EXAMINING THE IMPACT OF TANGIBLE RESOURCES, KNOWLEDGE MANAGEMENT AND HUMAN RESOURCES COMPETENCE ON EMPLOYEE PERFORMANCE

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ARTICLE INFO	ABSTRACT
Keywords: Performance, Tangible Resource, Knowledge Management, Human Resources Competence	This study aims to investigate the effect of Tangible Resources, Knowledge Management, and Human Resources Competence on employee performance in the banking industry. The research method used is a quantitative method using multiple linear regression to analyze the data. The research sample consisted of 69 employees of BUMN Banks in Jakarta. the research results show that Tangible Resources and Knowledge Management have a significant influence on employee performance. Knowledge Management also has a significant influence on employee performance. However, the research results show that Human Resources Competence has no significant effect on employee performance. The research findings provide practical implications for the management of banking organizations in managing their resources. Appropriate investment in Tangible Resources and effective management of knowledge through Knowledge Management can improve employee performance. In addition, it is important for organizations to pay attention to and develop individual employee competencies in the context of Human Resources Competence.
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1. INTRODUCTION

In the banking industry, employee performance is significant in achieving competitive advantage and organizational success. State-Owned Enterprise (BUMN) banks in Indonesia, as major players in this sector, face increasingly complex challenges in maintaining and improving the performance of their employees. The management of human resources (HR) at the Bank faces various challenges, which include intense market competition, changes in regulations and policies, technological developments, changes in employee needs and expectations, and an ageing workforce. Increasingly fierce competition in the banking industry requires HR management to maintain a competitive advantage by developing competent and high-performing employees [1][2].

The next challenge for banking HR management is regulatory and policy changes that frequently occur in the banking industry, thus requiring HR management flexibility to keep up with these changes and implement relevant policies. Rapid technological developments such as digitalization and artificial intelligence also affect how banks operate, so HR management must overcome these challenges by providing appropriate training and development and integrating technology with HR strategies [3], [4].

Bank employees have diverse needs and expectations, especially the younger generation, who want a flexible work environment, clear career development opportunities and an excellent work-life balance. Therefore, HR management needs to adjust policies and programs that can meet the needs and expectations of employees. Meanwhile, workforce ageing is another challenge, with older generations retiring and younger generations taking over . HR management must transfer knowledge and experience from the older to the younger generation and ensure the continuity of crucial knowledge and skills. Facing these challenges, HR management at the Bank needs to formulate an effective management strategy to ensure the availability, development [5],

Effective management of human resources (HR) significantly impacts the growth of a bank's business in Indonesia. With good HR management, banks can achieve increased employee productivity, contributing to operational efficiency, better service quality, and increased overall productivity [6], [7]. In addition, developing employee competencies through proper training and development helps banks deal with changes and challenges in the banking industry and encourages innovation in the Bank's business.

Examining the Impact of Tangible Resources, Knowledge Management, and Human Resources Competence on Employee Performance. Andrie Kurniawan., et.al

965

Fulfilling employee needs through relevant policies and programs also increases the retention of quality employees, which positively impacts the Bank's business growth [8][9][10]. By having competent and skilled employees, banks can maintain their competitiveness in a competitive market and better respond to market changes. Employees with up-to-date knowledge and skills assist the Bank in adopting new technologies, meeting customer needs, and designing innovative strategies for sustainable business growth. Overall, good human resource management creates a productive, competitive and innovative work environment, which is a strong foundation for the growth of the Bank's business in Indonesia[11][12].

Job performance appraisal has an essential role in improving employee performance, supporting career development, providing a basis for personnel decision-making, improving communication and feedback, and promoting accountability and responsibility in the workplace. Through a systematic and objective assessment, companies can identify areas that need improvement, develop employee potential, and make the right decisions regarding promotions, salary increases, and project assignments. Performance appraisal also allows companies to provide constructive feedback to employees, encourage open communication, and create a work environment oriented towards achievement and good performance [13][14][15]. In the view of Dessler [16] and Handoko [17], performance appraisal is a process in which company leaders systematically evaluate and assess the performance of employees based on the tasks they carry out. The purpose of this assessment is to improve personnel decisions and provide feedback to employees on the performance of their jobs.

Stoner et al [18] explained that performance appraisal involves three stages: setting work performance standards, evaluating actual employee performance based on these standards, and providing feedback to employees to motivate them to eliminate performance deficiencies. According to Bernadin [19] There are six essential criteria for measuring performance: quality of work, quantity of work, timeliness, cost-effectiveness, need for supervision, and self-ability. Job performance appraisal is a process of systematic evaluation and assessment by company leaders to assess employee performance based on the tasks they carry out. This assessment aims to improve personnel decisions and provide feedback to employees. The root factors of low employee performance are in HR and competency management systems. Job performance appraisal is a process of systematic evaluation and assessment by company leaders to assess employee performance based on the tasks they carry out. This assessment aims to improve personnel decisions and provide feedback to employees. The root factors of low employee performance are in HR and competency management systems. Job performance appraisal is a process of systematic evaluation and assessment by company leaders to assess employee performance based on the tasks they carry out. This assessment aims to improve personnel decisions and provide feedback to employees. The root factors of low employee performance are in HR and competency management systems [20][21].

Tangible resources affect employee performance. These resources, which include physical assets, facilities and equipment, directly impact the effectiveness and efficiency of employees in carrying out their duties. Availability and quality of natural resources can significantly affect how employees carry out their performance and achieve work performance goals. When an organization provides sufficient tangible resources, such as state-of-the-art technology, well-maintained equipment, and a comfortable work environment, it creates an atmosphere conducive to productivity and increased performance. Access to modern tools and equipment enables employees to work more efficiently, complete assignments on time, and deliver high-quality results[22]. On the contrary, lacking tangible resources or obsolete equipment can hinder employee performance, produce unsatisfactory results and demotivate. In addition, tangible resources contribute to perceptions of overall organizational support and commitment to employee success. When employees feel that their organization is investing natural resources to facilitate their work, it builds a sense of value and appreciation. It increases their involvement and commitment to achieving job performance targets. Conversely, apparent resource limitations can lead to frustration and powerlessness, potentially leading to decreased job performance and satisfaction[23]. Furthermore, the availability of natural resources can also affect the accuracy and fairness of the performance appraisal process. When employees have access to the resources necessary to carry out their responsibilities effectively, it enables a more comprehensive and objective performance appraisal. Conversely, limited resources can introduce bias and inaccuracy into the assessment process, potentially undermining validity and reliability[24].

A study Purwohandoko [25] states that tangible resources can be an added value for every company. Company resources will create different performances for each company. Through PLS and descriptive calculations, the study results show a significant relationship between natural resources and bottled water company performance, especially in companies with a larger scale, thus increasing the strength in creating company performance. The load results consistently show that internal resource management, learning and growth in company performance are the most dominant dimensions, indicating the need for a learning

process in resource management and management. Therefore, human resources must be managed by setting up an organizational management system by building an organizational culture and collective awareness of all the company's human resources. A study Sukrin & Ilham [26] shows that natural resources significantly influence marketing performance. Real resources have a positive and significant impact on competitive advantage. Competitive advantage has a positive and significant impact on marketing performance. Competitive advantage can mediate the significant influence of natural resources on marketing performance. A study Ahadiat [27] shows that the formation of a resource-based strategic group succeeded in formulating a typology of strategies in the banking industry by including conservative, opportunistic, speculative and progressive groups. Analysis of strategic group shifts was also successful in identifying stable strategic periods (SSTP) and non-SSTP, as well as changes in the composition and membership of the strategic group along with the shifts in the strategic group. Regarding the influence of resources on strategic group shifts, it is found that technological capacity, reputation, CEO changes, banking density, and firm age are drivers of strategic group shifts. That is, these factors have a significant influence in influencing the shift in the company's strategic group. On the other hand, the previous year's performance, human capital, and structural complexity were identified as obstacles to shifting strategic groups. Physical resources, financial resources, and company size do not show a significant role as a driver or a barrier to shifting strategic groups.

Furthermore, this study will also examine the effect of knowledge management on employee performance. Knowledge management involves collecting, storing, managing and distributing knowledge within an organization. Knowledge is a valuable asset for organizations facing increasingly complex global competition. *Knowledge management* is a strategic approach that can assist organizations in managing and utilizing their knowledge to achieve better performance. In the era of rapidly developing information and technology, companies need to understand the importance of knowledge management in the context of employee performance. Knowledge management involves gathering, storing, organizing and disseminating knowledge. With practical knowledge management, employees can easily access relevant information and knowledge and share knowledge among team members and departments [28].

Through knowledge management, employees can develop the competencies and skills needed to achieve the set performance targets. In addition, knowledge management can also increase the efficiency and effectiveness of work processes, facilitate innovation, and encourage collaboration and continuous learning within the organization. By understanding the influence of knowledge management on employee performance, companies can identify strategies and best practices in managing organizational knowledge to achieve competitive advantage. Through knowledge management, employees can develop the competencies and skills needed to achieve the set performance targets. In addition, knowledge management can also increase the efficiency and effectiveness of work processes, facilitate innovation, and encourage collaboration and continuous learning within the organization. By understanding the influence of knowledge management on employee performance, companies can identify strategies and best practices in managing organizational knowledge to achieve competitive advantage. Through knowledge management, employees can develop the competencies and skills needed to achieve the set performance targets. In addition, knowledge management can also increase the efficiency and effectiveness of work processes, facilitate innovation, and encourage collaboration and continuous learning within the organization. By understanding the influence of knowledge management on employee performance, companies can identify strategies and best practices in managing organizational knowledge to achieve competitive advantage [29][30]. Furthermore, encourage collaboration and continuous learning within the organization. By understanding the influence of knowledge management on employee performance, companies can identify strategies and best practices in managing organizational knowledge to achieve competitive advantage. Furthermore, encourage collaboration and continuous learning within the organization. By understanding the influence of knowledge management on employee performance, companies can identify strategies and best practices in managing organizational knowledge to achieve competitive advantage[31].

A study Nisa et al. [32] concluded the application of knowledge management in PT. PLN (Persero) Distribution of East Java, Surabaya, has been going well. Both of these variables significantly positively affect employee performance when tested together. The research findings indicate obstacles in implementing talent and knowledge management that can affect employee performance. Therefore, obstacles should be adequately resolved so that they can utilize the potential of their talents and manage knowledge more effectively, and create conditions that support significant increases in employee performance. A study Kardo et al. [33] shows that Talent Management and Knowledge Management positively and significantly influence employees' performance at the Transformer Center in Batu City.

Talent Management has a positive and significant influence on employee performance, while Knowledge Management has a positive and significant influence in the same direction as employee performance. This means that the better the implementation of Talent Management and Knowledge Management at the Transformer Center in Batu City, the better the effect of these two variables on the performance of employees in the company. These results show talent and knowledge management's importance in improving employee performance.

A study Laoh [34] shows that, partially, Knowledge Management does not significantly affect Employee Performance. In addition, simultaneously, Knowledge Management, Capabilities, and Work Attitudes have a significant effect on Employee Performance. This shows that the combination of these three factors together has a significant influence on employee performance. Thus, to improve employee performance, companies need to pay attention to the Knowledge Management aspect and focus on developing employee Capabilities and Work Attitudes. In managing knowledge, companies also need to consider the importance of developing individual abilities and cultivating a positive work attitude in order to achieve optimal performance. Influence Latief et al [35] shows that Knowledge Management, Skills, and Attitudes simultaneously significantly affect Employee Performance at PT. Langsa Perkebunan Nusantara I. Partially, Management Knowledge, Skills, and Attitudes also significantly influence Employee Performance. This study concludes that attention to Knowledge Management, Skills development, and maintenance of a good Attitude is significant in improving the performance of employees in the company. Companies can optimize employee performance and achieve better company goals by paying attention to these aspects.

Human resources (HR) is a valuable asset for an organization in achieving success and growth. Organizational success is highly dependent on individual performance within the company, which is influenced by various factors, including HR competence. HR competence refers to employees' knowledge, skills and attitudes in carrying out their duties. Job-relevant abilities and skills are essential in enhancing individual and company performance. In this context, research on the influence of HR competence on employee performance is fundamental.

A study Callista [36] shows that HR competence, which includes motives, traits, self-concept, knowledge, and skills, positively and significantly influences employee performance at PT. Tresnamuda Sejati Surabaya branch. Partially, the components of HR competence, namely motives, traits, self-concept, knowledge, and skills, also positively and significantly influence employee performance. This shows that motivation, personal characteristics, self-perception, knowledge, and employee skills are essential in achieving good performance. HR competency development is a crucial factor in improving employee performance at PT. Tresnamuda Sejati Surabaya branch. Companies can focus on developing motivation, personal characteristics, self-perception, knowledge, and employee skills to improve performance. Study Fadhil [37] shows that the competence of human resources, which includes knowledge, skills, and attitudes, has a positive and significant influence on the performance of employees at the Makassar Industrial Training Center. Both simultaneously and partially, these three competency components contribute to improving employee performance. However, of the three significant independent variables, the skill variable has a dominant influence on employee performance at the Makassar Industrial Training Center. This shows that employees' skills are the most influential factor in achieving good performance. A study Pattiasina et al., [38] states that human resource competence significantly influences employee performance at PT. State Savings Bank Manado Branch. Regression analysis shows that the regression coefficient of human resource competence indicates that if human resource competence increases by one scale, employee performance will increase by 0.91, assuming other factors remain constant. This shows the competence of human resources at PT. The Manado Branch State Savings Bank makes a positive contribution to employee performance. This conclusion emphasizes the importance of developing human resource competencies in improving employee performance. By increasing competency, employees can have the necessary knowledge, skills and attitudes to perform their duties and responsibilities better.

2. METHOD

The research method used in this study is quantitative. This method allows researchers to collect measurable data and perform statistical analysis to examine the relationship between the variables studied. The sample data used in this study were 69 employees of state-owned banks in Jakarta. Data collection was carried out using a Likert scale questionnaire, including questions regarding the influence of tangible resources, knowledge management, and HR competencies on employee performance. Data analysis was performed using multiple linear regression statistical techniques with SPSS 24.00 to test the effect of the independent variables on the dependent variable [39].

Examining the Impact of Tangible Resources, Knowledge Management, and Human Resources Competence on Employee Performance. Andrie Kurniawan., et.al

968

3. RESULT AND DISCUSSION
Characteristics of Respondents
The characteristics of the respondents in this study can be seen in the following tables.

Table 1. Characteristics of Respondents by Gender

Gender	Frequency	Percentage(%)
Man	24	35%
Woman	45	65%
Amount	**69**	**100%**

Table 2. Characteristics of Respondents by Age

Age (years)	Frequency	Percentage(%)
21-25	8	12%
26-30	12	17%
31 -35	19	28%
36 - 40	16	23%
>41	14	20%
Amount	**69**	**100%**

From the table, it can be seen that the majority of respondents are women, with a percentage of 74%. The highest number of respondents was found in the age group of 31-35 years, namely 25 people or 30%. Meanwhile, the age group of 21-25 years was the group with the smallest number of respondents, only 10 people or 12%, thus, the respondents in this study were teachers who were mature and experienced.

Validity and Reliability Test
Testing the validity and reliability of the 20 respondent variables is the initial procedure so that the data obtained is feasible for further testing, the test results can be seen in the following table:

Table 3. Tangible Resources Validity test results

No questions	r count	r table	Ket
Tangible_Resources_1	,826	0.443	Valid
Tangible_Resources_2	,814	0.443	Valid
Tangible_Resources_3	,806	0.443	Valid
Tangible_Resources_4	,828	0.443	Valid
Tangible_Resources_5	,904	0.443	Valid
Tangible_Resources_6	,816	0.443	Valid
Tangible_Resources_7	,802	0.443	Valid
Tangible_Resources_8	,814	0.443	Valid
Tangible_Resources_9	,754	0.443	Valid
Tangible_Resources_10	,608	0.443	Valid
Tangible_Resources_11	,685	0.443	Valid
Tangible_Resources_12	,697	0.443	Valid
Tangible_Resources_13	,633	0.443	Valid
Tangible_Resources_14	,598	0.443	Valid
Tangible_Resources_15	,695	0.443	Valid

Table 4. Knowledge Management Validity test results

No questions	r count	r table	Ket
Know_Management1	,913	0.443	Valid
Know_Management2	,671	0.443	Valid
Know_Management3	,491	0.443	Valid
Know_Management4	,941	0.443	Valid
Know_Management5	,912	0.443	Valid
Know_Management6	,529	0.443	Valid
Know_Management7	,928	0.443	Valid
Know_Management8	,908	0.443	Valid
Know_Management9	,740	0.443	Valid

No questions	r count	r table	Ket
Know_Management10	,527	0.443	Valid
Know_Management11	,783	0.443	Valid
Know_Management12	,940	0.443	Valid
Know_Management13	,878	0.443	Valid
Know_Management14	,927	0.443	Valid
Know_Management15	,872	0.443	Valid

Table 5. Human Resources Competence Validity test results

No questions	r count	r table	Ket
HRM_Compence_1	,528	0.443	Valid
HRM_Compence_2	,882	0.443	Valid
HRM_Compence_3	,848	0.443	Valid
HRM_Compence_4	,728	0.443	Valid
HRM_Compence_5	,648	0.443	Valid
HRM_Compence_6	,830	0.443	Valid
HRM_Compence_7	,649	0.443	Valid
HRM_Compence_8	,732	0.443	Valid
HRM_Compence_9	,744	0.443	Valid
HRM_Compence_10	,697	0.443	Valid
HRM_Compence_11	,865	0.443	Valid
HRM_Compence_12	,637	0.443	Valid
HRM_Compence_13	,605	0.443	Valid
HRM_Compence_14	,704	0.443	Valid
HRM_Compence_15	,612	0.443	Valid

Table 6. Results of the Employee Performance Validity test

No questions	r count	r table	Ket
Employee_Performance_1	,748	0.443	Valid
Employee_Performance_2	,812	0.443	Valid
Employee_Performance_3	,634	0.443	Valid
Employee_Performance_4	,783	0.443	Valid
Employee_Performance_5	,706	0.443	Valid
Employee_Performance_6	,792	0.443	Valid
Employee_Performance_7	,867	0.443	Valid
Employee_Performance_8	,741	0.443	Valid
Employee_Performance_9	,763	0.443	Valid
Employee_Performance_10	,568	0.443	Valid
Employee_Performance_11	,852	0.443	Valid
Employee_Performance_12	,658	0.443	Valid
Employee_Performance_13	,624	0.443	Valid
Employee_Performance_14	,480	0.443	Valid
Employee_Performance_15	,734	0.443	Valid

Based on the results of data processing, all question items on the variables in this study are valid, because all have an r count > 0.443.

Table 7. Reliability Test Results
Reliability Statistics

Variable	Cronbach's Alpha	N of Items	Information
Tangible_Resources	0.964	15	Reliable
Knowledge Management	0.973	15	Reliable
HRM_Compence	0.917	15	Reliable
Employee_Performance	,966	15	Reliable

Based on the results of data processing, the questionnaire on all variables is reliable, because it has a Cronbach's Alpha value greater than 0.6 (CR > 0.6).

Classical Assumption Testing
Normality test

Table 8. Normality Test
One-Sample Kolmogorov-Smirnov Test

		Tangible Resources	Knowledge Management	Hrm Competence	Performance
N		69	69	69	69
Normal	Means	118.9565	83.7971	87.1739	83.9275
Parameters, b	std. Deviation	11.29085	6.33520	8.73626	7.54071
Most Extreme	absolute	.125	092	085	.130
Differences	Positive	.049	080	.073	077
	Negative	-.125	-.092	-.085	-.130
Test Statistics		.125	092	085	.130
asymp. Sig. (2-tailed)		.010c	.200c,d	.200c,d	.016c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

In the table above it can be seen that the Kolmogorov-Smirnov values for all samples are greater than 0.05, so H0 is accepted, in other words that the data from all samples in this study are normally distributed.

Multicollinearity Test

Table 9. Multicollinearity Test Results

Model		Collinearity Statistics	
		tolerance	VIF
1	(Constant)		
	TANGIBLE RESOURCES	.569	1,758
	KNOWLEDGE MANAGEMENT	.615	1625
	HRM COMPETENCE	.438	2,284

In the table above, the VIF calculation results of the three variables above the VIF values for X1 = 1.758, X2 = 1.625 and X3 = 2.284, all less than 10 (VIF <10), so it can be concluded that there is no multicollinearity between the independent variables (independent variables).
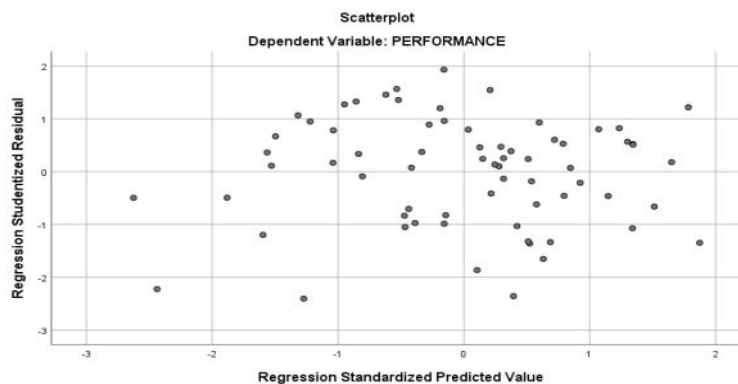
Heteroscedasticity Test

Figure 1. Heteroscedasticity Test

Based on Figure 1. it can be seen that by plotting the ZPRED value (predicted value) with ZRESID (the residual value). The model obtained does not have a specific pattern on the graph, so the model is free from heteroscedasticity problems.

Examining the Impact of Tangible Resources, Knowledge Management, and Human Resources Competence on Employee Performance. Andrie Kurniawan., et.al

Multiple Linear Regression Test

Table 10. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas	t	Sig.
1 (Constant)	1.127	11,426		099	.922
TANGIBLE RESOURCES	.383	.074	.573	5.154	.000
KNOWLEDGE MANAGEMENT	.293	.127	.246	2,307	024
HRM COMPETENCE	.146	.109	.169	1,334	.187

The results of the analysis of the multiple linear regression estimation model in table 10 show the following equation:

Y = 1.127 + 0.383X1 + 0.293X2 + 0.146X3 + e

In this equation, the constant 1.127 shows the value of employee performance when all independent variables are at zero. The regression coefficient of 0.383 at X1 shows the positive effect of Tangible Resources on employee performance. Each increase of one unit in X1 (Tangible Resources) will cause an increase of 0.383 in employee performance, assuming other variables are constant. The t-statistic value for the Tangible Resources variable is 5.154. With a sig value of 0.000 (less than the commonly used significance level of 0.05), we can conclude that the Tangible Resources variable significantly influences employee performance. That is, this variable has a real influence on employee performance.

The regression coefficient of 0.293 at X2 shows the positive effect of Knowledge Management on employee performance. Each increase of one unit in Knowledge Management will lead to an increase of 0.293 in employee performance, assuming other variables are constant. The t-statistic value for the Knowledge Management variable is 2.307. With a sig value of 0.024 (less than 0.05), we can conclude that the Knowledge Management variable also significantly influences employee performance. That is, this variable has a significant influence on employee performance.

The regression coefficient of 0.146 at X3 shows the positive effect of Human Resources Competence on employee performance. Every one-unit increase in Human Resources Competence will lead to an increase of 0.146 in employee performance, assuming other variables are held constant. The t-statistic value for the Human Resources Competence variable is 1.334. However, with a sig value of 0.187 (greater than 0.05), we cannot conclude that the Human Resources Competence variable has an insignificant effect on employee performance.

Table 11. ANOVAa

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	2101229	3	700,410	25,788	.000b
	residual	1765,408	65	27,160		
	Total	3866638	68			

a. Dependent Variable: PERFORMANCE
b. Predictors: (Constant), HRM COMPETENCE, KNOWLEDGE MANAGEMENT, TANGIBLE RESOURCES

The F-statistic value for this regression model is 25.788, with a sig value of 0.000 (less than the general significance level of 0.05). This means that the overall regression model significantly affects employee performance, thus this study concludes that Tangible Resources, Knowledge Management, and Human Resources Competence simultaneously have a significant influence on employee performance.

Table 12. ANOVAa
Summary modelb

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	.737a	.543	.522	5.21154	1629

a. Predictors: (Constant), HRM COMPETENCE, KNOWLEDGE MANAGEMENT, TANGIBLE RESOURCES
b. Dependent Variable: PERFORMANCE

The correlation coefficient measures the strength and direction of the linear relationship between the independent and dependent variables in a regression model. Table 12 shows that the correlation coefficient is 0.737, indicating a strong positive relationship between the independent variables (Tangible

Resources, Knowledge Management, and Human Resources Competence) and the dependent variable (Employee Performance). Furthermore, the coefficient of determination describes how well the regression model's independent variables can explain the dependent variable's variability. Table 12 shows that the coefficient of determination of 0.543 indicates that approximately 54.3% of the variation in employee performance can be explained by independent variables (Tangible Resources, Knowledge Management, and Human Resources Competence). The rest, around 45.7%, is explained by variables outside the study.

Discussion

The results of the study show that Tangible Resources have a significant influence on employee performance. These results are consistent with previous studies, which show that physical, reputational, organizational, financial, intellectual/human, and technological resources included in the Tangible Resources dimension can positively contribute to employee performance. Tangible Resources are physical and material assets available to the organization. Organizations can create a work environment that supports employee performance through suitable investment in physical resources, such as adequate facilities, modern equipment, and sophisticated technology. A good reputation can also affect employee performance by strengthening the organization's positive image in the eyes of employees, customers and business partners. Besides that, effective and efficient organizations, including sound financial management, can also affect employee performance. An organization with a well-organized structure, efficient processes, and wise financial management can create conditions supporting employee productivity and performance.

The intellectual/human dimension is also essential, in which the organization must ensure that employees have the necessary knowledge, skills and competencies to carry out job duties correctly. This involves recruiting, training and developing the right employees. Finally, up-to-date and relevant technology also plays an essential role in improving employee performance. Using the right technology can increase efficiency, productivity, and employees' ability to carry out their duties. Based on the discussion above, the results of this study reinforce the importance of Tangible Resources in improving employee performance. Organizations must invest in physical, reputational, organizational, financial, intellectual/human, and technological resources to create a work environment that enables employees to achieve optimal performance. In this case, organizational management can use these findings to develop strategies and policies that focus on managing and developing appropriate physical resources to support employee performance effectively. Organizations must invest in physical, reputational, organizational, financial, intellectual/human, and technological resources to create a work environment that enables employees to achieve optimal performance. In this case, organizational management can use these findings to develop strategies and policies that focus on managing and developing appropriate physical resources to support employee performance effectively. Organizations must invest in physical, reputational, organizational, financial, intellectual/human, and technological resources to create a work environment that enables employees to achieve optimal performance. In this case, organizational management can use these findings to develop strategies and policies that focus on managing and developing appropriate physical resources to support employee performance effectively.

The results of the study show that Knowledge Management has a significant effect on employee performance. The dimensions of Knowledge Management proposed by Honeycutt, namely personal knowledge and job procedures, play an essential role in achieving good performance. Personal knowledge reflects the knowledge possessed by individuals, both in terms of technical expertise and general knowledge relevant to their job duties. Employees with broad and deep personal knowledge will be able to apply this knowledge more effectively in their duties. This will help improve their performance regarding the quality of work produced. Job procedures include work procedures implemented to carry out work assignments. Using structured and efficient procedures helps employees work more regularly and consistently. Clear procedures allow employees to carry out work tasks more timely and effectively. With the significant influence of Knowledge Management on employee performance, organizations can take several steps to improve employee performance through this aspect. Some steps that can be taken include: With the significant influence of Knowledge Management on employee performance, organizations can take several steps to improve employee performance through this aspect. Some steps that can be taken include: With the significant influence of Knowledge Management on employee performance, organizations can take several steps to improve employee performance through this aspect. Some steps that can be taken include:

1. Encourage and provide support for employee personal knowledge development. Organizations can provide training and further education relevant to their work to increase the necessary technical and general knowledge.

2. Build and manage internal knowledge base. Organizations can provide platforms or systems that allow employees to share their knowledge and experiences in a structured manner. This will facilitate collaboration and knowledge exchange between employees.
3. They are optimizing existing work procedures. Organizations can evaluate existing work procedures to ensure they are well-structured, easy to understand, and efficient. If necessary, repairs or enhancements to the procedure can be made.
4. They were implementing a culture of learning and knowledge sharing. Organizations can encourage a culture where learning and sharing knowledge are valued and supported. This can involve providing rewards, recognition, or incentives for employees who are active in learning and sharing knowledge.
5. By optimizing Knowledge Management within the organization, employees can have better knowledge and be able to apply this knowledge more effectively. This will positively impact their performance in terms of better quality of work and execution of tasks.

The study results show that HR Competence does not significantly affect employee performance. Individual competency dimensions, which include intellectual competence, emotional competence, and social competence, as proposed by Spencer [40], do not significantly affect employee performance. Although intellectual competence, emotional competence, and social competence have an essential role in the development and improvement of the quality of human resources, the research results show that in the context of employee performance, the HR Competence dimension does not have a significant effect. This shows that in this study, the HR Competence variable cannot explain variations in employee performance of the bank employees who are respondents; it is known that HR Competence is not the only factor influencing employee performance. Other factors, such as work environment, motivation, organizational support, and external factors, can also play an essential role in influencing employee performance. However, HR Competence remains vital to maintain and develop individual employee competencies in the context of human resource management. Efforts to improve employees' intellectual, emotional and social competence are still significant in developing the potential and quality of human resources. HR Competence remains essential for maintaining and developing employee human resource management competencies. Efforts to improve employees' intellectual, emotional and social competence are still significant in developing the potential and quality of human resources. HR Competence remains essential for maintaining and developing employee human resource management competencies. Efforts to improve employees' intellectual, emotional and social competence are still significant in developing the potential and quality of human resources.

4. CONCLUSION

Based on the research results, Tangible Resources and Knowledge Management significantly affect employee performance. In contrast, HR Competence has no significant effect. Tangible Resources, which include physical, reputation, organizational, financial, intellectual/human, and technological resources, positively and significantly influence employee performance. Proper investment in physical resources and other aspects can create a work environment that supports employee performance. Knowledge Management, through the dimensions of personal knowledge and job procedures, also positively and significantly impacts employee performance. Pay attention to and develop individual knowledge, as well as implement efficient work procedures,

However, in this study, HR Competence was not found to affect employee performance significantly. Although intellectual, emotional and social competencies have an essential role in developing and improving human resources, in the context of employee performance in banking, other factors such as work environment, motivation and organizational support may have a more dominant role. Although HR Competence has no significant influence in this study, organizations must maintain and develop individual employee competencies in the context of human resource management. Efforts to improve employees' intellectual, emotional and social competence are still significant in developing the potential and quality of human resources.

Further research is suggested to involve other factors that might affect employee performance and consider other aspects of HR Competence that have yet to be explored in this study. This will provide a more comprehensive understanding of the factors affecting employee performance in the banking sector so that organizations can develop more effective strategies and policies to improve the performance of their employees.

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