

## Analysis of Knowledge Management, Skill and Work Attitude on Employee Performance at PT. Bank BNI Bojonegoro Branch Office

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### ABSTRACT

This study aims to determine the effect of knowledge management, skills, and work attitude on employee performance at the PT. Bank BNI Bojonegoro Branch Office. The sampling technique used was saturated sampling, so the number of samples taken was 40. The analysis technique used in this study is smart partial least squares (PLS). The results of the analysis show that (1) knowledge management has a significant positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office and (2) skills have a significant positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office (3) Work attitude has a significant positive effect on employee performance at the PT. Bank BNI Bojonegoro Branch Office.

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## **INTRODUCTION**

Banking is one of the financial industries in the current information age that increasingly requires human resources who have the knowledge, skills, and work attitudes to create high-performing human resources. Banking human resources have a very important role. The success or failure of banking in achieving its goals is very dependent on human resources ability to carry out their duties.

To increase the efficiency of banking performance, bank employees must have good skills and appropriate knowledge, and banks must manage information through knowledge management. Knowledge Management is a system that enables banks to use the knowledge, experience, and creativity of their employees to improve banking performance. According to Ninik and Yuni (2017), knowledge management is a set of processes for creating and sharing information throughout the organization to optimize the achievement of organizational tasks and goals. The company manages its expertise through knowledge management. Knowledge comes from the minds of each individual, but it is the company's responsibility to develop the necessary management concept so that banks can compete and prove their existence as a company that has a superior knowledge management concept.

Application of knowledge management at PT. Bank BNI Bojonegoro Branch Office one of which is job training. Job training programs are provided to permanent and contract employees. To further improve the performance of employees in a bank, it is necessary to carry out such training and development, so that old employees can develop and improve their duties while working while prospective employees can carry out their duties properly and in accordance with company standards set by the company. The various trainings held aim to increase employee motivation in achieving business and company targets. Employees who take part in the training are expected to be able to build teamwork and togetherness with the team so that they are able to achieve the company's predetermined targets.

The next factor that can affect employee performance is skill (skills). Everyone is given different abilities, but it depends whether everyone is aware of it or not. According to Yusuf (2019) skill is the ability to use reason, thought, ideas and creativity to make, change or make something more meaningful and obtain value from work. This is also in line with previous research by Halawa (2019) which explains that for employees who have good skills, it will also help increase good performance so as to accelerate the achievement of organizational goals, on the other hand unskilled employees will lead to poor performance. Thus slowing down organizational goals. Therefore, skills must be continuously developed and trained to increase the ability to become experts in certain fields.

Based on the results of an interview with one of the employees of the Logistics and HR Supervisory Sub-Division explained that skill mastery at PT. Bank BNI Bojonegoro Branch Office regarding banking skills does have a higher education status and a lot of experience. PT. Bank BNI Bojonegoro Branch Office conducts job training for prospective employees. However, after the job training was carried out there were still some high school graduates who felt confused about their duties and responsibilities in the office so that these

employees did not understand their duties properly. However, again depending on oneself, sometimes high school graduates have good skills and understand more because they have attended training and skill development before registering to become employees of PT. Bank BNI Bojonegoro Branch Office so that it is more experienced than stratum graduates.

The educational level of employees is very important to note because it influences the way they think, behave and act. Employees who have a high level of education need to be given work skills that are in accordance with the demands of the work they are doing and will make it easier for employees to carry out the tasks given by the company. If the level of education is not aligned with the employee's job placement, then the job cannot be completed properly and the employee does not meet the company's targets.

Not only knowledge management and skills that affect performance, but also the existence of a work attitude that affects the performance of employees in a company. In essence, attitude is closely related to one's own skills. Work Attitude according to Eirsyah et al. (2019) is an action as a tendency of thoughts and feelings of satisfaction or dissatisfaction with the work of everything that will be done and the results are proportional to the effort made. Work Attitude is important, because no matter how good and how much knowledge and skills an employee has, it is useless if the employee does not have a good attitude so that employee attitudes are also considered in banking. Every employee has their own way of dealing with the problems they face.

Based on observations when visiting the office of PT. Bank BNI Bojonegoro Branch Office conducts interviews with several employees, the author observes that employees there are still lacking in terms of attitude towards leadership. It can be seen that several employees do not come to work without explanation (alpha) and take leave beyond the time limit set by the leadership. If this problem is allowed to continue, it is feared that it will disrupt the work of the employee concerned and hinder the achievement of employee performance so that it has an impact on the company which causes employee performance to decrease.

Human performance refers to how well a person can do his job. Performance is the result of employee achievement in carrying out their duties by predetermined standards. The better employees work, the better the results for companies, organizations, and society. To achieve a high level of employee productivity, companies need to pay attention to issues of knowledge, skills, abilities, attitudes, and behavior which are guiding factors in achieving productivity.

According to P. Utama et al. (2020) argues that employee performance can be measured by three important things, namely knowledge, skills, and work attitudes to succeed in achieving company goals. In an organization, of course, problems related to knowledge management, skills, and work attitudes must exist and the phenomena described above will certainly affect the performance of employees at PT. Bank BNI Bojonegoro Branch Office which will have an impact on the progress of the company.

Based on the background above, the authors are interested in conducting research related to the influence of HR in banking, so the authors raise the title "Knowledge Management Analysis, Skills and Work Attitude on Employee Performance at PT. Bank BNI Bojonegoro Branch Office".

## **LITERATURE REVIEW**

### ***Knowledge Management***

According to Padang & Sihombing (2020), knowledge management is a complex competency that is very important in shaping one's actions. Knowledge Management is a system consisting of people, processes, and technology. The three components of knowledge management are interconnected and cannot be separated. The success of an organization or company is very dependent on humans. The role of humans in knowledge management certainly cannot be separated. Therefore, knowledge management is considered very important and useful for every employee or leader in a company. According to previous research conducted by Tamara (2019), knowledge is an important component in determining success or failure in carrying out tasks or jobs assigned to employees. According to Alvin Soleh (2011), indicators of knowledge management include identifying knowledge, creating knowledge, sharing knowledge, and using knowledge.

### ***Skill***

According to Lian (2013), a skill is a person's ability to perform an activity or work on skills based on training and experience. Employees who have good work skills and organizational goals will quickly achieve them. However, if employees are not skilled, organizational goals will be hampered. According to previous research conducted by Bidara et al. (2019), skills can be reflected in how well employees carry out a specific activity, such as operating equipment, communicating effectively, or implementing a business strategy. According to Yunita (in Nurannisa, 2020), skill indicators include technical skills (technical skills), skills for establishing human relations (human-relation skills), and conceptual skills (conceptual skills).

### ***Work Attitude***

According to Robbins and Judge (2008: 92) suggests that work attitude is an evaluation that is pleasant or not related to situations, objects or people. Work attitude can show the emotional response of each employee to the work he is doing, a sense of responsibility towards his work and his confidence in his work. According to previous research conducted by N.Sari et al (2020) work attitude with employee performance is determination and determination to maintain appropriate conditions in the work environment, so that work attitude can aim to improve employee performance so that it is better than before. According to Robbins (in Christian P. Matasik, 2017) work attitude indicators include cognitive components, affective components and behavioral components.

### *Employee Performance*

According to Sutrisno (2016: 172), performance is a person's success in carrying out tasks, the work achieved by a person or group of people in an organization by their respective authorities and responsibilities, or how a person is expected to function and behave by the duties given to him, the quantity, quality and time required to carry out his duties. According to previous research conducted by Ahmad and Arik (2017) to achieve company goals, employee performance and company performance are important factors for achieving company goals. According to Robbins (2016: 260) indicators for measuring employee performance include quality, quantity, timeliness, effectiveness, and timeliness.

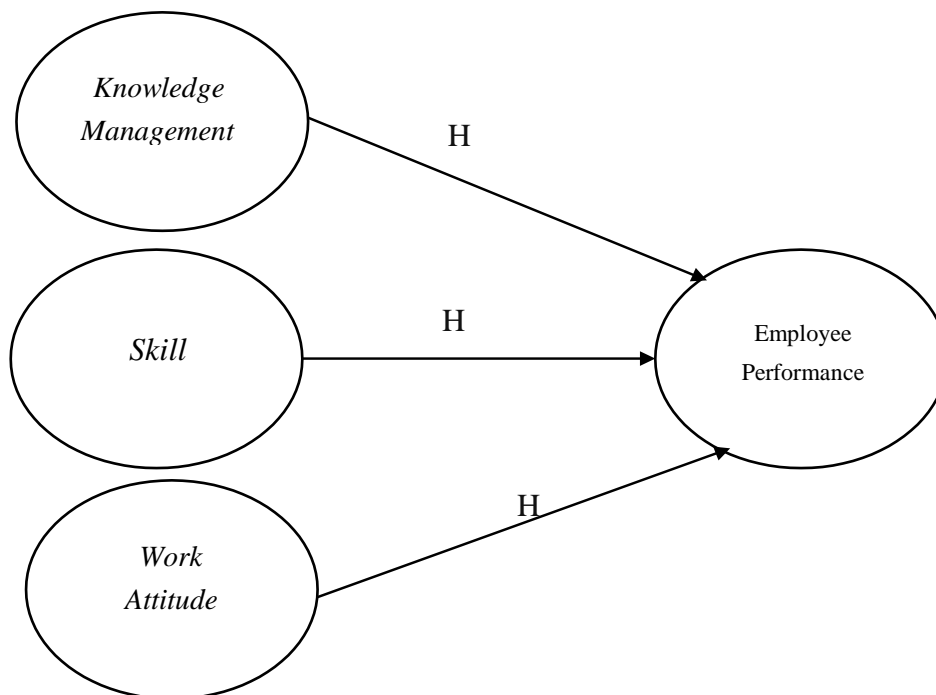


Figure 1. Conceptual Framework

### *Effect of Knowledge Management (X1) on Employee Performance (Y)*

The results of data processing state that knowledge management has a significant positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office. So that it can be interpreted that knowledge management which includes knowledge identification, knowledge creation, knowledge sharing and use of existing knowledge in PT. Bank BNI Bojonegoro Branch Office has a positive impact and meets good criteria, seen from factor loading or Composite Reliability. So that is in accordance with the results of research by Sukarno & Kustini (2018) which says that there is an influence between knowledge management and employee performance where in creating superior employee performance, organizations must also prepare superior systems, which include rules and standards determined by organizational leaders and parties. in charge of human resources. This is also in line with the results of Tamara's research (2019) which states that the knowledge

management variable has a significant positive effect on employee performance, the knowledge possessed by employees is an important part that determines the success or failure of employee performance.

**H1:** Knowledge Management has a positive effect on employee performance

### *Effect of Skill (X2) on Employee Performance (Y)*

The results of data processing state that skills have a significant positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office. skills that include technical skills (technical skills), skills to establish human relations (human-relation skills) and conceptual skills (conceptual skills) that exist in PT. Bank BNI Bojonegoro Branch Office is able to have a positive impact and meet good criteria, seen from factor loading or Composite Reliability. This is in accordance with the results of Yusqi Mahfud's research (2019) which says that skill has a positive effect on employee performance where it is known that skill or skill is the ability to operate a job easily and accurately which requires basic skills. This is also in line with the research results of Bidara, et al (2019) which state that the skill variable has a significant positive effect on employee performance, this means that skills can be reflected in how well employees carry out a specific activity, such as operating a piece of equipment. Communicate effectively or implement a business strategy. If employees are competent and able to operate technological tools to support work, then the work carried out will be easily carried out.

**H2:** Skill has a positive effect on employee performance

### *Effect of Work Attitude (X3) on Employee Performance (Y)*

The results of data processing show that work attitude has a significant positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office, work attitude which includes the cognitive component, affective component, and behavioral component in PT. Bank BNI Bojonegoro Branch Office can have a positive impact and meet good criteria, seen from factor loading or Composite Reliability. This is consistent with the results of research by S. P Utama, et al (2020) which says that work attitude has a positive effect on employee performance where a work attitude that is well-controlled will improve employee performance. N. Sari et al, (2020) also said that the relationship between work attitude and employee performance is a determination to maintain appropriate conditions in the work environment so that work attitude can aim to improve employee performance to be better than before.

**H3:** Work Attitude has a positive effect on employee performance

## **METHODOLOGY**

### *Type of Research and Description of Research Population (Object)*

This study uses quantitative methods and causal associative types to test the effect. Research that focuses on measuring variables to test hypotheses as a way of testing theory is known as quantitative research.

**Population, Sample, and Collection Technique**

Samples were taken by 40 people. The sampling technique is applied and determined using a saturated sampling technique which takes a sample of the entire population if the population is relatively small or minimizes errors.

**Types, Data Sources, and Data Collection Techniques**

The type of data used in this study is Quantitative Data. This data is obtained from the results of questionnaires and employee data of PT. Bank BNI Bojonegoro Branch Office. Sources of data used in this study are primary data and secondary data. The data collection method used in this study is a questionnaire. This research utilizes a questionnaire that has been prepared so that it can measure indicators of each variable, namely knowledge management (X1), skills (X2), and work attitude (X3) which affect employee performance (Y) at PT. Bank BNI Bojonegoro Branch Office and the analysis technique applied is partial least square (PLS). The scale used in measuring the indicators on the questionnaire is a Likert scale which indicates the level from disagree to strongly agree.

**RESEARCH RESULT**

Prepared questionnaires containing statements from each variable indicator in the study, namely knowledge management (X1), skills (X2), work attitude (X3), and employee performance (Y) were distributed to employees of PT. Bank BNI Bojonegoro Branch Office, a total of 40 people. The estimated results and measurement models in PLS are as follows:

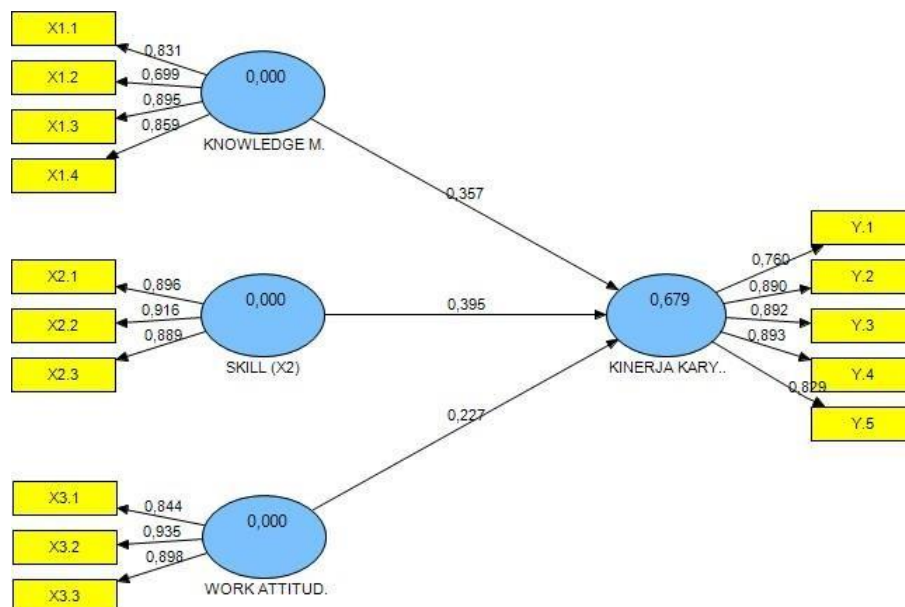


Figure 2. PLS Measurement Model Relationship between Knowledge Management(X1), Skill(X2), Work Attitude(X3) and Employee Performance(Y)  
 (Source: Results of Data Processing)

Figure 1 states that the magnitude of the factor loading value for each indicator located above is indicated by an arrow between the variable and the indicator, and it can be seen that the size of the path coefficients (path coefficients) of the arrow line is located between the exogenous and endogenous variables. In addition, it can be seen that the magnitude of the R-Square is in the circle of endogenous variables (employee performance variables).

The measurement model of this study utilizes exogenous variables that reflect the indicators, namely knowledge management (X1), skills (X2), work attitude (X3), and endogenous variables which are employee performance (Y) which are loaded by looking at factor sizes because all indicators in the model This uses reflection, so the table used is Outer Loadings output.

Table 1. Outer Loadings (Model of Measurement and Validity)

	Factor Loading (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ( O/STERR )
X1.1 <- KNOWLEDGE MANAGEMENT (X1)	0,830888	0,831930	0,031625	0,031625	26,273341
X1.2 <- KNOWLEDGE MANAGEMENT (X1)	0,699465	0,694827	0,102774	0,102774	6,805834
X1.3 <- KNOWLEDGE MANAGEMENT (X1)	0,894500	0,889876	0,039921	0,039921	22,406640
X1.4 <- KNOWLEDGE MANAGEMENT (X1)	0,859368	0,855842	0,030288	0,030288	28,373663
X2.1 <- SKILL (X2)	0,896484	0,894296	0,029567	0,029567	30,320241
X2.2 <- SKILL (X2)	0,915712	0,913867	0,023803	0,023803	38,470528
X2.3 <- SKILL (X2)	0,889493	0,891268	0,018061	0,018061	49,248634
X3.1 <- WORK ATTITUDE (X3)	0,844403	0,849251	0,039258	0,039258	21,509250
X3.2 <- WORK ATTITUDE (X3)	0,934791	0,934070	0,019491	0,019491	47,960466
X3.3 <- WORK ATTITUDE (X3)	0,898191	0,901251	0,020776	0,020776	43,232678
Y.1 <- KINERJA KARYAWAN (Y)	0,759917	0,760545	0,046885	0,046885	16,207997
Y.2 <- KINERJA KARYAWAN (Y)	0,890071	0,888768	0,023133	0,023133	38,475555
Y.3 <- KINERJA KARYAWAN (Y)	0,892281	0,888489	0,041880	0,041880	21,305544
Y.4 <- KINERJA KARYAWAN (Y)	0,893208	0,895395	0,023213	0,023213	38,479400
Y.5 <- KINERJA KARYAWAN (Y)	0,829397	0,828976	0,034980	0,034980	23,710721

(Source: Results of Data Processing)



Table 1 states that the validity of the indicators is measured by taking into account the value of each factor loading on the indicator, if  $> 0.5$  or the T-statistic value  $> 1.96$  then the validity is said to be sufficient (Z value at  $\alpha = 0.05$ ). The loading factor is the relationship between indicators and variables, if it is greater than 0.5 then the validity is assumed to be met, and if the T-Statistic value is  $> 1.96$  then the significance will be fulfilled. All reflective indicators variable (X1) namely knowledge management, variable (X2) namely skill, variable (X3) work attitude and (Y) namely employee performance, shows factor loading (original sample)  $> 0.50$  and or significant (T-value) Statistics  $> Z$  value  $\alpha = 0.05$  (5%) = 1.96), so that the results of the estimation of all indicators have sufficient convergent validity or their validity is considered good.

The next measurement is the Average Variance Extracted (AVE) value which represents the size of the indicator variance contained in the latent variable. The value of convergent AVE  $> 0.5$  determines that the validity of the latent variable is sufficient. Reflective indicator variables can be found from the AVE value of each construct (variable). If the AVE value for each structure is  $> 0.5$ , a fairly good model is needed.

Table 2. Average Variance Extracted (AVE)

	<b>AVE</b>
<b>Kinerja Karyawan (Y)</b>	0,730317
<b>Knowledge Management (X1)</b>	0,679568
<b>Skill (X2)</b>	0,811137
<b>Work Attitude (X3)</b>	0,797866

(Source: Results of Data Processing)

Table 2 shows the results of the Knowledge Management variable of 0.679568, the Skill variable of 0.811137, the Work Attitude variable of 0.797866 and Employee Performance of 0.730317. The values of the four variables are all  $>$  from 0.5 so that the existing variables can be stated to have good validity overall. If the composite reliability value of the reliable construct is above 0.7, the indicator is said to be consistent when measuring latent variables.

Table 3. Reliability Test

	<b>Composite Reliability</b>
Kinerja Karyawan (Y)	0,930983
Knowledge Management (X1)	0,893790
Skill (X2)	0,927967
Work Attitude (X3)	0,922004

(Source: Results of Data Processing)

Table 3 states that the knowledge management variable is 0.893790, the skill variable is 0.927967, the work attitude variable is 0.922004, and employee

performance is 0.930983. Stating that the values of Composite Reliability are all above 0.70, it can be seen that all the variable in this study is reliable.

Table 4. Latent Variable Correlations

	KINERJA KARYAWAN (Y)	KNOWLEDGE MANAGEMENT (X1)	SKILL (X2)	WORK ATTITUDE (X3)
Kinerja Karyawan (Y)	1,000000			
Knowledge Management (X1)	0,692138	1,000000		
Skill (X2)	0,719875	0,538147	1,000000	
Work Attitude (X3)	0,649756	0,538025	0,582518	1,000000

(Source: Results of Data Processing)

The average correlation value between one variable and other variables states that the average correlation value is higher than 0.5. The highest correlation value is the correlation value between the skill variable (X2) and employee performance (Y) of 0.719875. It can also be said that among the variables in the research model, the relationship between knowledge management variables and employee performance is stronger than the relationship between other variables. This research model states that the level of employee performance is more influenced by skill variables than other variables.

Table 5. R-square

	R Square
Kinerja Karyawan (Y)	0,679435
Knowledge Management (X1)	
Skill (X2)	
Work Attitude (X3)	

(Source: Results of Data Processing)

Table 5 states that the model can state the independent variables that affect the phenomenon of employee performance, where knowledge management, skills, and work attitude are 67.94%. The remaining 7.04% is explained by variables other than this study (except knowledge management, skills, and work attitude).

Table 6. Path Coefficients (Mean, STDEV, T-Values)

	Path Coefficients (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STERR )	P Values
Knowledge Management (X1) ->Kinerja Karyawan (Y)	0,357096	0,363836	0,082279	4,340049	0,000
Skill (X2) -> Kinerja Karyawan (Y)	0,395244	0,397441	0,100416	3,936075	0,000
Work Attitude (X3) -> Kinerja Karyawan (Y)	0,227392	0,223194	0,073711	3,084909	0,003

(Source: Results of Data Processing)

### ***Hypothesis Testing Results***

H1: It is suspected that Knowledge Management has a positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office. acceptable, with path coefficients of 0.357096, and a T-statistic value of 4.340049 > 1.96 (T-table value of  $Z\alpha = 0.05$ ), or P-Value 0.000 < 0.05, with a significant (positive) result.

H2: It is suspected that Skill has a positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office is acceptable, with path coefficients of 0.395244, and a T-statistic value of 3.936075 > 1.96 (T-table value of  $Z\alpha = 0.05$ ), or P-Value 0.000 < 0.05, with a significant (positive) result.

H3: It is suspected that work attitude has a positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office is acceptable, with path coefficients of 0.227392, and a T-statistic value of 3.084909 > 1.96 (T-table value of  $Z\alpha = 0.05$ ) or P-Value 0.003 < 0.05, with a significant (positive) result.

## **DISCUSSION**

### ***Effect of Knowledge Management (X1) on Employee Performance (Y)***

Based on the results of the data processing above, it was found that knowledge management had a significant positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office. So, hypothesis 1 states that knowledge management has a positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office is acceptable.

This can be interpreted that knowledge management which includes identifying knowledge, creating knowledge, sharing knowledge, and using existing knowledge at PT. Bank BNI Bojonegoro Branch Office can have a positive impact and meet good criteria, seen from factor loading and Composite Reliability. This is by the results of research by Sukarno & Kustini (2018) which says that there is an influence between knowledge management and employee performance where in creating superior employee performance, organizations must also prepare superior systems, which include rules and standards determined by organizational leaders and authorities regarding human resources.

### ***Effect of Skill (X2) on Employee Performance (Y)***

Based on the results of the data processing above, it was found that skills had a significant positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office. So, hypothesis 2 says that skills have a positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office is acceptable.

This can be interpreted that skills which include technical skills (technical skills), skills to establish human relations (human-relation skills), and conceptual skills (conceptual skills) that exist in PT. Bank BNI Bojonegoro Branch Office can have a positive impact and meet good criteria, seen from factor loading and Composite Reliability. This is by the results of Yusqi Mahfud's research (2019) which says that skill has a positive effect on employee performance where it is known that skill or skill is the ability to operate a job easily and accurately which requires basic skills.

### ***Effect of Work Attitude (X3) on Employee Performance (Y)***

Based on the results of the data processing above, it was found that work attitude has a positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office. So hypothesis 3 says that work attitude has a positive effect on employee performance at PT. Bank BNI Bojonegoro Branch Office is acceptable.

This can be interpreted that work attitude which includes cognitive components, affective components, and behavioral components that exist in PT. Bank BNI Bojonegoro Branch Office can have a positive impact and meet good criteria, seen from factor loading and Composite Reliability. This is consistent with the results of research by S. P Utama, et al (2020) which says that work attitude has a positive effect on employee performance where a work attitude that is well-controlled will improve employee performance. If the work attitude is getting better, the level of employee performance will also be higher. Conversely, the lower the work attitude possessed by employees, the lower the level of performance produced.

### **CONCLUSIONS AND RECOMMENDATIONS**

It can be concluded that knowledge management can make a very significant contribution to the performance of employees at PT. Bank BNI Bojonegoro Branch Office. This shows that if knowledge management increases, employee performance will increase. After that, skills can make a very significant contribution to the performance of employees at PT. Bank BNI Bojonegoro Branch Office. This shows that if skills increase, employee performance will increase. And work attitude can make a very significant contribution to the performance of employees at PT. Bank BNI Bojonegoro Branch Office. This shows that if the work attitude increases, the employee's performance will increase.

### **ADVANCED RESEARCH**

Researchers can provide a number of suggestions that are given for consideration, including that it is hoped that employees must improve the culture of exchanging ideas with other employees in order to obtain new innovations, establish communication and build good cooperation with fellow co-workers, maintain emotional stability at work, and be able to complete the job without having to wait for orders from superiors.

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