

The Influence of Knowledge on the Performance of Frontliner Employees at PT Bank Rakyat Indonesia (Persero) Tbk Surabaya Pahlawan Branch with Skill as a Moderating Variable

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Abstract. *The purpose of this study is to investigate how knowledge affects the performance of frontline staff and to assess how skills serve as a moderating factor in this regard. Frontline employees of PT Bank Rakyat Indonesia (Persero) Tbk, Pahlawan Surabaya Branch, including tellers, customer service representatives, universal bankers, and security officers, were the subjects of this study. A saturated sampling method was applied to obtain 100 respondents in an associative quantitative study. A closed-ended questionnaire was used to collect data, and analyzes were conducted using multiple linear regression and moderated regression. The research findings indicate that employee performance is positively and significantly influenced by knowledge. Performance is also positively and significantly influenced by skills. Furthermore, it has been shown that the interaction between knowledge and skills increases the impact on performance, indicating that skills modify the relationship between employee performance and knowledge. These results imply that improving frontline employee performance is significantly influenced by the combination of practical skills and information mastery. This study helps management organizations in developing plans to comprehensively improve human resource competencies.*

Keywords: Human; Knowledge; Performance Resources.

1. Introduction

In an era of evolving globalization, the banking industry in Indonesia continues to experience rapid growth in line with the increasing demands of globalization and advances in information technology. Both state-owned and private banks compete fiercely to provide the best service to attract customers from various segments. Increasing business competition is pushing banks to create work systems that operate effectively and efficiently, and are free from collusion, corruption, and nepotism. (Sembiring & Rohimah, 2021) This competitive external environment forces every banking institution to undertake continuous transformation, both in terms of strategic management, operations, and service quality. Amidst these pressures, a bank's success no longer depends solely on capital and technology strength, but also on the

excellence of its human resources. Competent human resources are the key determinant in maintaining public trust and building the institution's reputation. (Agniya & Asnaini, 2023).

In a service sector like banking, organizational success is heavily influenced by direct interactions between employees and customers. Therefore, banks need a well-structured HR management system, encompassing recruitment, training, competency development, and performance appraisal. A crucial aspect of HR management is ensuring that employees possess relevant knowledge, adequate technical skills, and a work attitude that reflects professionalism. (Sari et al., 2023) These three aspects are crucial pillars in shaping high-quality individual performance. Without superior human resources, service innovation and business development will not run optimally. Therefore, it is no exaggeration to say that the quality of human resources is a strategic asset that determines the long-term sustainability and growth of an organization. Especially in the digital era and the transformation of Industry 4.0, the ability of human resources to adapt is a key factor in facing business dynamics. Therefore, increasing human resource capacity is not merely a necessity, but a crucial investment in building a resilient, adaptive, and competitive organization.

The quality of human resources can be defined as the integration of knowledge, skills, and work attitudes within an individual that enable them to contribute optimally to an organization. (Sutarmin, 2023) Human resource quality encompasses physical and non-physical abilities that enable individuals to work successfully and economically. Skilled workers will be able to understand their responsibilities, complete work on target, and provide satisfactory service to customers. In the context of services, including banking, human resource quality is the primary benchmark for assessing organizational quality. It is not only reviewed from work results but also how the service process is carried out. Work attitude, friendliness, accuracy of information, and the ability to solve problems directly with customers are tangible forms of human resource quality. If employees only possess technical skills without sufficient knowledge and a good work attitude, work results will not be optimal. Therefore, companies must pay attention to the balance in developing these three aspects. Holistic human resource development includes competency-based training, strengthening organizational values, and providing regular feedback on employee performance. (Metris et al., 2024) In the long term, optimal human resource quality will create a conducive work environment, increase productivity, and strengthen the organization's competitive position. In practice, companies need to conduct regular assessments of the three main components of human resources: knowledge, skills, and work attitudes. This assessment is not only for administrative purposes but also serves as a basis for formulating performance improvement policies. Therefore, it is important to conduct research that can provide an empirical picture of the relationship between human resource quality and employee performance, particularly in the context of banking services. (Metris et al., 2024).

One of the largest state-owned banks nationwide is PT Bank Rakyat Indonesia (Persero) Tbk, also known as BRI, which provides financial services to various segments of society. As a state-

owned enterprise, BRI has a significant responsibility to support national economic growth, particularly in the micro, small, and medium enterprise (MSME) sector.

Previous research on the influence of knowledge on performance has shown inconsistent results. For example, (Setiyawan, 2020) and (Marcheleven, 2023) said that having a lot of knowledge has a big impact on increasing work effectiveness and service quality. (Pinasti & Nurdin, 2022) also found that a good understanding of products and procedures speeds up service delivery and reduces errors. However, further findings by Nurannisa (2020) indicate that greater understanding does not always translate into improved performance, especially if it is not accompanied by further training. In fact, (Sika et al., 2022) stated that even if employees possess sufficient basic knowledge, performance remains low if there is no motivation and organizational support systems. These findings demonstrate a gap in the influence of knowledge on performance, suggesting that other factors may mediate or moderate the relationship. Therefore, it is important to re-examine this relationship in different contexts and settings, such as banking frontline workers.

Likewise, the work skills variable (Skill) also shows variations in results in previous research. Several studies such as (Husna, 2022), (Nurannisa, 2020), and (Adika et al., 2020) found that job skills have a positive and significant impact on performance improvement. Employees with good technical skills tend to be more productive, responsive, and efficient. However, contrary to these findings, (Sadam Putra & Lina, 2020) found that skills did not significantly influence employee performance. This was due to the weak integration of technical skills with other aspects such as knowledge and work attitudes. (Salsabila & Silvianita, 2021) also noted that despite high skills, performance can remain low if employees lack adequate managerial support. In other words, job skills alone do not guarantee optimal performance without the support of other internal and external factors. This inconsistency makes the skills variable interesting to further study simultaneously with other variables.

2. Research Methods

The type of research applied in this study is associative quantitative research. Quantitative research is conducted with the aim of measuring the relationship between variables using numerical data analyzed statistically. This research is associative because it aims to determine the relationship or influence between the independent variable, namely Knowledge, on the dependent variable, namely the performance of frontline staff at the Surabaya Pahlawan Branch, PT Bank Rakyat Indonesia (Persero) Tbk., by considering the moderating variable of ability (work skills). This method is used because it is in line with the research objective of testing the hypothesis at the Surabaya Pahlawan branch of PT Bank Rakyat Indonesia (Persero) Tbk regarding the simultaneous and partial influence of three independent factors on one dependent variable. Validity and reliability testing, accompanied by multiple linear regression analysis, classical assumption testing, and hypothesis testing using the t-test and F-test using the Moderated Regression Analysis (MRA) methodology are a number of analytical methods that will be applied. This strategy is expected to produce unbiased, measurable, and scientific output.

3. Results of the Discussion

Respondent Characteristics Table

No	Category	Subcategory	Frequency	Percent
1	Gender	Man	38	38%
		Woman	62	62%
		Total	100	100%
2	Age	20–30 years	88	88%
		31–40 years	9	9%
		41–50 years	3	3%
		Total	100	100%
3	Education	High School/Vocational School	23	23%
		Diploma	23	23%
		S1	54	54%
		Total	100	100%
4	Years of service	1–3 years	68	68%
		4–6 years	21	21%
		>6 years	11	11%
		Total	100	100%
5	Position	Teller	36	36%
		Customer service	38	38%
		Universal Banker	6	6%
		Security	20	20%
		Total	100	100%

Source: Research Respondent Data

This study involved 100 respondents (100%), consisting of employees with diverse demographic backgrounds. Based on gender, the majority of respondents were female (62%), while 38 were male (38%). This indicates that the workforce in this research environment is predominantly female, which can influence work dynamics and approaches to human resource management, particularly in terms of interpersonal communication and leadership style.

In terms of age, respondents were dominated by the young productive age group, namely 20–30 years old as many as 88 people (88%), followed by 31–40 years old as many as 9 people (9%), and 41–50 years old as many as 3 people (3%). This composition shows that the majority of respondents have just started their careers, are relatively adaptive to change, learn quickly, and have the potential to be further developed through training and competency improvement programs.

In terms of education level, the majority of respondents had a higher education background. Fifty-four (54%) had a bachelor's degree (S1), 23 (23%) had a diploma, and 23 (23%) had a high school/vocational school (SMA/SMK). This indicates that the institution prioritizes educational qualifications in the recruitment process, particularly for customer service positions that require strong communication and analytical skills.

Based on length of service, the majority of respondents (68 people) were in the 1–3 year category, followed by 21 people (21%) with 4–6 years of service, and 11 people (11%) with more than 6 years of service. This indicates that the majority of respondents were new employees still in the adjustment and development phase, making employee development and retention strategies an important aspect for management to consider.

In terms of position, the most respondents were in the Customer Service section with 38 people (38%), followed by Teller with 36 people (36%), Security with 20 people (20%), and Universal Banker with 6 people (6%).

This indicates that the majority of respondents are frontline employees who interact directly with customers. Therefore, knowledge, skills, and work attitudes play a crucial role in influencing performance, service, and customer satisfaction.

Discussion:

1) The Influence of Knowledge on the Performance of Frontliner Employees at the Surabaya Pahlawan Branch, PT Bank Rakyat Indonesia (Persero) Tbk.

The results of the study indicate that knowledge has a positive and significant effect on frontline employee performance. This is evidenced by the calculated t-value of 7.544 with a significance value of 0.000, thus the first hypothesis (H1) is accepted. The regression coefficient is 2.827. Therefore, assuming all other factors remain the same, employee performance will increase by 2.827 units for each unit of knowledge gained. This indicates that the higher an employee's understanding of work procedures, banking products, and service standards, the higher their work performance will be.

Theoretically, these results are consistent with Human Capital theory, which states that knowledge, as part of intellectual capital, is a crucial asset in increasing productivity. In the research indicators, knowledge is measured through an understanding of tasks, work procedures, company policies, and customer service (X1.1–X1.5). These five indicators are classified as moderate, with the highest average at X1.4, namely 3.168, indicating that respondents' understanding of work procedures is relatively good, although it still needs to be improved evenly across all aspects.

Working conditions at the Surabaya Pahlawan Branch of PT Bank Rakyat Indonesia (Persero) Tbk. are dominated by young people (88% aged 20–30 years) and with 1–3 years of service (68%), meaning most employees are in the early stages of their careers. This explains why their knowledge is not yet optimal, as they are still in the learning phase. However, the majority of respondents (54%) have a bachelor's degree, thus providing an adequate academic foundation for absorbing technical and procedural knowledge.

This research supports the findings of Sari and Sutanto (2022), who stated that increasing employee knowledge significantly impacts service quality and work efficiency. Knowledge is the primary foundation for rapid and accurate decision-making in customer service,

particularly in frontline positions such as tellers and customer service. Therefore, regular training programs and knowledge sharing among employees need to be continuously optimized to support performance.

Thus, it can be concluded that strengthening Knowledge is important to encourage outstanding employee performance, especially in the banking sector which demands precision, adherence to procedures, and in-depth understanding of products and services.

2) The Influence of Skills on the Performance of Frontliner Employees at the Surabaya Pahlawan Branch, PT Bank Rakyat Indonesia (Persero) Tbk.

This study also shows that skills have a positive and significant effect on frontline employee performance. Based on the test results, the t-value was 7.135 with a significance level of 0.000, thus the second hypothesis (H2) was accepted. The regression coefficient value of 2.600 confirms that a one-unit increase in skills will increase performance by 2,600 units. Employee skills greatly determine the effectiveness and efficiency in completing work, including in handling customers and operating service systems.

In competency theory, skills are one of the main elements that determine performance, besides knowledge and attitude. In this study, skill indicators include technical ability, system mastery, interpersonal skills, service speed, and work flexibility (Z1.1–Z1.5). The results of the descriptive analysis show that all indicators are in the moderate category, with the highest value at Z1.5, namely 3.228. This condition indicates significant opportunities for development, especially in the direct service aspect that requires communication skills and accuracy.

Conditions at the research location indicate that the majority of employees are in their early productive years and are new hires. This correlates with descriptive results indicating that their skills are still developing and not yet fully optimized. Furthermore, the majority of respondents work as customer service (38%) and tellers (36%), positions that require high levels of customer-facing skills, both technically and emotionally.

This finding is supported by previous research by Lestari and Widodo (2021), which found that interpersonal and technical skills are positively correlated with the performance of banking frontline employees. Highly skilled employees can reduce errors, increase service speed, and create positive customer experiences.

Therefore, structured and ongoing practical skills training is crucial, especially in work units that interact directly with customers. Skills development will also strengthen customer loyalty to the bank's overall service.

3) The Role of Skills in Moderating the Relationship between Knowledge and Frontliner Employee Performance at the Surabaya Pahlawan Branch, PT Bank Rakyat Indonesia (Persero) Tbk.

Based on the results of the moderation regression analysis test, the interaction between Knowledge and Skill significantly influences employee performance. The calculated t value of 5.634 with a significance of 0.000 indicates that the third hypothesis (H3) is accepted, which means Skill significantly moderates the relationship between knowledge and employee performance. The interaction regression coefficient value of 0.131 indicates that increasing the combination of knowledge and skills simultaneously will result in additional improvements in employee performance.

Within the context of the Interactionist Performance Model, these results demonstrate that the combination of cognitive (Knowledge) and practical (Skill) aspects creates a strong synergy for performance achievement. Knowledge and skill indicators reinforce each other when applied simultaneously. An employee who possesses a sound procedural understanding and is able to apply it effectively in practice will demonstrate significantly superior performance compared to those who possess only one or the other.

Respondent characteristics reinforce these findings. With the majority of employees aged 20–30 and having worked for 1–3 years, there is significant room for synergistic competency growth. They are still in the process of forming work habits, so it is crucial for organizations to develop training strategies that balance knowledge and practical skills, not just one or the other.

This research supports the findings of Handayani and Nugroho (2020), which stated that the moderating effect of skills strengthens the relationship between knowledge and performance in service sector employees. In other words, high levels of knowledge will not have an optimal impact without adequate skills, and vice versa.

The practical implication of these findings is the need for a holistic approach to human resource development in the frontline banking sector. Improving just one aspect is not sufficient; management must ensure that both competency dimensions develop in a balanced manner to achieve optimal and sustainable performance.

4. Conclusion

The following is a conclusion of the study based on the results of data analysis, discussion, and hypothesis testing conducted: Knowledge has a positive and significant influence on the performance of frontline employees at PT Bank Rakyat Indonesia (Persero) Tbk Surabaya Pahlawan Branch Office. This means that the higher the level of employee understanding of tasks, work procedures, and bank service products, the better their performance in providing services to customers. Skills also have a positive and significant influence on the performance of frontline employees. Employees who have good technical, interpersonal, and operational skills will be faster, more precise, and more efficient in completing their work, thus

contributing to increased productivity and service quality. Skills act as a significant moderating variable in strengthening the relationship between Knowledge and employee performance. In other words, the influence of knowledge on performance will be stronger if employees also have good skills. The synergy between theoretical understanding and practical abilities will produce optimal performance.

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