

KNOWLEDGE SHARING, COMPETENCE, AND TEAMWORK AS PREDICTORS OF EMPLOYEE PERFORMANCE: EVIDENCE FROM PT PEGADAIAN GIANYAR BRANCH

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ABSTRACT

Digital transformation and increasing business competition require companies to optimize the quality of their human resources, including at PT Pegadaian Gianyar Branch. Performance data indicates fluctuations in KPIs and the consistent failure to meet micro-targets during the 2020–2024 period. This situation indicates the presence of internal barriers related to low knowledge-sharing practices, competency gaps, and ineffective teamwork. This study aims to analyze the influence of knowledge sharing, competency, and teamwork on employee performance. The study employs a quantitative approach with a population of 41 employees, all of whom were selected as the sample using a saturated sampling technique. Data were collected via a Likert-scale questionnaire and analyzed using multiple linear regression, t-tests, F-tests, and the coefficient of determination. The results indicate that all three variables—knowledge sharing, competencies, and teamwork—have a positive and significant influence on employee performance. Knowledge sharing enhances performance through clear information dissemination, sharing of experiences, and the exchange of ideas that support work effectiveness. Competence exerts the greatest influence through mastery of SOPs, technical skills, and decision-making ability. Teamwork contributes to improved performance through effective communication, task coordination, and mutual support among team members. Overall, these three variables play a crucial role in fostering optimal and sustainable employee performance at PT Pegadaian's Gianyar Branch.

Keywords: knowledge sharing, competence, teamwork, employee performance

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1. INTRODUCTION

In the era of digital transformation, technological changes require companies to be adaptive, particularly in strengthening human resources. Human resources can be considered the primary element in every business activity within a company (Duwipayana et al., 2022). According to Hasibuan (2011:10), human resource management (HRM) is the effort to manage the workforce effectively and efficiently, so that the goals of the company and employees can align. Digital advancements have led to the emergence of a skills gap—a mismatch between employees' capabilities and new job requirements, such as digital proficiency, data analysis, high precision, and an understanding of constantly evolving technological systems. This gap slows down work processes, increases the risk of errors, and reduces the company's competitiveness.

Employee performance serves as the primary metric for assessing their work contributions. Mangkunegara (2005:67) defines performance as the quality and quantity of work output in accordance with one's responsibilities. High performance makes the company more productive, service faster, and work decisions more accurate. Conversely, low performance leads to slow service, rising costs, increased risk of errors, and a decline in the company's image. Therefore, the quality of human resources is crucial to an organization's success in facing increasingly intense competition. PT Pegadaian (Persero), a state-owned enterprise (SOE) operating in both pawn and non-pawn sectors, continues to grow with a more diverse range of services.

Annual revenue targets that keep rising require employees to be more aggressive in acquiring customers and ready to take on additional duties due to limited human resources. This adds to the mental and physical workload. Job risks are also high: errors in appraising collateral, accepting counterfeit gold, or failing to process transactions carefully can result in salary deductions or personal liability. Non-performing loans, customers defaulting, or vehicles sold before full payment is made also create additional burdens. At the Gianyar Branch of PT Pegadaian, many employees face pressure from increased workloads, demands for timeliness, service quality, and increasingly complex administrative tasks. This has resulted in suboptimal performance. Psychological stress and the risk of transaction errors further hinder employee performance. These conditions highlight the importance of enhanced training, digital competency development, workload management, and clearer risk management to ensure maximum performance and the achievement of company goals.

Table 1. Table of Micro Target Product Data from 2020–2024

No	Year	Micro Target	Micro Realization
1	2020	5,378,480,786	4,676,939,814
2	2021	3,990,076,773	3,469,631,977
3	2022	8,437,038,910	7,336,555,574
4	2023	10,822,265,764	9,410,665,882
5	2024	11,377,077,985	9,893,111,292
Average		7,601,388,844	6,957,780,908

Source: PT Pegadaian, Gianyar Branch Office, 2025

Based on Table 1, performance achievement over the past five years remains below the set targets, although it shows an upward trend year over year. This situation indicates that employee performance has not yet reached the optimal standards expected by the company. This low achievement not only affects individual targets but also impacts team performance, work units, and overall operational effectiveness. Therefore, this phenomenon needs to be analyzed to identify the underlying causes and formulate strategic solutions aimed at improving employee performance at PT Pegadaian Gianyar Branch.

To understand the current situation, the company has conducted an internal evaluation, which is presented in the form of a performance achievement table as an overview of the current state of employees. One key factor in improving employee performance is knowledge sharing. Knowledge-sharing practices help accelerate task completion, improve service quality, and foster an adaptive work culture. However, interview results indicate that at PT Pegadaian’s Gianyar Branch, this practice is not yet optimal. Experienced employees, particularly in the marketing department, are not fully willing to share knowledge due to busyness, concerns about losing their positions, a lack of trust, and a weak collaborative culture.

This situation slows the flow of knowledge and makes it difficult for new employees to understand SOPs and work tasks. Additionally, competency is a crucial factor determining performance quality. Interview results revealed a competency gap, where some employees have not mastered the latest technical skills and systems. This creates a dependency on specific employees and increases the risk of excessive workloads. These findings align with research confirming that competency has a strong influence on productivity and work quality. The next factor is teamwork. Although collaboration is essential, interdepartmental coordination at Pegadaian Gianyar remains suboptimal. Uneven task distribution, a tendency to work independently, and limited human resources lead to a backlog of work and cause conflicts. These conditions hinder the achievement of targets and reduce overall work effectiveness. Based on the phenomena observed, the researcher is interested in conducting a study on “The Influence of Knowledge Sharing, Competence, and Teamwork on Employee Performance at PT Pegadaian Gianyar Branch.”

2. LITERATURE AND HYPOTHESIS

Knowledge Sharing

Knowledge sharing can be defined as an organizational mechanism to develop existing knowledge within the organization (Sanjaya & Tania, 2023), where such knowledge can be obtained from both external and internal sources within an organization, with knowledge sharing serving as the primary method (Rihayana & Aristana, 2024). According to Antara et al. (2024), the indicators of knowledge sharing are: Nature of Knowledge, Motivation to Share, Opportunities to Share, and Culture and Work Relationships.

Competencies

Competence refers to the ability or skill that encompasses deep-seated and inherent aspects of a person's personality, manifesting as predictable behavior across various situations and job tasks (Rismawan et al., 2020). Competence relates to the ability, knowledge, and skills required to effectively assist in completing work in accordance with desired objectives. Competency boundaries or job-specific competencies serve as a framework or guideline for employee selection, task delegation planning, performance evaluation, and development (Pratiwi & Dewanti, 2024). According to Gordon's theory cited in Sutrisno (2012), the indicators of competency variables include: Knowledge; Understanding; Skills; Values; Attitude; and Interest.

Teamwork

Teamwork is an activity managed and carried out by a group of people within an organization. Teamwork can enhance cooperation and communication within and among company departments (Abdillah & Sari, 2023). Teamwork Indicators According to Novita & Suherman (2024), there are several indicators of teamwork, including: Focus on team goals; Mutual motivation; Building cooperation; Coordination.

Employee Performance

Novita & Suherman (2024) define performance conceptually as the work results achieved by an individual within a specific timeframe based on established work standards. The operational variables of employee performance are the work results achieved by an employee within a specific timeframe based on established work standards. According to Abdillah & Sari (2023), performance indicators include: Shared responsibility; Cooperation among parties; Utilizing all available resources; Effective conversation or communication.

Hypotheses

The Effect of Knowledge Sharing on Employee Performance

Knowledge sharing affects company employees in different ways. First, it helps them learn more and apply that knowledge, enabling the organization to progress. Second, it makes them more flexible and satisfied with their work, and helps them transform their knowledge into various skills. Knowledge sharing is also crucial at the individual or personal level in fostering human connections and work relationships. This is particularly significant at both the individual and organizational levels as it helps people perform tasks more efficiently, retain their jobs, grow professionally, and feel more satisfied personally (Saffar & Obeidat, 2020) as cited in (Sanjaya & Tania, 2023). Organizational performance is linked to the willingness of organizational members to share their knowledge with others and use that knowledge to create new techniques or capabilities. This indicates that knowledge sharing can foster new ideas and knowledge and generate new goods and services. As outlined above, this aligns with research conducted by. Afrianti et al. (2024), Swandewi & Sari (2024), Pemayun et al. (2024), Isili et al. (2022), and Antara et al. (2024). Based on prior research, the following hypothesis can be formulated:

H1: Knowledge sharing has a positive effect on the performance of employees at PT. Pegadaian Gianyar Branch

The Influence of Competencies on Employee Performance

Competence refers to the abilities, knowledge, and skills required to effectively assist in completing tasks in accordance with desired targets. Competency criteria or job-specific competencies serve as the framework or basis for employee selection. These include task delegation planning, performance

evaluation, and development (Sriekaningsih & Setyadi, 2015) as cited in (Pratiwi & Dewanti, 2024). According to (Wibowo, 2011:324) in (Pratiwi & Dewanti, 2024), individual competencies are a person's ability to perform tasks and duties based on their skills and knowledge. Competence is the ability or skill possessed by every individual to perform a job or task in a specific field in accordance with the position they hold. According to Marwansyah (2016:36) in (Pratiwi & Dewanti, 2024), competence is a combination of knowledge, skills, attitudes, and other personal characteristics required to achieve success in a job, which can be measured using agreed-upon standards, and which can be improved through training and development. Meanwhile, according to Sutrisno (2010:202), competence is defined as the behavioral dimension of expertise or excellence; a leader or staff member possesses the necessary skills, knowledge, and good behavior. The above description aligns with research conducted by Antari et al. (2024), Ningsih (2021), Pratiwi & Dewanti (2024), Wijayanti & Sari (2023), and Susanti & Amalia (2023). Based on the previous research, the following hypotheses can be formulated:

H2: Competence has a positive effect on employee performance at PT. Pegadaian Gianyar Branch

The effect of teamwork on employee performance

According to (Hamiruddin et al., 2019: 142) in Novita & Suherman (2024), teamwork involves a group of individuals working together to achieve similar goals, and it is easier to reach those goals by working together than by working alone. According to (Masyithah et al., 2018: 51) cited in Novita & Suherman (2024), teamwork is a group of individuals working together to achieve targets simultaneously. A group of individuals needs clear guidelines and operational procedures, so all team members must agree on the teamwork and procedures. The presence of good rules and procedures can improve employee performance. Roucek and Warren (Busro, 2018) in Saputri (2024) state that cooperation is working together to achieve a common goal. Cooperation is a form of social process involving various activities aimed at achieving a common goal through mutual assistance and understanding of each other's activities. Based on the above discussion, consistent with research conducted by Asykur et al. (2024), Novita & Suherman (2024), Saputri (2024), Afrizy et al. (2023), and Phulpoto (2023), the findings indicate that teamwork has a positive and significant impact on employee performance. Based on the views presented above, it can be concluded that teamwork is a community of people who have the potential to complete tasks together by leveraging each member's strengths to achieve better results. Based on previous research, the following hypotheses can be formulated:

H3: Teamwork has a positive effect on the performance of employees at PT. Pegadaian Gianyar Branch

3. RESEARCH METHOD

This study employs a quantitative approach to analyze the influence of knowledge sharing, competencies, and teamwork on employee performance at the Gianyar Branch Office of PT Pegadaian. The research location was selected purposively based on the phenomena of performance fluctuations, competency gaps, and low levels of knowledge sharing identified through initial observations. The study population consisted of 41 employees, all of whom were included in the sample using saturation sampling due to the relatively small population size, which allowed for the involvement of all members in the study. Primary data were collected through the distribution of a questionnaire using a 5-point Likert scale designed based on indicators for each variable. Secondary data was obtained from internal company documents, such as KPI data, performance reports, and micro-product targets and realizations. The research instruments were tested for validity and reliability to ensure the accuracy and consistency of the measurements. The variables studied included knowledge sharing, competencies, and teamwork as independent variables, and employee performance as the dependent variable. Data analysis was conducted using classical assumption tests, multiple linear regression, t-tests for partial effects, F-tests for simultaneous effects, and the coefficient of determination (R^2) to measure the extent of the independent variables' contribution to employee performance.

4. RESULTS AND DISCUSSION

Research Instrument Validation

a. Validity Test

Table 2. Validity Test

Statement	Pearson Correlation	Standard	Relevance
Knowledge Sharing (X ₁)			
X1.1	0.862	0.30	Valid
X1.2	0.813		Valid
X1.3	0.841		Valid
X1.4	0.789		Valid
Competence (X ₂)			
X2.1	0.793	0.30	Valid
X2.2	0.688		Valid
X2.3	0.795		Valid
X2.4	0.777		Valid
X2.5	0.744		Valid
X2.6	0.697		Valid
Teamwork (X ₃)			
X3.1	0.839	0.30	Valid
X3.2	0.664		Valid
X3.3	0.868		Valid
X3.4	0.859		Valid
Employee Performance (Y)			
Y.1	0.785	0.30	Valid
Y.2	0.766		Valid
Y.3	0.770		Valid
Y.4	0.861		Valid

Table 2 shows that the testing criteria state that a statement is considered valid if the correlation coefficient is ≥ 0.30 ; if the correlation coefficient is ≤ 0.30 , it is considered invalid.

b. Reliability Test

Table 3. Instrument Reliability Test Results

Variable	Number of Instruments	Cronbach's Alpha	Standard	Knowledge
Knowledge Sharing (X1)	4	0.842	0.60	Reliability
Competence (X2)	6	0.840		Reliability
Teamwork (X3)	4	0.826		Reliability
Employee performance (Y)	4	0.806		Reliable

Based on the results of the analysis in Table 3, the Cronbach's Alpha values for each variable were all greater than 0.60. This indicates that the instrument is and the study can proceed

Classical Assumption Test

a. Normality Test

Table 4. Normality Test Results

	Unstandardized Residual
N	41
Asymp. Sig. (2-tailed)	0.173

Table 4 shows that the Asymp. Sig. (2-tailed) value is 0.173. This value is greater than 0.05, which means that the variable in question can be said to be normally distributed.

b. Multicollinearity Test

Table 5. Multicollinearity Test Results

Independent Variables	Tolerance	VIF Value
Knowledge Sharing	0.403	2.484
Competence	0.460	2.172
Teamwork	0.413	2.421

Table 5 shows that the value is greater than 0.10 and the VIF value is less than 10. Therefore, it can be concluded that there is no multicollinearity in the regression model.

c. Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results	
Independent Variables	Sig.
Knowledge Sharing	0.679
Competence	0.760
Teamwork	0.164

From Table 6, it can be seen that the significance value between the independent variables and the absolute residual value (ABS_RES) is greater than 0.05. This means that there is no heteroscedasticity in the regression model.

Data Analysis Results

Table 7. Summary of Multiple Linear Regression Analysis Results

Variable	Regression Coefficient	Beta	T-value	Sig.
Constant	0.601	1.392		0.432
Knowledge Sharing (X1)	0.278	0.107	0.292	2.606
Competence (X2)	0.275	0.068	0.426	4.076
Teamwork (X3)	0.285	0.108	0.291	2.637
R				0.902
Adjusted R-Square				0.799
F				53.843
Sig. F				0.000

a. Results of Multiple Linear Regression Analysis

Based on the values in Table 7, the multiple linear regression equation will be:

$$Y = 0.601 + 0.292X_1 + 0.426X_2 + 0.291X_3$$

Based on the multiple linear regression equation above, the regression line equation is derived, which provides the following information:

- 1) $b_1 = 0.292$, indicating that knowledge sharing has a positive effect on employee performance; this means that as knowledge sharing increases, employee performance will also increase.
- 2) $b_2 = 0.426$, indicating that competence has a positive effect on employee performance; this means that as competence increases, employee performance also increases.
- 3) $b_3 = 0.291$, indicating that teamwork has a positive effect on employee performance; this means that as teamwork improves, employee performance will also improve.

Positive regression coefficients indicate a direct relationship, meaning that as knowledge sharing, competence, and teamwork increase, employee performance at PT Pegadaian Gianyar Branch will also increase.

b. Coefficient of Determination

Based on the analysis results in Table 7, the coefficient of determination (R^2) yields an Adjusted R-Square value of 0.799, meaning that 79.9% of the variation in employee performance can be explained by the three independent variables studied: Knowledge Sharing, Competence, and Teamwork.

c. F-Test

Based on the analysis results in Table 7, the strength of this model is further confirmed by the F-test results, which yielded an F-value of 53.843 with a significance level of 0.000—, which is far smaller than the α threshold of 0.05. Thus, all independent variables were proven to have a simultaneous and significant effect on employee performance, so it can be concluded that the multiple linear regression model used is appropriate, valid, and capable of comprehensively predicting employee performance at PT. Pegadaian Gianyar Branch.

d. t-Test

Based on the analysis results in Table 7 above, the following conclusions can be drawn:

1) The Effect of Knowledge Sharing on Employee Performance

Based on the results of the analysis, the calculated t-value for Knowledge Sharing (X_1) has a regression coefficient of 0.292, a calculated t-value of 2.606, and a significance value of 0.013, which is less than 0.05. This indicates that Knowledge Sharing has a positive effect on employee performance, thus H_1 is accepted.

2) The Effect of Competence on Employee Performance

Based on the results of the analysis, the t-value for Competence (X_2) has a regression coefficient of 0.426, a t-value of 4.076, and a significance level of 0.000, which is less than 0.05. This indicates that competence has a positive effect on employee performance, so H_2 is accepted.

3) The Effect of Teamwork on Employee Performance

Based on the results of the chi-square analysis, the t-value for Teamwork (X_3) has a regression coefficient of 0.291, a t-value of 2.637, and a significance level of 0.012, which is less than 0.05. This indicates that teamwork has a positive effect on employee performance, so H_3 is accepted.

Discussion

The Effect of Knowledge Sharing on Employee Performance

The results of the hypothesis testing indicate that knowledge sharing has a positive and significant effect on employee performance at PT Pegadaian's Gianyar Branch. This finding implies that the higher the level of knowledge sharing among employees, the greater the resulting performance. The indicator with the most dominant influence is the direct sharing of work-related information, particularly regarding the dissemination of data, operational procedures, and clear task instructions. This indicator makes the greatest contribution because it accelerates task comprehension, minimizes operational errors, and improves work accuracy. Additionally, the indicator of experience sharing plays a crucial role, particularly in helping new employees adapt and develop problem-solving skills through learning from the experiences of more senior colleagues. The indicator of exchanging insights, opinions, and new ideas also supports improved work efficiency by fostering small innovations in daily operational processes. Thus, the findings of this study confirm that the most effective form of knowledge sharing for enhancing employee performance is activities focused on conveying work-related information clearly and relevantly, supported by mechanisms for sharing experiences and active idea exchange. These three indicators simultaneously create a more collaborative, adaptive, and responsive work environment to operational needs. Overall, knowledge sharing not only enhances employees' understanding and skills but also makes them more flexible, more satisfied in their work, and capable of transforming their knowledge into capabilities that support organizational progress. These results align with research conducted by Afrianti et al. (2024), Swandewi & Sari (2024), Pemayun et al. (2024), Isili et al. (2022), and Antara et al. (2024).

The Effect of Competence on Employee Performance

The results of the hypothesis testing indicate that competence has a positive and significant effect on employee performance at the Gianyar Branch of PT Pegadaian. This finding implies that the higher the

level of competence possessed by employees, the better their performance. Based on the competence indicators, the greatest influence comes from the indicators of job knowledge and mastery of SOPs. Mastery of SOPs makes the strongest contribution because a proper understanding of operational procedures is crucial for service accuracy, particularly in the appraisal process, credit administration, and customer document verification. Additionally, the technical skills indicator plays a vital role, as employees with adequate skills can work more efficiently, reduce the risk of errors, and maintain the company's service quality standards. The decision-making ability indicator also supports performance improvement, as employees are required to determine the appropriate course of action when facing operational issues or customer service requests, ensuring every action remains aligned with company regulations. Thus, the results of this study confirm that competencies are the variable with the greatest influence on employee performance at PT Pegadaian Gianyar Branch. Good competencies will enable employees to innovate and possess strong knowledge in their field or role, thereby demonstrating increasingly better performance (Yosiana et al., 2023). These results align with studies conducted by Antari et al. (2024), Ningsih (2021), Pratiwi & Dewanti (2024), Wijayanti & Sari (2023), and Susanti & Amalia (2023).

The Effect of Teamwork on Employee Performance

The test results indicate that the teamwork variable has a positive and significant effect on employee performance at PT Pegadaian's Gianyar Branch. This finding implies that the better the quality of teamwork, the higher the performance produced by employees. When examining teamwork indicators, the greatest influence stems from the indicator of communication among team members. Smooth communication allows work-related information to be conveyed clearly, instructions to be easily understood, and tasks to be carried out without obstacles. The coordination indicator in task distribution also plays a significant role, particularly in operational activities such as the appraisal process, frontline service, and credit administration management. Additionally, the indicator of mutual assistance and support in completing tasks contributes to the creation of a cohesive work environment, enabling workloads to be handled more quickly, efficiently, and effectively. These three indicators demonstrate that teamwork not only facilitates task execution but also enhances employee comfort, satisfaction, and work motivation. These findings are consistent with previous studies. Hamiruddin et al. (2019:142) in Novita & Suherman (2024) state that teamwork involves a group of individuals working together to achieve the same goals, and that achieving these goals is easier when done collectively rather than individually. Masyithah et al. (2018:51) in the same source emphasize that teamwork involves a group of individuals collaborating to achieve targets simultaneously. Furthermore, Roucek and Warren in Busro (2018) via Saputri (2024) explain that cooperation is a social process involving activities to achieve a common goal through mutual assistance and understanding of each other's roles.

5. CONCLUSIONS AND LIMITATIONS

Based on the results of the data, the following conclusions can be drawn: The research findings indicate that knowledge sharing, competence, and teamwork all have a positive and significant impact on employee performance at PT Pegadaian's Gianyar Branch. A well-functioning knowledge-sharing process—ranging from sharing information and experiences to exchanging insights—has proven capable of enhancing employees' work understanding and productivity, thereby explaining performance variations through the effectiveness of knowledge exchange among staff. Additionally, competence serves as a critical factor driving performance improvement; the higher the technical skills, mastery of SOPs, and individual capacity to perform tasks, the more optimal the work outcomes achieved. Meanwhile, teamwork contributes to improved efficiency and the smoothness of work processes, as good communication, clear coordination, and mutual assistance in task completion facilitate the achievement of targets and minimize operational errors. These three variables collectively indicate that employee performance improves when knowledge is effectively shared, individual competencies are strong, and team dynamics function effectively.

The limitations of this study include the failure to distinguish between the types of knowledge sharing occurring at PT Pegadaian's Gianyar Branch, whether conducted formally through meetings or informally among employees. Competency measurement also remains focused on formal aspects such as knowledge and skills, so that informal abilities such as adaptability and initiative are not yet clearly captured. Additionally, the study was conducted at only one branch, so the unique dynamics of teamwork and interpersonal relationships specific to the Gianyar Branch cannot yet be generalized to other branches. Given this diversity, it is hoped that the findings can be generalized to a broader scope.

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