.547	0.011	+/significant
2	Islamic leadership	-	Job Satisfaction	0.438	-	0.438	3.362	0.000	+/significant
3	Self-Efficacy	-	Job Satisfaction	0.291	-	0.291	2.520	0.012	+/significant
4	Knowledge Management	-	Employee Performance	0.171	-	0.171	1.817	0.069	+/not significant
5	Islamic leadership	-	Employee Performance	0.014	-	0.014	0.082	0.934	+/not significant
6	Self-Efficacy	-	Employee Performance	0.503	-	0.503	2.526	0.012	+/significant
7	Job Satisfaction	-	Employee Performance	0.436	-	0.436	3.565	0.000	+/significant
8	Knowledge Management	Job Satisfaction	Employee Performance	0.228	0.099	0.328	2.067	0.038	+/significant
9	Islamic leadership	Job Satisfaction	Employee Performance	0.438	0.191	0.629	2.451	0.014	+/significant
10	Self-Efficacy	Job Satisfaction	Employee Performance	0.291	0.127	0.428	2.053	0.040	+/significant

Based on the overall model testing, all seven direct effects were found to be significant and aligned with the directional hypotheses proposed in this study. Similarly, all three indirect effects were also significant and consistent with the hypothesized causal relationships. The interpretation of the results presented in Table 21 is explained as follows.

Knowledge Management showed a significant positive effect on Job Satisfaction, with a p-value of $0.011 \leq 0.05$ and an estimate coefficient of 0.228, indicating that the hypothesis was supported. Islamic Leadership also demonstrated a significant positive effect on Job Satisfaction, reflected by a p-value of $0.000 \leq 0.05$ and an estimate of 0.438, meaning that the hypothesis was accepted. Likewise, Self-Efficacy positively affected Job Satisfaction, as shown by a p-value of $0.012 \leq 0.05$ and an estimate of 0.291, confirming that the hypothesized relationship was supported.

In contrast, Knowledge Management did not exert a significant positive effect on Employee Performance, with a p-value of $0.069 > 0.05$ and an estimate of 0.171; therefore, the hypothesis was not supported. Islamic Leadership also did not significantly influence Employee Performance, indicated by a p-value of $0.934 > 0.05$ and an estimate of 0.014, suggesting that the hypothesis was rejected. However, Self-Efficacy showed a significant positive effect on Employee Performance, supported by a p-value of $0.012 \leq 0.05$ and an estimate of 0.503. Job Satisfaction itself had a significant positive effect on Employee Performance, with a p-value of $0.000 < 0.05$ and an estimate of 0.436, demonstrating strong support for the hypothesis.

Regarding the mediating effects, Knowledge Management had a significant positive influence on Employee Performance through Job Satisfaction, with a p-value of $0.038 < 0.05$ and an estimate of 0.099. Islamic Leadership also exhibited a significant positive indirect effect on Employee Performance via Job Satisfaction, as shown by a p-value of $0.014 < 0.05$ and an estimate of 0.190. Similarly, Self-Efficacy had a significant positive indirect effect on Employee Performance through Job Satisfaction, reflected by a p-value of $0.040 < 0.05$ and an estimate of 0.126.

Overall, the findings confirm that Job Satisfaction acts as a crucial mediating variable that strengthens the influence of Knowledge Management, Islamic Leadership, and Self-Efficacy on Employee Performance in the banking context of Bone Regency.

DISCUSSION

The results of this study show that Knowledge Management has a positive and significant effect on Job Satisfaction. This finding indicates that the better the knowledge management practices within banking institutions, the higher the level of job satisfaction experienced by employees. Effective implementation of knowledge management—including access to essential information, documentation of organizational knowledge, training, and a culture of knowledge sharing—enables employees to complete their tasks more efficiently, understand their roles more clearly, and feel valued by the organization. These conditions directly contribute to greater job satisfaction. This result aligns with the findings of Agustin, Rosita, and Khalik (2022), who reported that knowledge management significantly improves job satisfaction among public-sector employees.

The study further reveals that Islamic Leadership exerts a positive and significant influence on Job Satisfaction. When Islamic leadership principles are demonstrated consistently, employees tend to experience higher levels of fulfillment in their work. Leadership is a central determinant of organizational behavior, performance improvement, and the creation of a supportive work environment. In value-based organizations—such as Islamic financial institutions, educational institutions, and faith-driven organizations—Islamic leadership becomes highly relevant. It emphasizes honesty, trustworthiness, intelligence, and transparent communication, reflected in the core indicators of ash-shidiq, al-amanah, al-fathanah, and at-tabligh. This finding is consistent with studies by Ananda et al. (2022), Rizki Febrian (2018), and Yusuf et al. (2018), which collectively demonstrate that Islamic leadership enhances job satisfaction and subjective well-being.

The findings also show that Self-Efficacy has a positive and significant influence on Job Satisfaction. Employees with high self-efficacy feel more confident in handling tasks and workplace challenges, which contributes to their overall job satisfaction. Self-efficacy, rooted in Bandura's social cognitive theory, reflects an individual's belief in their capability to perform tasks successfully. Employees with strong self-efficacy are more resilient and adaptive in dealing with work pressures. This result supports previous research by Masruroh and Prayekti (2021) and Syifa & Maharani (2022), who found that self-efficacy significantly enhances job satisfaction.

Although Knowledge Management shows a positive direction toward Employee Performance, its influence is not statistically significant. This suggests that knowledge management alone is insufficient to produce measurable improvements in employee performance. Other factors—such as organizational culture, leadership quality, work environment, or employee motivation—may play a mediating or moderating role. The low score in the dimension of individual tacit knowledge indicates that implicit knowledge has not yet been effectively internalized or shared among employees. This finding partly contrasts with earlier studies (Agustina et al., 2022; Savitri & Widiatma, 2023), which found significant positive effects of knowledge management on performance, suggesting contextual differences in banking institutions in Bone Regency.

Islamic Leadership also demonstrates a positive but insignificant effect on Employee Performance. This implies that while principled leadership may shape ethical behavior and organizational climate, it does not directly translate into enhanced performance without support from other systems such as motivation, rewards, communication effectiveness, and technical competence. The low score in the tabligh dimension points to suboptimal communication between leaders and subordinates, which weakens the leadership–performance link. This finding aligns with Sunya et al. (2017), Sulianti (2017), and Abusama et al. (2017), who similarly found that leadership alone does not significantly improve performance.

Self-Efficacy, however, shows a positive and significant impact on Employee Performance. Employees who believe in their ability to meet work demands tend to perform better and achieve higher targets. Self-efficacy affects how individuals think, feel, and behave in the workplace, influencing their persistence, problem-solving abilities, and motivation. This result is strongly supported by previous research including Masruroh & Prayekti (2021), Ananda et al. (2022), and Kartika et al. (2021), all of which concluded that self-efficacy significantly improves performance outcomes.

Job Satisfaction also has a positive and significant effect on Employee Performance. Employees who are satisfied with their work—whether in terms of salary, job conditions, promotion opportunities, supervision, or peer relationships—tend to be more productive, motivated, and committed. High job satisfaction reduces absenteeism, turnover intention, and performance-related errors. This finding reinforces results reported by Syifa & Maharani (2022), Syam et al. (2023), and Savitri & Widiatma (2023), who all confirmed that job satisfaction enhances employee performance.

The study further confirms that Knowledge Management positively and significantly affects Employee Performance through Job Satisfaction. Effective knowledge management enhances clarity, confidence, and comfort in performing tasks, which subsequently improves performance. This mediating mechanism suggests that knowledge management contributes to performance when accompanied by psychological outcomes such as satisfaction. This result aligns with

the findings of Nor Khadijah Alias et al. (2018), who emphasized the indirect pathway from knowledge management to performance through satisfaction.

Islamic Leadership also demonstrates a positive and significant indirect effect on Employee Performance through Job Satisfaction. Strong implementation of Islamic leadership principles increases employees' sense of fairness, trust, and emotional attachment to the organization, which in turn enhances satisfaction and boosts performance. This supports the findings of Ananda et al. (2022), who identified similar relationships in Islamic financial institutions.

Finally, Self-Efficacy positively influences Employee Performance through Job Satisfaction. Employees with higher confidence in their abilities tend to feel more satisfied with their work, and this satisfaction strengthens their performance outcomes. This confirms previous studies by Syifa & Maharani (2022), which also found job satisfaction to be an effective mediator of the self-efficacy–performance relationship.

CONCLUSION

This study concludes that Knowledge Management, Islamic Leadership, and Self-Efficacy play important roles in shaping job satisfaction and employee performance within banking institutions in Bone Regency. The findings demonstrate that Knowledge Management, Islamic Leadership, and Self-Efficacy each have a positive and significant effect on Job Satisfaction. This indicates that effective knowledge sharing, value-based leadership, and strong personal confidence contribute directly to employees' positive perceptions of their work environment.

In contrast, Knowledge Management and Islamic Leadership do not show significant direct effects on Employee Performance, suggesting that these variables require supporting organizational factors—such as communication effectiveness, motivation systems, or work culture—to translate into measurable performance improvements. Meanwhile, Self-Efficacy exhibits a positive and significant direct effect on Employee Performance, highlighting the central role of personal belief in shaping work behavior and achievement.

Job Satisfaction is confirmed as a key predictor of Employee Performance, demonstrating that employees who feel valued, supported, and fulfilled are more likely to achieve higher levels of productivity and work quality. Furthermore, all three indirect pathways—Knowledge Management, Islamic Leadership, and Self-Efficacy through Job Satisfaction—show significant positive effects on performance. This underscores the mediating role of satisfaction as a psychological mechanism that strengthens the influence of organizational practices and individual capabilities on performance outcomes.

Overall, the study provides empirical evidence that improving knowledge systems, strengthening Islamic leadership practices, and enhancing self-efficacy are essential for promoting job satisfaction and ultimately boosting employee performance in the banking sector. These insights offer valuable implications for managerial strategies aimed at developing more productive, motivated, and high-performing employees.

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