

MANAJEMEN PENGETAHUAN DALAM PERBANKAN ISLAM: PERAN BUDAYA ORGANISASI, TEKNOLOGI, MOTIVASI, ASET PENGETAHUAN, DAN RELIGIUSTAS

Knowledge Management In Islamic Banking: The Role Of Organizational Culture, Technology, Motivation, Knowledge Assets, And Religiosity

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Abstract

This study was motivated by the challenges of knowledge management in the context of the transformation of conventional banking to Islamic banking in Aceh Province, in line with the implementation of the Qanun Lembaga Keuangan Syariah (Qanun LKS) or Islamic Financial Institutions Regulation. The purpose of this study is to analyze the influence of organizational culture, technology, motivation, and knowledge assets on the knowledge management of state-owned and regionally-owned bank employees in Banda Aceh, as well as to examine the role of religiosity as a moderating variable. The research data came from primary sources obtained from questionnaires distributed to 163 employees of Bank Syariah Indonesia (BSI), Bank Tabungan Negara Syariah (BTNS), and Bank Aceh Syariah (BAS). The results showed that technology and motivation had a significant positive effect, while organizational culture, knowledge assets, and religiosity had no effect, and religiosity did not moderate the relationship between variables. These findings indicate that improving the quality of knowledge management can be achieved through investment in information technology systems, optimization of knowledge sharing processes, and strengthening employee motivation, while ensuring that its implementation is in line with Islamic values and work ethics. This study suggests that Islamic banks in Aceh should strengthen internal training, develop knowledge documentation systems, and create a work environment that supports knowledge sharing.

Keyword: *Organizational Culture, Technology, Motivation, Knowledge Aset,; Knowledge Management, Religiosity*

Abstrak

Penelitian ini dilatarbelakangi oleh tantangan pengelolaan pengetahuan dalam konteks transformasi perbankan konvensional menjadi syariah di Provinsi Aceh, seiring penerapan Qanun Lembaga Keuangan Syariah (Qanun LKS). Tujuan penelitian ini adalah untuk menganalisis pengaruh budaya organisasi, teknologi, motivasi, dan aset pengetahuan terhadap manajemen pengetahuan pegawai bank BUMN dan BUMD di Kota Banda Aceh, serta menguji peran religiusitas sebagai variabel moderasi. Data penelitian berasal dari sumber primer yang diperoleh dari kuesioner yang disebarakan kepada 163 pegawai Bank Syariah Indonesia (BSI), Bank Tabungan Negara Syariah (BTNS), dan Bank Aceh Syariah (BAS). Hasil penelitian

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menunjukkan bahwa teknologi dan motivasi berpengaruh positif signifikan, sedangkan budaya organisasi, aset pengetahuan, dan religiusitas tidak berpengaruh, dan religiusitas tidak memoderasi hubungan antarvariabel. Temuan ini menunjukkan bahwa peningkatan kualitas manajemen pengetahuan dapat dicapai melalui investasi sistem teknologi informasi, optimalisasi proses berbagi pengetahuan, dan penguatan motivasi pegawai, dengan tetap memastikan bahwa implementasinya selaras dengan nilai-nilai dan etika kerja syariah. Penelitian ini menyarankan bank syariah di Aceh untuk memperkuat pelatihan internal, mengembangkan sistem dokumentasi pengetahuan, serta menciptakan lingkungan kerja yang mendukung berbagi pengetahuan.

Kata Kunci: *Manajemen Pengetahuan, Budaya Organisasi, Teknologi, Motivasi, Aset Pengetahuan, Religiusitas*

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A. Introduction

Knowledge management is a strategic process that helps organizations manage knowledge systematically. The application of knowledge management is becoming increasingly relevant in the highly dynamic and competitive banking industry. Innovation in the banking sector is largely determined by the extent to which knowledge is available and managed. In the context of Islamic banking, the implementation of structured knowledge management that is aligned with Islamic values not only strengthens the institution's ability to develop innovative products, services, and systems, but also ensures that every process remains in line with Islamic legal principles and philosophy.

One of the obstacles in developing Islamic banking performance is the difference in the knowledge background of employees. Islamic bank employees come from various educational institutions, both Islamic and conventional, bringing with them diverse perspectives and experiences. Although this diversity can be a competitive advantage, it also has the potential to create obstacles due to differences in thinking culture, norms, beliefs, and values (Huynh & Nguyen, 2018). The lack of innovation is also related to internal knowledge management strategies that are not yet running optimally. Product development should not merely be about adapting to what conventional banks have done, but should be able to offer alternatives that reflect Islamic characteristics and values. Profit-sharing-based products such as mudharabah actually have great potential for development, but in reality, Islamic banks still rely more on murabahah contracts, whose structure and mechanisms are very similar to conventional credit (Rusydia et al., 2022),

In Aceh, these challenges are even more complex because the province implements the Qanun LKS, which requires all financial institutions to operate in accordance with sharia law. This requires employees to understand the principles of sharia banking, while most of them previously worked in conventional banks. Previous research shows that knowledge management in Islamic banks plays an important role in driving innovation and sustainability in Islamic banking, but this process is not easy because it involves the growth of individual knowledge and its integration with organizational memory (Abbas, 2018). Therefore, a deep understanding of the factors that influence the effectiveness of knowledge management in Islamic banking in Aceh is needed, especially in organizations that are undergoing post-Qanun LKS transformation. To date, studies on knowledge management in the context of Islamic banks in Aceh, especially in state-owned/regional-owned banks that have transformed from conventional to Islamic banks, are still very limited. The existence of Islamic banking institutions not only requires reliability in institutional and technological aspects but also requires the quality of human resources that are in line with Islamic values. Religiousness is an important aspect for employees because it can influence how they perceive their work, not merely as an administrative obligation, but also as a form of moral responsibility and worship (Huzaini et al., 2023).

B. Theoretical Study

Organizational Culture

Organizational culture reflects a set of values and beliefs that are upheld by all members, which influence how they interact and respond to various situations both inside and outside the organization. This culture enables individuals to understand how an organization functions and shapes their behavior (Prystupa, 2017).

Technology

The effective application of information technology has been proven to support the development of knowledge management systems, which include the processes of storage, dissemination, implementation, and creation of knowledge that contributes to improving company performance (Alavi & Leidner, 2001).

Motivation

Motivation is a process that begins with the existence of needs, both physiological and psychological, which then drive a person's behavior to act in order to achieve the desired results, including obtaining certain rewards or incentives (Fernandes, 2018).

Knowledge Assets

Knowledge assets serve as the main basis for every decision made within the organization. Knowledge assets cannot be bought or sold and must be developed internally by the organization to maximize their value. He also adds that the unique characteristics of each piece of knowledge make it different from other forms of knowledge transferred within the organization, such as processes, procedures, routines, and organizational structures (Fernandes, 2018).

Religiousness

Religiosity is an internal state that motivates a person to act in accordance with their level of adherence to religion. The tangible manifestation of religiosity is a person's ability to feel and experience the presence of God, belief in the afterlife, and other religious components, which then influence their way of life and worldview (Putra et al., 2023).

Knowledge Management

Knowledge management is the process of creating, sharing, using, and managing organizational knowledge and information (Rusydia & Amaliawati, 2022). Knowledge management is a series of activities carried out by organizations or companies to identify, create, document, and distribute knowledge so that it can be reused, recognized, and learned within the organization. These activities are often linked to the organization's strategic objectives and aim to achieve specific outcomes, such as strengthening collaboration, improving performance, gaining competitive advantage, and increasing innovation levels (Girard 2015).

The Relationship Between Organizational Culture and Knowledge Management

Organizational culture contributes significantly to knowledge management, as culture reflects the basic beliefs, values, and norms that underlie how knowledge is developed, shared, and utilized within an organization (Lating & Aryani, 2024). Research findings by Taheri (2024), Lating & Aryani (2024), and Rezaei et al. (2021)

demonstrate that organizational culture significantly influences knowledge management.

H1: There is a significant positive influence of organizational culture on knowledge management.

The Relationship Between Technology and Knowledge Management

Knowledge management is a series of organizational processes that are continuously developed to create new knowledge by combining information technology and the creative and innovative capabilities of human behavior. Knowledge management is an integrated system that encompasses people, processes, and technology (Andhara et al., 2018). The results of research by Iriani dan Susanty (2015) prove that technology has a significant influence on knowledge management.

H2: There is a significant positive influence of technology on knowledge management.

The Relationship Between Motivation and Knowledge Management

Motivation in this context can be discussed when an organization formulates policies to enhance or improve employees' knowledge levels in line with their expectations and needs. These policies can encourage employees to feel more confident and motivated in carrying out organizational strategies. Therefore, companies need to pay attention to the design and implementation of appropriate reward systems for employees, which includes considerations related to salary, praise, promotion, and punishment (Manuel, 2018). The results of Hastuti et al. (2023) research prove that technology has a significant influence on knowledge management.

H3: There is a significant positive influence of motivation on knowledge management.

The Relationship Between Knowledge Assets and Knowledge Management

Knowledge dissemination can only be realized if every member of the organization has the freedom to openly express ideas, opinions, thoughts, criticisms, and comments to other members (Fernandes, 2018). This highlights the importance of knowledge assets in supporting knowledge dissemination within an organization. Fernandes (2018) research findings prove that knowledge asset has a significant impact on knowledge management.

H4: There is a significant positive influence of knowledge assets on knowledge management.

The Relationship Between Religiosity and Knowledge Management

Religiosity encompasses aspects of knowledge, beliefs, worship practices, creeds, and the internalization of religious values (Puspasiwi et al., 2022). Religiosity emphasizes values such as honesty, integrity, and responsibility, which can shape how knowledge is collected, shared, and used. These values foster a collaborative and trusting environment, thereby facilitating more effective knowledge exchange. Additionally, religiosity can serve as an intrinsic motivator for individuals to continue learning and sharing knowledge, as Islam, as a religion of mercy for all creation, emphasizes the importance of seeking knowledge and contributing to society. A good religious attitude can be the foundation for conducting business activities that focus on achieving positive results (Novitasari et al., 2021).

H5: There is a significant positive influence of religiosity on knowledge management.

The Role of Religiosity in Moderating the Relationship between Organizational Culture and Knowledge Management

In a religious environment, trust is often built through values such as honesty and integrity that support a culture of knowledge sharing. Religiosity can help overcome conflicts and challenges in knowledge management by providing a moral and ethical framework for decision-making. This can reduce tensions that may arise from differences in opinion or interests. For example, religious values such as forgiveness and humility can help resolve conflicts that hinder the knowledge-sharing process.

H6: Religiosity can moderate the relationship between organizational culture and knowledge management.

The Role of Religiosity in Moderating the Relationship Between Technology and Knowledge Management

Religiosity can encourage the responsible and ethical use of technology. Religious values often emphasize the importance of using resources wisely and for the common good. Rogers (1962) argued that individuals or groups with strong religious values may be more cautious in adopting new technologies, but if the technology is seen as supporting moral goals, its acceptance will be faster. Islam emphasizes the importance of seeking knowledge and continuing to learn, which can encourage members of an organization to always seek new knowledge based on ethics and improve their competence in using technology.

H7: Religiosity can moderate the relationship between technology and knowledge management.

The Role of Religiosity in Moderating the Relationship Between Motivation and Knowledge Management

Religiosity can increase individual motivation and commitment to the organization. Religious beliefs often emphasize the importance of contributing to the common good, which can encourage individuals to be more active in learning and sharing knowledge. For example, in religious-based organizations, employees may feel called upon to use their knowledge to achieve higher goals, in line with religious values. Religiosity can increase a person's intrinsic motivation, such as the desire to do good or help others. This motivation can encourage individuals to be more active in sharing knowledge. Religious nature or religiosity is very important for employees working in Islamic banks, as the bank's operations are based on Sharia principles. Employees in Islamic banks are expected to have a religious spirit, which motivates them to work well and responsibly. In this context, they are not only striving to earn a salary or pursue a high position, but are also driven by spiritual motivation to give their best in their work as a form of worship and an effort to seek the pleasure of Allah SWT (Huzaini et al., 2023).

H8: Religiosity can moderate the relationship between motivation and knowledge management.

The Role of Religiosity in Moderating the Relationship Between Knowledge Assets and Knowledge Management

Religiosity, or a person's religious attitude, is formed through religious traditions and becomes an integral part of their identity in relation to their religion. This religiosity influences one's way of thinking, preferences, and how they evaluate matters related to religion (Huzaini et al., 2023). Religiosity can impart deeper value and meaning to knowledge assets. Religious values often emphasize the importance of knowledge as a gift or trust that must be managed properly. For example, in religious organizations, knowledge is not only viewed as a strategic resource but also as a means to share for the common good. In this context, religiosity can foster a culture of sharing and collaboration in managing knowledge assets. Values such as mutual assistance, honesty, and responsibility can facilitate better knowledge exchange.

H9: Religiosity can moderate the relationship between knowledge assets and knowledge management.

Conceptual Framework

Based on the background description and theoretical framework presented above, this study aims to analyze the influence of organizational culture, technology, motivation, and knowledge assets on knowledge management, with religiosity as a moderating variable. More religious employees are considered to have a moral drive to work better, including in their efforts to seek and share knowledge (Yousef, 2001). Research by Bal and Kökalan (2021) and Achour et al. (2016) shows that religiosity acts as a moderating variable in organizational behavior. The conceptual framework that describes the flow and relationship between variables in this study is presented in the following illustration:

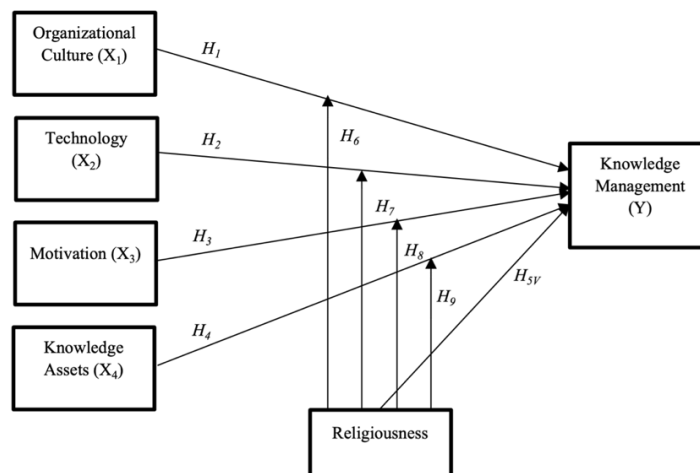


Figure 2. Theoretical Framework

C. Research Methods

This study uses a quantitative approach with a survey method to test hypotheses based on empirical data. Primary data was obtained by distributing questionnaires to BSI, BTNS, and BAS employees at the Banda Aceh Branch Office. The total population was 274 people, consisting of 153 BSI employees, 25 BTNS employees, and 96 BAS employees. The sample size was calculated using the Slovin formula with a margin of error of 5%, resulting in 163 respondents. The sampling technique used was probability sampling with the proportionate stratified random sampling method so that

each bank was proportionally represented. The sample distribution was 91 respondents from BSI, 15 from BTNS, and 57 from BAS.

This study involved three types of variables, namely independent variables (X) which included organizational culture, technology, motivation, and knowledge assets; dependent variables (Y) namely knowledge management; and moderating variables (Z) namely religiosity. The research instrument used a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Before the analysis was conducted, the instruments were tested for validity and reliability to ensure the suitability of the measurements.

The data analysis technique used was Structural Equation Modeling–Partial Least Squares (SEM-PLS). This method was chosen to analyze the relationships between variables in the research model, including testing the moderating effect of religiosity on the relationship between independent and dependent variables.

D. Result and Discussion

Measurement Model (Outer Model)

Table 1 Output Outer Loadings Convergent Validity

Indikator	Loading Factors	Composite Reliability	Cronbach's Alpha	AVE
Organizational Culture (X ₁)		0.952	0.945	0.623
OC1	0.812			
OC2	0.761			
OC3	0.818			
OC4	0.830			
OC5	0.798			
OC6	0.795			
OC7	0.796			
OC8	0.782			
OC9	0.785			
OC10	0.737			
OC11	0.770			
OC12	0.783			
Technology (X ₂)		0.945	0.936	0.588
T1	0.773			
T2	0.812			
T3	0.746			
T4	0.768			
T5	0.768			
T6	0.790			

T7	0.729			
T8	0.748			
T9	0.787			
T10	0.761			
T11	0.749			
T12	0.766			
Motivation (X ₃)		0.946	0.935	0.660
M1	0.858			
M2	0.809			
M3	0.805			
M4	0.823			
M5	0.845			
M6	0.813			
M7	0.812			
M8	0.796			
M9	0.746			
Knowledge Assets (X ₄)		0.932	0.918	0.602
KA1	0.724			
KA2	0.778			
KA3	0.819			
KA4	0.806			
KA5	0.820			
KA6	0.767			
KA7	0.793			
KA8	0.710			
KA9	0.761			
Knowledge Management (Y)		0.959	0.954	0.610
KM1	0.757			
KM2	0.741			
KM3	0.821			
KM4	0.807			
KM5	0.773			
KM6	0.780			
KM7	0.763			
KM8	0.794			
KM9	0.790			
KM10	0.787			
KM11	0.724			
KM12	0.790			
KM13	0.798			
KM14	0.792			
KM15	0.796			
Religiousness (Z)		0.959	0.954	0.608
R1	0.788			
R2	0.737			

R3	0.825			
R4	0.748			
R5	0.764			
R6	0.778			
R7	0.770			
R8	0.788			
R9	0.847			
R10	0.782			
R11	0.772			
R12	0.794			
R13	0.793			
R14	0.767			
R15	0.730			

Source: Data processed using smartPLS 3 (2025)

The validity test results show that all indicators have outer loading values above 0.7 and AVE values above 0.5, thus meeting the validity criteria. Meanwhile, the reliability test yielded Cronbach's Alpha and Composite Reliability values above 0.7, indicating that this research instrument meets reliability standards. Thus, all indicators are deemed valid, reliable, and suitable for use in subsequent analysis stages.

Structural Model (Inner Model)

Tabel 2 Output R-Square

Variabel	R-Square	R-Square Adjusted
Knowledge Management (Y)	0.578	0.553

Source: Data processed using smartPLS 3 (2025)

Based on the results of the data processing above, it can be concluded that the R-Square value of the Knowledge Management variable (Y) is 0.578. This means that the ability of the independent variable to explain Knowledge Management is 57.8%, and the remaining 42.2% is the influence of other independent variables that were not measured in this study.

Table 3 Results of Moderating Variable Hypothesis Analysis

Hypothesis	Path Relation	Original Sample (O)	T Statistic (O/STDEV)	P Values	Description
H ₁	Organizational Culture (X ₁)→ Knowledge Management (Y)	0.174	1.627	0.104	Rejected

H ₂	Technology (X ₂)→ Knowledge Management (Y)	0.191	2.348	0.019	Accepted
H ₃	Motivation (X ₃)→ Knowledge Management (Y)	0.301	2.474	0.014	Accepted
H ₄	Knowledge Assets (X ₄)→ Knowledge Management (Y)	0.154	1.310	0.191	Rejected
H ₅	Religiousness (Z)→ Knowledge Management (Y)	0.122	1.756	0.080	Rejected

Source: Data processed using smartPLS 3 (2025)

Based on the results in the table above, only two hypotheses were accepted, namely the technology and motivation variables. Both variables showed p-values < 0.05 and T-statistics > 1.96, which means they have a significant effect on knowledge management. Meanwhile, testing of hypotheses involving moderating variables was also conducted using the same method. The results of the analysis for the hypothesis with the moderation variable in this study are presented as follows:

Table 4 Results of Moderating Variable Hypothesis Analysis

Hypothesis	Path Relation	Original Sample (O)	T Statistic (O/STDEV)	P Values	Description
H ₆	Organizational Culture (X ₁)* Religiousness (Z)→ Knowledge Management (Y)	0.067	0.723	0.470	Rejected
H ₇	Technology	0.061	0.757	0.450	Rejected

	(X ₂)* Religiousness (Z)→ Knowledge Management (Y)				
H ₈	Motivation (X ₃)* Religiousness (Z)→ Knowledge Management (Y)	0.010	0.096	0.923	Rejected
H ₉	Knowledge Assets (X ₄)* Religiousness (Z)→ Knowledge Management (Y)	-0.093	0.786	0.432	Rejected

Source: Data processed using smartPLS 3 (2025)

All hypotheses involving moderating variables showed insignificant results, marked by p-values > 0.05 and T-statistics < 1.96. Thus, it can be concluded that there was no significant moderating effect, so all moderating hypotheses in this study were rejected.

Discussion

The Influence of Organizational Culture on Knowledge Management

The results of the study indicate that organizational culture does not have a statistically significant influence on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. Islamic banks should pay more attention to the level of employees' willingness to share information with their colleagues so that employees feel sufficiently informed and cared for. Islamic banks also need to pay attention to the organizational culture implemented by employees so that employees feel comfortable and not insignificant at work, thereby enabling Islamic banks to increase the willingness to share information among employees, which will result in better performance (Pernanu & Putra, 2016). The results of this study are

relevant to the research of Zulkifli et al., (2022), Salam & Sobirov (2021), Adeinat & Abdulfatah (2019). Fernandes (2018), who also found no significant influence of organizational culture on knowledge management. The weak culture of sharing in organizations is the main cause of the minimal impact of organizational culture on knowledge management.

The Influence of Technology on Knowledge Management

Based on the results of hypothesis testing, significant and positive statistical evidence was found regarding the influence of technology on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. This is reflected in the technology indicator scores, which are in the high category. Sharia banks routinely use IT infrastructure such as the internet, intranet, telephone, database, website, email, and social media to share knowledge between branch employees, between branches, and with the head office. Islamic banks have also automated various routine activities, such as recording transactions, opening new accounts, and preparing financial reports. This not only increases the efficiency and speed of service but also reduces the risk of human error (Laksono & Nisa, 2024). The results of this study are relevant to the research by Iryani and Susanti (2015), which shows that the contribution of technology to knowledge sharing in Islamic banking has been proven empirically. Digital technology has become a driver of knowledge management and banking operational transformation. However, challenges remain, including ensuring the compatibility of technology with Islamic principles (such as transparency and avoidance of gharar) and improving the digital literacy of employees and customers.

The Influence of Motivation on Knowledge Management

The results of hypothesis testing prove that motivation has a significant and positive effect on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. High motivation indicator scores reinforce the finding that employees' intrinsic and extrinsic motivation contributes to the success of knowledge management. The results of the study also show that Islamic banks give employees the freedom to continue their education to a higher level without any obligations, so those who wish to improve their academic knowledge can do so. Management also appreciates efforts to develop oneself through formal education, which is expected to increase employees' knowledge in carrying out their duties. With

increased academic knowledge, employees not only develop professional skills, but also become an important consideration for management in performance appraisals and career development. The results of this study are relevant to the research by Hastuti et al. (2023), which reveals a positive influence between motivation and knowledge management

The Influence of Knowledge Assets on Knowledge Management

The results of the study indicate that knowledge assets do not have a statistically significant influence on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. In this context, the lack of significance of the influence of knowledge assets on knowledge management in Islamic banks may be due to weak knowledge conversion processes, insufficient incentives for knowledge sharing, and low employee awareness of the optimal use of tacit and explicit knowledge. Tacit knowledge, which is acquired through personal experience, is hidden and difficult to measure, posing challenges in its transfer and utilization. Although systems are available to document tacit knowledge as explicit knowledge, several questionnaire statements indicate that their implementation is not yet fully optimal. Therefore, knowledge management from formal forums such as seminars or meetings can be carried out through the preparation of reports and the use of storage databases, so that documented information can be easily accessed and reused when needed. The results of this study are relevant to Zulkifli et al. (2023), which shows that competence (skills and knowledge) has no influence on knowledge sharing in Islamic banking institutions.

The Influence of Religiosity on Knowledge Management

The results of the study indicate that religiosity does not have a significant effect on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. Knowledge management in Islamic financial institutions aims to improve organizational efficiency, innovation, and competitiveness through the collection, storage, and distribution of information that supports decision-making. Although religiosity is important in shaping individual values, its influence is not always direct on technical and data-based knowledge management processes. The success of knowledge management depends more on the professional competence of employees or managerial policies, such as financial literacy, analytical skills, and mastery of information technology. These findings are in line with the research by

Nurshilasari & Rijanti (2021), which shows that religiosity does not affect organizational commitment because employees view religiosity as a personal belief, while commitment to the organization is more related to involvement and loyalty to the institution.

Religiosity Moderates the Influence of Organizational Culture on Knowledge Management

The research findings indicate that religiosity is unable to moderate the influence of organizational culture on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. Despite Aceh Province being known as an area that formally implements Islamic Sharia law and has a high level of societal religiosity, the research findings show that religiosity is unable to moderate the influence of organizational culture on knowledge management among employees of BSI, BTNS, and BAS in Banda Aceh City. Religiosity may not influence knowledge management in Islamic banks because religious values are more personal in nature and do not directly encourage knowledge sharing or management processes within the organization. The results of Zulkifli et al. (2023) study on Islamic banking indicate that Islamic organizational culture does not have a significant influence on knowledge management. Thus, religiosity as a moderator variable is also unlikely to influence this relationship because the underlying relationship between culture and knowledge management is already weak. Delya et al. (2023) research also reveals that religiosity is unable to moderate the influence of organizational climate on work happiness indicators (moderation is not significant).

Religiosity Moderates the Influence of Technology on Knowledge Management

The research results indicate that religiosity cannot moderate the influence of organizational culture on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. In the context of Islamic banks, employees' religiosity does not influence the relationship between technology and knowledge management, as the effectiveness of technology is more determined by infrastructure, training, and organizational support, rather than by levels of faith or religious values. Religiosity is more related to personal and moral attitudes, while the influence of technology on knowledge management is more technical and operational in nature, so religious values cannot strengthen or weaken the relationship between technology and

knowledge management. However, regardless of individual religiosity levels, knowledge management remains highly dependent on how optimally the technology is operated (Delya et al., 2023). This study differs from the research by Ali et al. (2015), which found that religiosity has a significant moderating effect in strengthening the relationship between technological readiness and the perceived benefits of e-commerce.

Religiosity Moderates the Influence of Motivation on Knowledge Management

The research results indicate that religiosity does not moderate the influence of motivation on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. Religiosity does not influence an individual's motivation. Religious individuals do not always receive positive encouragement from their religion to perform their duties and responsibilities (Siregar et al., 2021). In the context of Islamic banking, the drive to share knowledge is more influenced by organizational and professional factors rather than personal religious values. Religiosity primarily influences personal attitudes and moral behavior, while the relationship between motivation and knowledge management is more rational and pragmatic, so religiosity cannot strengthen or weaken the influence of motivation on knowledge management. This study is relevant to the research by Hayat et al. (2020) that religiosity as a moderating variable does not significantly influence the relationship between job satisfaction and employee performance.

Religiosity Moderates the Influence of Knowledge Assets on Knowledge Management

The results of the study indicate that religiosity is unable to moderate the influence of knowledge assets on knowledge management among employees of BSI, BTNS, and BAS at the Banda Aceh Branch Office. In the context of Islamic banking, knowledge assets such as tacit and explicit knowledge are practical and functional, so their influence on knowledge management is more determined by technical and procedural factors rather than employees' religious values. Religiosity primarily influences personal behavior and work ethics, while the management of knowledge assets within an organization is more influenced by formal structure, technology, and organizational policies. The results of this study are relevant to Zulkifli et al. (2023) research, which shows that competence (skills and knowledge) does not influence knowledge management in Islamic banking institutions. Thus, religiosity as a

moderating variable is also unlikely to influence this relationship because the basic relationship between competence and knowledge management is already weak.

Conclusion

Based on the data evaluation results, this study concludes that organizational culture, knowledge assets, and religiosity do not significantly influence knowledge management. Conversely, technology and motivation are proven to have a positive and significant influence. Meanwhile, religiosity is also unable to moderate the relationship between organizational culture, technology, motivation, and knowledge assets with knowledge management.

The implications of this research are that Islamic bank management should pay more attention to employee satisfaction and well-being in order to improve knowledge management practices and achieve good performance. This is particularly important because the success of knowledge management does not depend solely on physical resources, but on a combination of physical and human resources. Employees, who represent human resources, play a vital role because these resources are intellectual assets for every organization. Managers or practitioners should pay more attention and take the initiative to create the right atmosphere to foster a knowledge management culture among employees. Additionally, regulators and policymakers should strengthen policies supporting the development of knowledge management in Islamic banks, including providing adequate technological infrastructure and continuous training programs. It is also necessary to continue to encourage synergy between Islamic banks and educational institutions to create curricula that are in line with the needs of the Islamic banking industry.

Future research based on this study could be directed toward more specific aspects, such as the influence of leadership style and organizational learning in the application of knowledge management in Islamic banks. Although religiosity cannot moderate the relationship between organizational culture, technology, motivation, and knowledge assets, it is important for future research to explore why this is the case and under what circumstances this might change. There may be other forms or aspects of knowledge management that are not covered by our measurements but which may play a more influential role.

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