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## THE INFLUENCE OF SOCIALIZATION, KNOWLEDGE AND RELIGIOUS ON EMPLOYEE PERFORMANCE

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### ABSTRACT

This research aims to determine the influence of socialization, knowledge, and religiosity on the performance of Bank Syariah Indonesia (BSI) Malang City employees. The population of this study consisted of employees and customers of Bank Syariah Indonesia (BSI) Malang City, totaling 200 respondents. The sample in this study was 200, and the respondents in the questionnaires returned were 112. This type of quantitative research uses a sample determination technique using probability sampling techniques. The data source in this research is primary data. The data collection method was carried out using a Google Document questionnaire. Meanwhile, the data was analyzed using Partial Least Square (PLS). The dependent variables of this research are employee performance and trust. The independent variables include socialization, knowledge, and religiosity.

**Keywords:** Socialization, Knowledge, Religiosity, Employee Performance, Indonesian Sharia Bank

### INTRODUCTION

The presence of Sharia banks in Indonesia is still relatively young. This can be seen from discussions related to Islamic banks in Indonesia that emerged in the 1980s — characterized by the existence of one government bank, namely Bank Muamalat Indonesia (Daud et al., 2020). Having a relatively young age, the development of Islamic banks in Indonesia is rapid in the national banking system. This can be seen from the existence of well-organized laws, starting from 1992 to 2008. Also, the network of Sharia banking offices in Indonesia began to spread (Choiriyah, 2021). Based on data from the Financial Services Authority (OJK) in December 2020, it was noted that the number of Sharia banks reached 14 Sharia Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 163 Sharia People's Financing Banks (BPRS). Then, in terms of sharia banking assets, it grew significantly, reaching Rp. 593,948,000,000,000 (Musaddad, Asnawi, & Supriyatno, 2021) .

Islamic banks' development in Indonesia must be balanced with their excellent performance, so they have received many awards. In 2021, Bank Syariah Indonesia (BSI) achieved brilliant performance, namely, achieving the seventh-largest asset in the country. The assets obtained were IDR 251 trillion. In third-party collections, BSI was in fifth place, with an achievement of IDR 219 trillion. The profit side recorded was sixth, with an acquisition value of IDR 2.3 trillion. Thus, Bank Syariah Indonesia (BSI) received the Indonesia Most Trusted Companies award, which was held at the 2021 Corporate Governance Perception Index (CGPI) Award with the theme Building Corporate Resilience within the GCG Framework (Bsi.co.id 2021).

Bank Syariah Indonesia (BSI) received awards as the best Sharia bank and the best digital innovation Sharia bank at the event held by Anugrah Syariah Republika 2021 with the theme Sharia Economy Spurring National Economic Growth. Hery Gunardi, as Main Director of BSI, emphasized that this achievement was an appreciation of all employees' performance and hard work in providing the best service to the community (Bsi.co.id 2021).

Currently, competition in the banking world is getting tighter. It must be able to accept new challenges to be included by other banks. Bank Syariah Indonesia (BSI), which already has good performance, must continue to be improved so that it is not less competitive with other banks. One way that can be done is to increase socialization. Socialization is one of the primary keys in forming the defense of Islamic banks in anticipating domestic foreign banking. The aim is for people to abandon the practice of usury and switch to Sharia banks that have a profit-sharing system. For this reason, Bank Syariah Indonesia (BSI) must be supported. It can take an active role in carrying out outreach and education to the public to build an understanding of the benefits of Sharia banking products and services.

The socialization carried out by Sharia banking has yet to be effective. This is because socialization focuses more on Islamization, namely the adoption of Islamic principles into the banking system. Apart from that, Islamic elements in Sharia banking are still lacking among the public, so Muslim communities still dominate customers. Even though Indonesia is a country with a majority Muslim population, this should be an opportunity for Sharia banking compared to other banks (Daud et al., 2020).

Sharia banking socialization needs to be improved. For this reason, genuine efforts need to be made towards the community. For example, they are making improvements and preparations when conducting outreach to the community. Several things that can be considered before socialization are looking at and paying attention to what kinds of problems are occurring in the community. Then, Sharia banking can reach religious figures, such as ulama and stand. Only now, the role of community figures has been lacking, even though their role influences people to join Islamic banks (Rizal et al., 2022).

Vinasti (2022) researched the role of students in conducting outreach to the community. His research stated that Sharia banking study program students carried out outreach to parents in Makassar. Before socialization was implemented, parents thought that Sharia banking was the same as conventional banking. Rizal et al. (2022) stated that their research was related to Sharia banking literacy and socialization. The results of his research stated that before the socialization was carried out, many people thought there was no difference between Sharia banking and conventional banking. Thus, socialization is necessary to increase public understanding regarding Sharia banking. They considered that public understanding of the presence of Sharia banking still needs to be improved (Mustapita et al., 2021). This research's results differ from the research conducted by Korosando & Finance (2020). The results of his research stated that socialization did not influence people to join Islamic banks. Based on this, the Socialization variable was used as one variable in this research because there are still different results from existing research.

Apart from socialization, the fundamental factor that can be used to develop Sharia banking products is increasing knowledge. Knowledge is an experience stored in human consciousness. Knowledge for customers is essential, considering that many people still think that Sharia banking is the same as conventional banking. Mr. Misri, a resident of Malang City, said that he did not know anything about Sharia banking. So, there is no intention of becoming a Sharia banking customer. This statement is essential for Sharia banking to increase and develop customer knowledge.

The increasingly sophisticated banking world must prepare strategies to compete with other banks. One thing Islamic banking can do is increase employee knowledge (Akhtar et al., 2018). to train knowledge, employees can share information individually and in teams. The aim is to increase efficiency and production (Abbas et al., 2019). The exchange of information between individuals and teams can increase their capacity to carry out tasks more effectively (Puerta, Bermúdez-González, & García, 2022). In the research of Safi et al. (2020), it is stated that knowledge significantly influences employee performance. However, this study's results differ from research conducted by Zulkifli et al.

(2023), which shows that knowledge does not affect employee performance. Based on that, knowledge is used as a variable in this research.

Next is religion, which is identified with religiosity. Religiosity is a firm belief, depth of knowledge, appreciation of teaching values, and obedience in worship (Alfisyah & Anwar, 2018). Religiosity needs to be possessed by every employee because if an employee has a high religiosity value, it will motivate employees to perform well. Thus, religiosity covers the conditions that exist in a person and encourages him to think, behave, and act according to what is taught by the religion he adheres to (Amaliah et al., 2015). For example, when working as an employee. Abah Khaliq as RW Karangbesuki Ke. Malang City Sukun stated that his reason for joining Sharia banking was because Sharia banks were by the teachings of the Islamic religion. It can be concluded that religiosity influences a person in determining what is good for him.

Zaini et al. (2019) stated that banking management considers that employees who work according to Sharia only need their appearance and a little religiosity (Zaini et al., 2019). With religiosity capital, you can avoid conflicts that occur in the Company. So, religiosity becomes an important thing to apply at work (Radita et al., 2021). Mardalis, Sari, and Minhayati (2019), Tawiah, Kyeraa, and Duah (2019), and Jena (2022) stated that there is a significant influence between religiosity and employee performance. The results of this research differ from those of Rachmawati and Widana (2019) and Maulana (2020), who state that religiosity does not influence employee performance. Based on the gap in the research results above, religiosity was used as a variable.

The aims of this research are: 1) To find out whether socialization has a direct effect on the performance of Bank Syariah Indonesia (BSI) Malang City employees; 2) To find out whether employee knowledge has a direct effect on the performance of Bank Syariah Indonesia (BSI) Malang City employees; 3) To find out whether religiosity has a direct effect on the performance of Bank Syariah Indonesia (BSI) Malang City employees.

## LITERATURE REVIEW

### **Socialism**

Socialization is a process or way of learning related to norms, customs, behavior, values, and customs that are manifested in one's personality. Hannum explained that socialization is one of the factors that can influence the process of community life. It comes from peers, work friends, relatives, and the mass media (Aufa & Surur, 2020). Lindriati, Suntoro, and Pitoewas (2019) stated that socialization is a process of individual learning habits, which include how to live, values and social norms found in society so that they can be accepted by society. Therefore, socialization is a way to gain knowledge and skills and obtain information. The effects of socialization can enable a person to behave well in the community environment. Rumangkit (2016) explains that various types of socialization have six activities: Performance proficiency, People, Politics, Language, Organizational goals and values and History.

### **Employee Knowledge**

According to Yasin, Zarlis, and Nasution, Knowledge is a person's knowledge or understanding obtained after someone has researched a particular object. According to Gazalba, Knowledge is what is known or the result of the work of knowing. Knowledge belongs to what is in the mind (Romdhoni & Ratnasari, 2018). According to Coulter, Knowledge is an essential conceptual variable in consumer behavior and is influenced by information collection (Kurniawana et al., (2018). Therefore, Knowledge is Knowledge that a person obtains from research, the results of one's work, learning from a teacher, or everything in someone's mind.

Nursihabuddin et al. (2020) in his book explains that human knowledge is divided into three types, namely: Scientific Knowledge, Moral Knowledge, Religious Knowledge Then

Engal, Blackwell, and Miniard in Hasibuan & Wahyuni (2020) stated that knowledge is divided into three types: product knowledge, purchasing knowledge, and usage knowledge. The three elements are interconnected with each other. So, to develop Sharia banking through the knowledge variable, you must have at least these three points.

### **Religiosity**

Religiosity is confidence, belief, and obedience to the religious law they adhere to. According to (Romdhoni & Ratnasari, 2018) in Lubis (2017), religiosity is the level at which a person can be committed to the religion he or she adheres to. In general, it is known that religion has a high influence on a person's personality. According to Vance (2006), quoted from Sukri Karim, religiosity is broader, encompassing differences in religious behavior, attitudes, beliefs, and construction of individual attitudes and beliefs. Therefore, religiosity is a person's belief, confidence, and obedience in carrying out his religion. With this belief, a person is committed to carrying out every activity in life.

According to Hariyadi and Mahmudi (2019), religiosity has five indicators. It consists of the following: Intellectual, Ideology, Public Practice, Private Practice: Religious Experience: Based on these five indicators, it can be concluded that belief is the core of the meaning of religiosity; apart from that, these indicators are interconnected. If a Muslim is confident in the truth of his religion, then he will always be obedient in carrying out activities with the intention of worship. If a person prays, vibrations in his heart make him feel calm and happy. The teachings of monotheism increase a person's knowledge, which helps them fulfill their obligations and avoid all religious prohibitions (Hariyadi & Mahmudi, 2019).

### **Employee performance**

Performance results from work in terms of quality and quantity achieved by an employee in carrying out his duties according to his responsibilities. According to Siagian, quoted from Wahidya Diffa Sunanda, performance is work achievement. According to him, a good performance assessment is helpful for various purposes, such as encouraging increased work performance, as a material for decision-making in providing rewards, in the interest of employee transfers, and in order to develop education and training programs to overcome various shortcomings and weaknesses and to develop employee potential. , to assist employees in determining their career plans and, with the personnel department's help, formulate the most appropriate career development program (Sunanda, 2020). Thus, performance results from a person's activities in carrying out a given obligation or an achievement for someone because they have completed carrying out the obligations given to them.

According to Blicle in Sunanda (2020) states that to measure performance, there are three indicators, namely: Task performance, Adaptive performance, Contextual performance. According to Moehertonp (2009), Supriyanto & Ekowati (2013) stated that in measuring performance, there are six indicators, namely: Effectiveness, Efficient, Quality, Timeliness, Productivity.

## **HYPOTHESIS**

### **Socialization of employee performance**

According to Zepri (2015), socialization is a process where a person learns the systems, values, norms, and patterns of behavior expected by the group in the form of transformation of that person as an outsider into an effective organization. Asmara (2006) explains that socialization can take the form of disseminating information through mass media and counseling. Vinasti (2022) researched the role of students in conducting outreach to the community. His research stated that Sharia banking study program students carried out outreach to parents in Makassar. Before socialization was implemented, parents thought that Sharia banking was the same as conventional

banking. Rizal et al. (2022) stated that their research was related to Sharia banking literacy and socialization. The results of his research stated that before socialization was carried out, many people thought there was no difference between Sharia banking and conventional banking. Thus, socialization is necessary to increase public understanding regarding Sharia banking. They considered that public understanding of the presence of Sharia banking still needs to be improved (Mustapita et al., 2021).

### **H1 Socialization has a significant influence on employee performance**

#### **Knowledge of Employee Performance**

Knowledge exists within a person; it stems from human tendencies such as nature and curiosity, which originate from will or desire (Sahputra & Nurlatifah, 2020). According to Sutrisno, Knowledge is awareness in the cognitive field. For example, if an employee knows how to do something within the Company, the employee will automatically carry it out without being asked (Sutrisno, 2014). Meanwhile, according to Bagia, Knowledge is information that has meaning within a person in a particular field of study (Wayan, 2015). Rivai and Sagal state that knowledge is information a person possesses and controls in a particular scope (Rivai & Arifin, 2010).

Alias and Serang (2018) researched the influence of knowledge, work attitudes, and experience on employee performance. His research stated that there were positive and significant results on employee performance at the BPJS employment office, Makassar Branch. His research also stated that an employee's knowledge needs to be developed through formal and non-formal education and experience. Furthermore, Sa'adah and Rijanti, (2022) researched the role of *Knowledge Sharing and Leader-Member Exchange* (LMX) on Organizational Citizenship Behavior and Employee Performance. The research results show that Knowledge Sharing positively and significantly influences organizational performance and commitment. Syamsul, Ardiansyah, and Mursidah (2021) revealed that the influence of knowledge has a positive and significant impact on employee performance. Apart from that, Tri Kurniawati, Ikham, and Yuana (2021) and Trianto, Nasution, and Siregar (2018) support the idea that knowledge significantly influences employee performance.

### **H2 Knowledge has a significant influence on employee performance**

#### **Religiosity on Employee Performance**

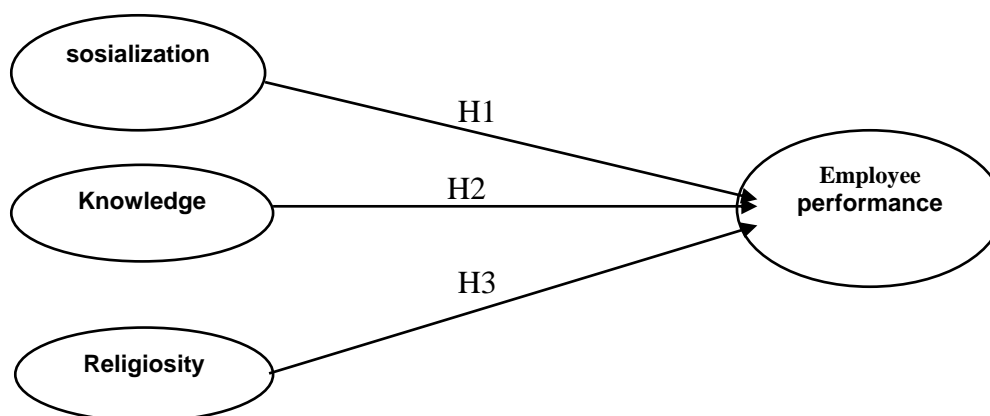
Religiosity is a symbol, belief system, value system, and behavior system that has institutions, and all issues are at the center whose meaning is internalized (Meaning et al., 2011). Religion refers to a structured order of beliefs, symbols, and practices that enable individuals to feel close to God as a guide for life. Religiosity shows a person's adherence to religious beliefs and practices in daily life. Thus, religiosity indicates a person's inheritance of the religion they believe in (Suhartanto et al., 2018).

Alfisyah and Anwar (2018) stated that religiosity has a significant influence on performance. Lestari, Akbar, and Maulana (2021) states that religiosity positively and significantly influences employee performance. Romdhoni and Ratnasari (2018) stated that there is a significant influence on employee performance. Several other studies also reveal the same thing: religiosity significantly influences performance—research conducted by Hariyadi & Mahmudi (2019). They state that the Religiosity variable positively influences employee performance. Hanif and Rahmawati (2021) and Novitasari (2020) states that the level of religiosity has a positive and significant effect on employee performance.

### **H3 Religiosity has a significant influence on employee performance**

#### **Research Framework and Hypothesis**

This research is related to the Trust Mediator of Socialization, Knowledge, Religiosity, and Employee Performance of Bank Syariah Indonesia (BSI). Thus, the author formulates a framework of thinking in the image below:



**Figure 1. Hypothesis Model**  
 Source: Data processed by researchers (2024)

### METHODS AND DATA

The type of research used is descriptive quantitative. The population in this research were all employees of Bank Syariah Indonesia (BSI) KC Suprpto Malang and Bank Syariah Indonesia (BSI) KC Soekarno Hatta Malang, as well as customers of Bank Syariah Indonesia (BSI). In the sampling process, this research used the nonprobability sampling method. This technique collects samples without giving each member of the selected population an equal opportunity to become a sample (Sugiyono, 2019). In determining the sample in this study, a *purposive sampling technique* was used, namely, a technique for determining the sample with consideration. The criteria used in the sampling were 1) Employees of Bank Syariah Indonesia (BSI) KC Suprpto Malang and Bank Syariah Indonesia (BSI) KC Soekarno Hatta Malang and 2) Customers of Bank Syariah Indonesia (BSI). Due to the large number of employees and customers, the researcher took a sample of 200, considering the research time. This research was processed using *Partial least squares* (PLS) analysis techniques. PLS is a multivariate statistical technique that compares multiple exogenous and endogenous variables (Khaer et al., 2021). PLS is not based on many assumptions, so it is a powerful analysis method. The data obtained was then processed using SmartPLS 3.0. The results consist of a structural model (*inner model*) and a measurement model (*outer model*).

### RESULTS

Outer Model analysis is used to ensure that the measurement is suitable for measurement (valid and reliable). The following is a structural model of Partial Least Square (PLS) testing with WarpPLs software. The model comprises four constructs: Socialization, Knowledge, Religiosity, and Employee Performance. Evaluation of a measurement model is a stage for evaluating the validity of a construct. Figure 1 show the model.

#### Testing the Validity of the Reflective Model

Table 1 shows that the indicators measuring socialization, knowledge, religiosity, and employee performance have a value greater than 0.7. Thus, it can be declared valid. Then, based on Table 2, the socialization, knowledge, religiosity, and employee performance variables show an *Average Variance Extracted* (AVE) value above 0.5. Thus, the indicators of the five variables are valid.

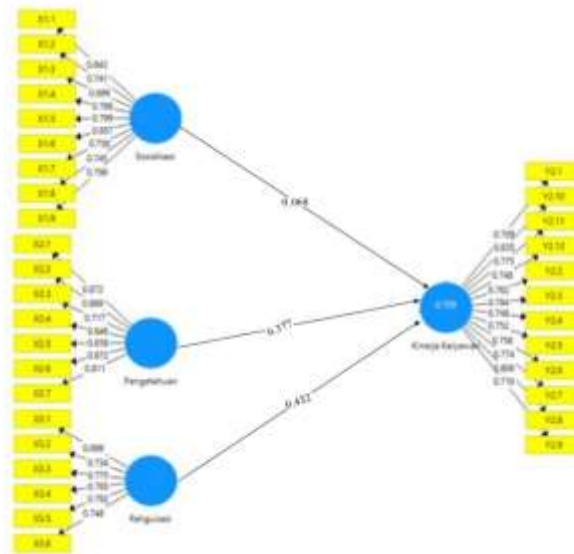


Figure 1. PLS Algorithm Results Display  
Source: PLS Application Results (2024)

Table 1. Convergent Validity Results

Variable	Indicator	Loading Factor	P Value
SOCIALIZATION	X1.1	0.842	<0.001
	X1.2	0.741	<0.001
	X1.3	0.699	<0.001
	X1.4	0.798	<0.001
	X1.5	0.799	<0.001
	X1.6	0.857	<0.001
	X1.7	0.758	<0.001
	X1.8	0.745	<0.001
	X1.9	0.796	<0.001
KNOWLEDGE	X2.1	0.872	<0.001
	X2.2	0.869	<0.001
	X2.3	0.717	<0.001
	X2.4	0.846	<0.001
	X2.5	0.858	<0.001
	X2.6	0.872	<0.001
	X2.7	0.811	<0.001
RELIGIUSITAS	X3.1	0.699	<0.001
	X3.2	0.734	<0.001
	X3.3	0.775	<0.001
	X3.4	0.765	<0.001
	X3.5	0.792	<0.001
	X3.6	0.748	<0.001
EMPLOYEE PERFORMANCE	Y2.1	0.709	<0.001
	Y2.2	0.782	<0.001
	Y2.3	0.784	<0.001
	Y2.4	0.748	<0.001
	Y2.5	0.752	<0.001
	Y2.6	0.758	<0.001
	Y2.7	0.774	<0.001
	Y2.8	0.806	<0.001
	Y2.9	0.716	<0.001
	Y2.10	0.835	<0.001

Y2.11	0.775	<0.001
Y2.12	0.748	<0.001

Source: Data processed by researchers (2024)

**Table 2. Average Variance Extracted (AVE)**

Variable	Average Variance Extracted (AVE)
Socialization	0.613
Knowledge	0.700
Religiosity	0.687
Employee performance	0.587

Source: Data processed by researchers (2024)

**Reliability Testing**

Table 3 shows that the Composite reliability value for the socialization, knowledge, religiosity, and employee performance variables is more than 0.7. So, all the indicators are valid. Meanwhile, Cronbach's alpha value is above 0.7. So, all indicators are valid.

**Table 3. Cronbach's Alpha and Composite Reliability**

Variable	Composite Reliability	Cronbach's Alpha
Socialization	0.934	0.921
Knowledge	0.842	0.928
Religiosity	0.887	0.847
Employee performance	0.945	0.936

Source: Data processed by researchers (2024)

**Inner Model Analysis**

The R-squared value (Table 4) of the Employee Performance variable is 0.7 (70%). This shows that the diversity of Employee Performance variables can be explained by the Socialization, Knowledge, and Religiosity variables of 70%, which means the contribution of the Socialization, Knowledge, and Religiosity variables to Employee Performance is 70%. In comparison, the remaining 30% is the contribution of other variables that are not included in the explanation of this research.

**Table 4. R-Square Value**

variable	R-Squared	Q-Squared
Employee performance	0.7	0.708

Source: Data processed by researchers (2024)

**Testing the Direct Effect Hypothesis**

The influence of socialization on employee performance produces a T-statistic value of 0.217 with a p-value of 0.828. The test results show that the T-Statistics value is <1.96 (0.217), and the p-value is > 0.05, namely (0.828). This reveals that socialization has a positive but insignificant effect on employee performance. Thus, hypothesis H<sub>1</sub> states that socialization does not affect employee performance and is declared rejected.

**Table 5. Results of Direct Influence Hypothesis Testing**

Independent	Dependent	T - Statistics	P Value
Socialization	Employee performance	0.217	0.828
Knowledge	Employee performance	1,274	0.203
Religiosity	Employee performance	2,140	< 0.033

Source: Data processed by researchers (2024)



The influence of knowledge on employee performance produces a T-statistic value of 1.986 with a *p-value* of 0.048. The test results show that the T-Statistics value is  $< 1.96$  (1.274), and the *p-value* is  $> 0.05$ , namely (0.203). This reveals that knowledge has a positive and significant effect on employee performance. Thus, hypothesis H<sub>2</sub> states that knowledge does not affect employee performance and is declared rejected.

The influence of religiosity on employee performance produces a T-statistic value of 2.140 with a *p-value* of 0.033. The test results show that the T-Statistics value is  $> 1.96$  (2.140), and the *p-value* is  $< 0.05$ , namely (0.033). This reveals that religiosity has a positive and significant effect on employee performance. Thus, hypothesis H<sub>3</sub> states that socialization positively and significantly affects employee performance and is declared accepted.

Socialization does not affect employee performance. This research not in line with Tri Kurniawati, Ikhrum, and Yuana (2021) and Trianto, Nasution, and Siregar (2018) that knowledge significantly influences employee performance. Sharia banking socialization needs to be improved. For this reason, genuine efforts need to be made towards the community. For example, they are making improvements and preparations when conducting outreach to the community. Several things that can be considered before socialization are looking at and paying attention to what kinds of problems are occurring in the community. Then, Sharia banking can reach religious figures, such as ulama and stand. Only now, the role of community figures has been lacking, even though their role influences people to join Islamic banks (Rizal et al., 2022).

Knowledge does not affect employee performance. This results not inline with Syamsul, et al., (2021) and Tri Kurniawati et al., (2021) revealed that the influence of knowledge has a positive and significant impact on employee performance. Activities related to knowledge have not been managed properly by the organization. The transfer of knowledge is still incidental and spontaneous, so it is possible that the knowledge may not arrive in its entirety to the recipient.

Religiosity affected employee performance. These findings are consistent with earlier inquiries. For instance, Lestari, Akbar, and Maulana (2021), Romdhoni and Ratnasari (2018) stated that there is a significant influence on employee performance.

### CONCLUSION

Socialization does not influence the performance of Bank Syariah Indonesia (BSI) Malang City employees. Knowledge does not influence the performance of Bank Syariah Indonesia (BSI) Malang City employees. Religiosity significantly influences the performance of Bank Syariah Indonesia (BSI) Malang City employees. Further-more, the BSI managers paid more attention to enhancing the socialization and knowledge of the subordinates to strengthen individual performance. This study intends to help the following scholars to test and develop more theoretical features of Indonesian banking performers.

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