

The Role of Tacit Knowledge Sharing Mediation in the Banking Sector

Kharen Wahyu Andini^{1*}, Andreas Wahyu Gunawan Putra²

^{1,2}Department of Management, Universitas Trisakti, Jakarta, Indonesia

ABSTRACT

This research examines how excessive task demands and institutional trust mechanisms influence innovative work behavior, positioning tacit knowledge sharing as an intervening construct among banking employees in Central Jakarta. A quantitative correlational framework with hypothesis verification was applied, whereby empirical data were obtained through structured questionnaires employing Likert scaling (1-5), administered to 260 permanent staff from Bank X and Bank Y via purposive sampling. Data processing involved descriptive statistical assessment and Structural Equation Modeling (SEM) via AMOS, satisfying established goodness-of-fit standards. Empirical outcomes demonstrated that work overload conditions and organizational trust significantly influence tacit knowledge sharing practices, while tacit knowledge sharing itself significantly predicts innovative work behavior. Furthermore, work overload and organizational trust were empirically validated as impacting innovative work behavior through both direct pathways and indirect pathways mediated by tacit knowledge sharing. These results suggest managerial implications including regulating workload distribution proportionally, cultivating organizational trust through equitable communicative practices, and reinforcing tacit knowledge sharing norms through best-practice exchange platforms, mentoring initiatives, and communities of practice. Future investigations should integrate additional explanatory variables (innovation climate, digital leadership orientation) and broaden empirical scope to alternative banking entities or service-based industries for more exhaustive understanding of innovative work behavior dynamics within digitally driven environments.

Keywords : Work Overload, Organizational Trust, Tacit Knowledge Sharing, Innovative Work Behavior, Banking

INTRODUCTION

The introduction of technological systems including artificial intelligence, automated processes, and Internet of Things infrastructures has compelled organizations to reconsider and restructure their strategic orientations, governance frameworks, and patterns of work culture. The trajectory of future labor conditions is predominantly shaped by the capacity of both organizations and individuals to adapt and respond to the continuous evolution of technological advancement (Horowitz-Kraus et al., 2023). Attention to innovative work behavior (IWB) is increasingly important because it is a driving force that enables companies to maintain performance and competitiveness. In order to stimulate IWB development, organizational actors are required to actively lower the intensity of excessive workload pressures that employees increasingly encounter within the Industry 4.0 operational context. Digitalization does accelerate work processes, but it also creates new burdens, such as increasingly demanding work targets, demands for rapid responses to messages or emails, and the need to adapt to constantly changing

¹ Email: 022002202047@std.trisakti.ac.id

^{1*}Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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digital systems. These conditions lead to chronic work stress and negatively impact physical and psychological health (Bakker & Demerouti, 2017; Mahipalan & Sheena, 2019). Furthermore, work overload reduces energy and motivation to innovate, even triggering work-family conflict and hampering sustainable social development (Booth-Ledoux et al., 2020; Delisle et al., 2020). Therefore, balanced work overload management, such as flexible work scheduling, utilizing digital technology to automate routine tasks, and company support through training and counseling, are important strategies for companies to maintain employee well-being while encouraging sustainable IWB. This study uses Job Demands-Resources (JR-R) theory to explain the role of work overload as a work pressure factor influencing employee behaviour (Demerouti, 2025). JD-R has been widely used in studies of work stress and productivity because it distinguishes between job demand and job resources, which influence work outcomes.

In addition to work overload, to develop IWB, companies need to increase organizational trust. Organizational trust increases collaboration, open communication, and employee productivity and adaptability in the face of change. (Khairy et al., 2023). Social Exchange Theory (SET) is used to explain the relationship between organizational trust and tacit knowledge sharing, as this theory emphasizes the norms of reciprocity and perceived value in social relationships that encourage knowledge sharing (Alomran et al., 2024a).

In addition to work overload and organizational trust, managing tacit knowledge sharing also plays a crucial role as a foundation for developing IWB. A range of empirical investigations have indicated that tacit knowledge sharing is closely associated with innovation outcomes, as it facilitates deep-level knowledge transmission, cooperative teamwork processes, and the establishment of organizational cultural patterns (Kmieciak, 2020; Kucharska & Erickson, 2023; Maurseth & Svensson, 2020). Tacit knowledge sharing independently occupies a strategic position in strengthening individual competitive capacity and enhancing organizational value creation, with its functional effectiveness being strongly contingent upon the degree of leadership support and the prevailing corporate cultural environment (Zhong et al., 2022). Furthermore, the Knowledge-Based View (KBV) is used to reinforce the importance of tacit knowledge as a strategic organizational asset that supports innovation (Stoian et al., 2024). KBV views

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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knowledge as a key resource that can create competitive advantage when managed and share effectively.

The majority of earlier scholarly works (Kmieciak, 2020; Kucharska & Erickson, 2023; Maurseth & Svensson, 2020) predominantly emphasize the effect of tacit knowledge sharing on IWB, while overlooking psychological constraints such as work overload that may obstruct employees' potential to formulate and execute innovative ideas.

The rapid digitalization of Indonesian banking is reflected in the continued increase in digital transactions: reaching Rp 58,478.4 trillion in 2023 with 16.3 billion mobile banking transactions, rising rapidly to Rp 87 quadrillion in December 2024, and 1.82 billion mobile banking transactions in January. This surge is driven not only by technology but also by IWB, which includes exploring ideas and creating solutions (such as QRIS integration and features). mobile banking), the struggle for ideas within the company, and the implementation of tangible services such as digital onboarding and AI chatbots. Thus, the surge in digital banking transactions in Indonesia reflects the synergy between technological advancements and the contribution of IWB in designing, developing, and implementing modern banking services.

Escalating digitalization requirements within the banking industry generate apprehension regarding their consequences for employees' capacity to exhibit IWB. Although prior research has confirmed that employee innovation is shaped by multiple determinants, a noticeable empirical gap remains concerning the influence of variables such as Work Overload, Organizational Trust, and Tacit Knowledge Sharing. This gap warrants focused investigation, particularly within Jakarta's banking sector, where rapid digital transformation pressures employees to continuously adjust while simultaneously sustaining productivity and innovative output.

Although previous research has explored the relationship between work overload and knowledge sharing, most of this research treats knowledge sharing as a general construct without distinguishing between explicit and tacit dimensions (Aisyah Yudhawan & Herachwati, 2025; Huie et al., n.d.). Empirical attention to tacit knowledge sharing, which relies heavily on interpersonal trust and social interactions, remains relatively limited especially in high-pressure service industries like banking.

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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Furthermore, existing research has largely been conducted in Western contexts, leaving a gap in understanding how these dynamics operate in developing countries characterized by rapid organizational change and digital acceleration.

Furthermore, previous research often examines work overload primarily as a predictor of negative outcomes such as burnout, emotional exhaustion, or decreased performance (Kurniawati et al., 2023; Fatimah & Gunawan, 2023). Limited attention has been paid to its potential behavioral mechanisms, particularly how work overload may indirectly influence innovative work behavior (IWB) through social and cognitive processes such as tacit knowledge sharing. This suggests a theoretical gap in explaining the underlying pathways linking job demands to innovation-related behavior.

The uniqueness of this study lies in its integrative framework, which combines psychological (work overload), social (trust and tacit knowledge sharing), and contextual (digital transformation in the banking sector) dimensions to explain how work overload influences innovative work behavior among employees. By positioning tacit knowledge sharing as a mediating mechanism, this study broadens our understanding of how job demands can trigger adaptive collaborative behavior, rather than simply negative consequences.

From a contextual perspective, this study focuses on the banking sector in Jakarta, where rapid digital transformation has significantly reshaped work processes and collaboration patterns. The widespread adoption of digital banking systems, mobile applications, AI-based services, and digital onboarding platforms has increased performance demands and job complexity. In such an environment, employees are required not only to manage higher workloads but also to continuously exchange experiential knowledge to maintain service quality and innovation. Therefore, examining tacit knowledge sharing in this specific context provides both theoretical contributions and practical relevance.

THEORETICAL BACKGROUND

Work Overload

According to Barriga Medina et al. (2021), work overload is conceptualized as an individual perception of excessive task volume, which may result in decreased productivity levels, weakened organizational commitment, and heightened absenteeism

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

caused by health-related conditions. (Barriga Medina et al., 2021; Emilisa et al., 2024). According to Ramos, Mustafa, and Badri (2025), two types of work overload are explained: Qualitative Work Overload and Quantitative Work Overload. According to Shahzad, Q., Shah, B., Waseem, M., and Bilal, H. (2020), the factors causing work overload are additional tasks, working under new pressures, facing tight schedules, and lack of necessary resources (Ramos et al., 2025; Shahzad et al., 2020). There are three impacts of Work Overload: Increasing Work-Family Conflict, Encouraging Intention to Change Jobs, and Harming the Company (Ganewatta & Hiroshima, 2023).

Organizational Trust

Organizational trust refers to an individual's readiness to accept vulnerability toward another party's actions, grounded in the expectation that the party will behave appropriately, even in situations where direct monitoring or control mechanisms are absent (Alomran et al., 2024b). This concept emphasizes vulnerability, consistency, and trust in the company's integrity, so that employees believe that management will act fairly, consistently, and profitably, not detrimentally. Thus, organizational trust is not only the foundation of a healthy relationship between employees and the company, but also a crucial factor in creating commitment, satisfaction, and overall organizational stability. Organizational trust is divided into four dimensions: Competence, Integrity, Dependability/Reliability, and Transparency (Alomran et al., 2024b).

Tacit Knowledge Sharing

Tacit knowledge sharing represents a knowledge exchange process that is personal in nature, intuitively formed, and resistant to formal codification, as it is deeply rooted within individual experiences, competencies, and reflective processes. Therefore, tacit knowledge sharing is a crucial element in organizational knowledge management, contributing to collective learning, innovation, and sustainable corporate performance (Enwereuzor, 2021; Ganguly et al., 2019). The structural components of tacit knowledge sharing emphasize interpersonal interaction dimensions within organizational settings, specifically encompassing socialization, internalization, externalization, communal sharing, and technology-supported sharing mechanisms (Aryani et al., 2025). The impact of Tacit Knowledge Sharing includes Improving Individual Capabilities , Corporate Efficiency and Increasing Competitiveness.

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Innovative Work Behavior (IWB)

IWB encompasses all individual-initiated efforts aimed at creating and implementing innovation within organizational contexts (Gürbüz & Gündüz, 2025). This construct is composed of four interconnected core dimensions, namely Idea Generation, Idea Search, Idea Communication or Promotion, and Implementation (Lukes & Stephan, 2017). IWB may exert influence on various organizational outcomes, including Company Safety and Sustainability, Employee Welfare, as well as Product and Service Quality.

Hypothesis Development

Work Overload and Tacit Knowledge Sharing

Work overload can hinder tacit knowledge sharing because high work pressure tends to reduce the frequency of informal communication and collaboration between coworkers. This condition reduces the distribution of tacit knowledge within the company, as employees become less interested and less likely to engage in spontaneous knowledge-sharing activities.

H1: Work Overload has an effect on Tacit Knowledge Sharing

Organizational Trust and Tacit Knowledge Sharing

Within organizational environments, trust operates as a primary enabling condition for the formation of a knowledge-sharing orientation. Employees exhibit readiness to release tacit knowledge only under circumstances where they believe that the disseminated information will not be misappropriated and that personal input will be formally or informally recognized by the organization.

H2: Organizational Trust has an effect on Tacit Knowledge Sharing

Tacit Knowledge Sharing and Innovative Work Behavior

Tacit knowledge circulation acts as a catalytic force in the emergence of IWB. Individuals who actively participate in the transfer of experience-derived understanding tend to demonstrate elevated creative functioning and increased adaptability in constructing alternative solutions to work-related problems, thereby reinforcing innovative activity within organizational processes.

H3: Tacit Knowledge Sharing has an effect on Innovative Work Behavior

Work Overload and Innovative Work Behavior

A study conducted by Montani et al. (2020) involving employees across multiple European organizations indicates that excessive workload intensity can exhaust

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

employees' energy reserves and cognitive capacity. This depletion condition results in reduced work engagement and insufficient personal resources to initiate or sustain innovative behavior (Montani et al., 2020).

H4: Work Overload influences Innovative Work Behavior

Organizational Trust and Innovative Work Behavior

Organizational trust represents employees' perception that the organization possesses integrity, capability, and favorable intent toward its workforce. From the perspective of social exchange theory, when trust is mutually experienced between employees and the organization, employees are inclined to reciprocate through constructive actions, including participation in the generation of novel ideas.

H5: Organizational Trust has an effect on Innovative Work Behavior

Work Overload and Innovative Work Behavior Mediated by Tacit Knowledge Sharing

The adverse effect of work overload on IWB does not consistently emerge through a direct causal route, but may instead be mediated by tacit knowledge sharing. Under conditions of excessive task pressure, employees who continue to distribute their tacit insights are able to preserve creative functioning. Consequently, the presence of tacit knowledge sharing operates as a buffering mechanism that reduces the suppressive influence of work overload on innovation.

H6: Work Overload has an effect on Innovative Work Behavior which is mediated by Tacit Knowledge Sharing.

Organizational Trust and Innovative Work Behavior Mediated by Tacit Knowledge Sharing

The effect of organizational trust on IWB operates through direct influence as well as indirect pathways facilitated by tacit knowledge sharing. When organizational trust is perceived at a high level, employees demonstrate greater openness in revealing and exchanging experience-based knowledge, which subsequently functions as a structural basis for the initiation and execution of innovative behavior.

H7: Organizational Trust has an effect on Innovative Work Behavior which is mediated by Tacit Knowledge Sharing.

¹ Email: 022002202047@std.trisakti.ac.id

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METHOD, DATA AND ANALYSIS

Research Design

This study applies hypothesis testing procedures to empirically evaluate data derived from pre-established hypotheses concerning the relationships among Work Overload, Organizational Trust, Tacit Knowledge Sharing, and IWB within Jakarta's banking workforce. Based on the nature of intervariable associations, the research is categorized as correlational, as it seeks to explain relationships among problem-related variables. A cross-sectional data structure was employed, given that data collection occurred at a single point in time. Survey methodology was utilized for data acquisition through the dissemination of online questionnaires. The analytical unit of this research consisted of individual respondents, with a specific focus on banking employees operating in Jakarta.

Data

The population defined in this study comprises employees working at PT Bank Central Asia Tbk (BCA) and PT Bank Negara Indonesia (Persero) Tbk (BNI) situated in the Central Jakarta region. The selection of PT Bank Central Asia Tbk (BCA) and PT Bank Negara Indonesia (Persero) Tbk (BNI) was based on their strategic roles within Indonesia's banking industry. BCA represents the largest private commercial bank, while BNI represents a major state-owned banking institution. Including both institutions enables the study to capture organizational dynamics across different governance structures and managerial systems within the Indonesian banking sector. Furthermore, both banks have undergone substantial digital transformation initiatives, making them particularly relevant for examining work overload, tacit knowledge sharing, and innovative work behavior in a rapidly evolving financial environment.

This population includes 200 BCA employees distributed across 8 branch offices and 190 BNI employees operating in 7 branches, yielding an aggregate population size of 390 individuals. The Central Jakarta area was selected because this area is the center of business and financial activities with high work intensity and strong interbank competition. The criteria for respondents in this study are as follows:

1. Aged between 21 – 40 years.
2. Have a minimum education of D3.
3. Permanent employees of Bank X and Bank Y who work in Central Jakarta

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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4. Actively involved in daily banking operations and have at least 1 year of work experience.

Taking into account the accuracy of the model estimation and the expected loading factor values, this study uses a maximum sample size of 260 samples, all of which are employees of the two companies.

Data analysis

The analytical procedures applied in this research are outlined and clarified through the following methodological explanations.

1. Descriptive statistical techniques were employed to examine Work Overload, Organizational Trust, Tacit Knowledge Sharing, and IWB among banking employees in Central Jakarta, using mean-based calculations processed through the SPSS software v.21.
2. The relationship between Work Overload and Tacit Knowledge Sharing among banking employees in Central Jakarta was evaluated using the Structural Equation Modeling (SEM) approach implemented through the AMOS version 21 application.
3. To assess the effect of Organizational Trust on Tacit Knowledge Sharing among banking employees in Central Jakarta, data were analyzed using Structural Equation Modeling (SEM) facilitated by the AMOS version 21 software.
4. The impact of Tacit Knowledge Sharing on IWB among banking employees in Central Jakarta was tested through the application of the Structural Equation Model (SEM) using AMOS version 21.
5. The influence of Work Overload on IWB among banking employees in Central Jakarta was examined by applying Structural Equation Modeling (SEM) with the assistance of AMOS version 21.
6. Structural Equation Modeling (SEM) utilizing AMOS version 21 was used to analyze the effect of Organizational Trust on IWB among banking employees in Central Jakarta.
7. The indirect effect of Work Overload on IWB through Tacit Knowledge Sharing among banking employees in Central Jakarta was analyzed using the Structural Equation Modeling (SEM) framework implemented in AMOS version 21.

¹ Email: 022002202047@std.trisakti.ac.id

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8. The mediated influence of Organizational Trust on IWB via Tacit Knowledge Sharing among banking employees in Central Jakarta was tested through Structural Equation Modeling (SEM) using AMOS version 21.

Multiple indicators of model adequacy, including Chi-square, RMSEA, IFI, TLI, CFI, and CMIN/DF, produced values that fall within acceptable good-fit thresholds, indicating that the proposed model demonstrates satisfactory alignment with the observed empirical data.

RESULTS

Data Description

The data description describes the characteristics of the respondents based on the criteria in the questionnaire. Table 1 displays the respondent profile by gender. Employees working in the banking sector with gender Women accounted for 63.1% of the respondents, while men accounted for 36.9%. The higher number of female respondents is due to the banking sector, particularly positions that deal directly with customers and are administrative in nature, often perceived as more suitable for women. Jobs that require precision, patience, good communication, and the ability to manage multiple tasks simultaneously are often associated with stereotypes about women. Consequently, recruitment and career choices are still influenced by these gendered views, leading to women's dominance in the banking sector.

Table 1: Demographic Characteristics of Respondents by Gender

Employee Banking		
Gender	Frequency	Presentation
Woman	164	63.1%
Man	96	36.9%
Total	260	100%

Source: SPSS Data Processing Results version 21

Table 2: Demographic Characteristics of Respondents by Age

Employee Banking	
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¹ Email: 022002202047@std.trisakti.ac.id

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Age	Frequency	Presentation
21 – 25 Years	108	41.5%
26 – 30 Years	92	35.4%
31 – 35 Years	42	16.2%
36 – 40 Years	18	6.9%
Total	260	100%

Source: SPSS Data Processing Results version 21

Based on Table 2, the characteristics of respondents by age indicate that the majority of banking employees are in the 21–25 age range, representing 41.5%. These results indicate that the majority of banking employees are young, particularly those in the 21–25 age range. This indicates that the banking sector tends to attract young workers who are highly energetic, adaptable to technological change, and possess strong work motivation to meet the demands of the dynamic financial industry.

Table 3: Demographic Characteristics of Respondents Based on Last Education

Education	Employee	Banking
Final	Frequency	Presentation
D3	30	11.5%
S1	221	85%
S2	9	3.5%
Total	260	100%

Source: SPSS Data Processing Results version 21

Referring to Table 3, respondent characteristics categorized by highest educational attainment reveal that the dominant proportion of banking employees possess a bachelor’s degree qualification (85%). This finding suggests that the banking sector exhibits a recruitment tendency favoring undergraduate-level education (S1), as this academic background is perceived to offer substantial foundational competence in finance, management, and analytical data processing. Furthermore, S1 graduates are considered to have more mature critical thinking skills and professional responsibility,

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

making them better prepared to face the challenges and dynamics of work in the banking sector.

Table 4: Demographic Characteristics of Respondents Based on Length of Service

Employee Banking		
Length of work	Frequency	Presentation
1-3 Years	148	56.9%
4-6 Years	73	28.1%
7-9 Years	39	15%
Total	260	100%

Source: SPSS Data Processing Results version 21

Based on table 4 Respondent characteristics based on length of service indicate that the majority of banking employees have worked for 1–3 years, or 56.9%. This data indicates that the majority of banking employees are relatively new to the workforce and may reflect a relatively high level of job mobility in the banking sector. Furthermore, the proportion of employees with short tenures also indicates the ongoing regeneration of the younger workforce in the banking industry.

Goodness of Fit

The structural model evaluation was conducted through several Goodness-of-Fit (GOF) indices commonly recommended in SEM literature (Hair et al., 2017). Table 5 presents the comparison between the cut-off criteria and the obtained values from the model estimation.

Table 5: Goodness of fit result

Fit Index	Cut-off Value	Result	Model Evaluation
Chi-Square (χ^2)	As low as possible	561.44	Not Fit
p-value	≥ 0.05	0.000	Not Fit
CMIN/DF	≤ 2.00	1.76	Good Fit
RMSEA	≤ 0.08	0.054	Good Fit
GFI	≥ 0.90	0.86	Marginal Fit
AGFI	≥ 0.90	0.84	Marginal Fit
TLI	≥ 0.95	0.95	Marginal Fit

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CFI	≥ 0.95	0.95	Marginal Fit
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Based on the model fit evaluation results, the Chi-Square value of 561.44 with a p-value of 0.000 indicates that the model does not achieve perfect fit. However, the Chi-Square statistic is known to be sensitive to sample size, particularly in relatively large samples, which often leads to significant p-values even when the model fit is acceptable.

Further evaluation using alternative fit indices provides a more comprehensive assessment. The CMIN/DF value of 1.76 falls below the recommended threshold of 2.00, indicating good model fit. Additionally, the RMSEA value of 0.054 is below the cut-off value of 0.08, suggesting that the model has a good approximation fit.

Regarding incremental fit indices, the GFI (0.86) and AGFI (0.84) values are slightly below the recommended threshold of 0.90, indicating marginal fit. Similarly, TLI (0.95) and CFI (0.95) reach the minimum acceptable threshold of 0.95 and can therefore be considered marginal but acceptable.

Overall, although some indices indicate marginal fit and the Chi-Square test suggests lack of perfect fit, the majority of the key fit indices (CMIN/DF and RMSEA) demonstrate good fit. Therefore, the structural model can be considered adequately fit and suitable for hypothesis testing.

Hypothesis Test Results

The outcomes generated from the analytical procedures serve to determine the presence or absence of statistically meaningful associations between independent constructs and dependent constructs within the Structural Equation Modeling framework employed in this study. The interpretation corresponding to each proposed research hypothesis is presented as follows.

Table 6: Results of Hypothesis 1 Test

Description Hypothesis	Estimate (β)	p-value (≤ 0.05)	Decision
<i>Work Overload</i> has an influence on <i>Tacit Knowledge Sharing</i> .	0.121	0.01	Supported

Source: AMOS Data Processing Results version 21

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Referring to the hypothesis testing results presented in Table 6, the estimated standardized coefficient (β) for the effect of work overload on tacit knowledge sharing is 0.121, with a p-value of 0.01, which is below the significance threshold of 0.05. This indicates a positive and statistically significant relationship. Therefore, Hypothesis 1 is supported.

The positive coefficient indicates that higher levels of perceived work overload are associated with higher levels of tacit knowledge sharing among banking employees in Central Jakarta. In other words, when employees experience increased work demands, they tend to be more actively involved in sharing experiential knowledge, practical insights, and informal problem-solving strategies with coworkers. This finding implies that work overload can stimulate adaptive collaborative behavior, as employees seek efficiency and support to manage their workload effectively.

Table 7: Results of Hypothesis Test 2

Description Hypothesis	Estimate (β)	p- value (≤ 0.05)	Decision
<i>Organizational Trust</i> has an influence on <i>Tacit Knowledge Sharing</i> .	0.628	0.00	Supported

Source: AMOS Data Processing Results version 21

Based on the hypothesis testing results presented in Table 7, the estimated coefficient (β) reached a value of 0.628, signifying that organizational trust influences tacit knowledge sharing. The obtained p-value of 0.000, which is below 0.05, leads to the acceptance of the tested hypothesis. These findings suggest that higher organizational trust perceived by banking employees in Central Jakarta corresponds with stronger effects on tacit knowledge sharing, whereas reduced trust perceptions are associated with diminished willingness to engage in tacit knowledge sharing within the organization.

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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Table 8: Results of Hypothesis 3 Test

Description Hypothesis	Estimate (β)	<i>p</i>-value (≤ 0.05)	Decision
<i>Tacit Knowledge Sharing</i> has an influence on <i>IWB</i>	0.388	0.00	Supported

Source: AMOS Data Processing Results version 21

According to the hypothesis testing results summarized in Table 8, an estimated coefficient (β) of 0.388 was identified, demonstrating that tacit knowledge sharing affects IWB. With a *p*-value of 0.000 falling below the 0.05 significance level, the hypothesis is statistically supported. This indicates that higher engagement in tacit knowledge sharing among banking employees in Central Jakarta increases its influence on IWB. Conversely, reduced inclination to participate in tacit knowledge sharing corresponds with lower influence on IWB.

Table 9: Results of Hypothesis 4 Test

Description Hypothesis	Estimate (β)	<i>p</i>-value (≤ 0.05)	Decision
Work Overload has an influence on IWB	0.147	0.00	Supported

Source: AMOS Data Processing Results version 21

Drawing from the hypothesis testing results displayed in Table 9, the estimated coefficient value (β) was recorded at 0.147, indicating that work overload influences IWB among employees in the banking sector in Central Jakarta. Given a *p*-value of 0.000, which is below the 0.05 threshold, the hypothesis is supported. These findings indicate that elevated work overload can increase its influence on IWB, while lower perceived work overload corresponds with reduced influence on innovative behavior among banking employees in Central Jakarta.

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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Table 10: Results of Hypothesis 5 Test

Description Hypothesis	Estimate (β)	p-value (≤ 0.05)	Decision
Organizational Trust has an influence on IWB	0.195	0.01	Supported

Source: AMOS Data Processing Results version 21

Based on the hypothesis testing outcomes reported in Table 10, an estimated coefficient (β) of 0.195 was obtained, signifying that organizational trust has an effect on IWB. With a p-value of 0.011, which is less than 0.05, the hypothesis is accepted. This result suggests that higher organizational trust among banking employees in Central Jakarta enhances its influence on IWB, whereas lower trust perceptions are associated with weaker influence on such behavior.

Table 11: Results of Hypothesis Test 6

Description Hypothesis	Estimate (β)	p-value (≤ 0.05)	Decision
<i>Work Overload</i> has an influence on <i>IWB</i> which is mediated by <i>Tacit Knowledge Sharing</i> .	(0.161 x 0.417) = 0.067	<0.001	Supported

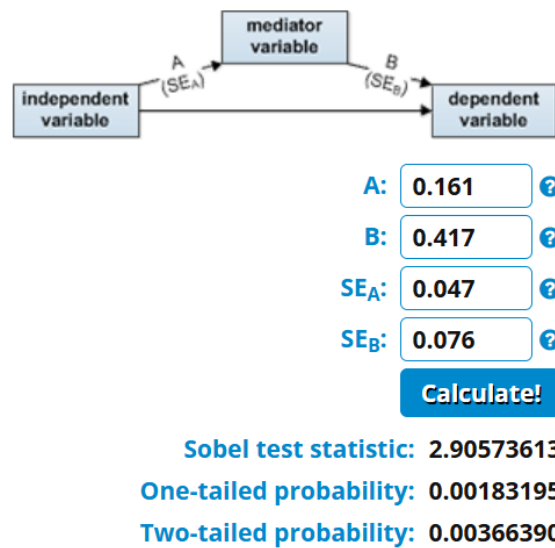
Source: AMOS Data Processing Results version 21

Referring to the mediation analysis results presented in Table 11, the indirect effect of work overload on innovative work behavior (IWB) through tacit knowledge sharing was calculated by multiplying the standardized path coefficients (0.161×0.417), resulting in an indirect effect value of 0.067. This indicates a positive indirect relationship between work overload and IWB through tacit knowledge sharing.

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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Source: Data processed using Sobel t -test

Figure 1: Sobel Test Results

To examine the significance of the indirect effect, a Sobel test was conducted, yielding a p-value of 0.003, which is below the 0.05 significance level. Therefore, the indirect effect is statistically significant, supporting the mediating role of tacit knowledge sharing in the relationship between work overload and innovative work behavior. Furthermore, because the direct effect of work overload on IWB remains significant, this finding indicates partial mediation. This suggests that work overload influences innovative work behavior both directly and indirectly through tacit knowledge sharing. In other words, tacit knowledge sharing serves as an important explanatory mechanism that strengthens the positive impact of work overload on employees' innovative behavior.

Table 12: Results of Hypothesis 7 Test

Description Hypothesis	Estimate (β)	p-value (≤0.05)	Decision
Organizational Trust has an influence on IWB which is mediated by Tacit Knowledge Sharing.	(0.577 x 0.417) = 0.240	<0.001	Supported

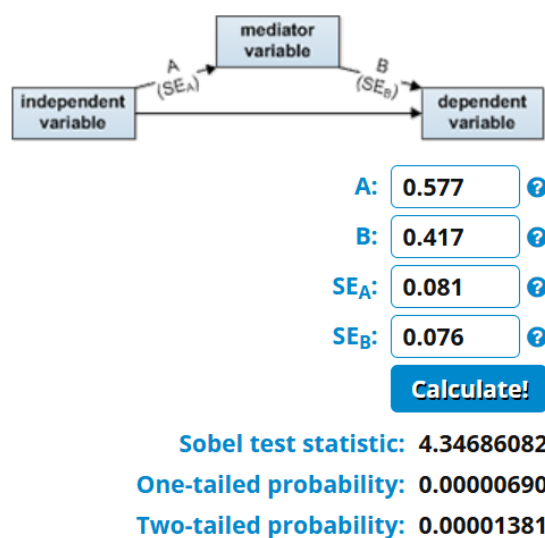
Source: AMOS Data Processing Results version 21

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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Based on the mediation analysis presented in Table 12, the indirect effect of organizational trust on innovative work behavior (IWB) through tacit knowledge sharing was calculated by multiplying the standardized path coefficients (0.577×0.417), resulting in an indirect effect value of 0.240. This indicates a positive and substantial indirect relationship between organizational trust and IWB through tacit knowledge sharing.



Source: Data processed using the Sobel Test

Figure 2: Sobel Test Results

To assess the statistical significance of this indirect effect, a Sobel test was conducted, yielding a p-value of < 0.001 , which is below the 0.05 significance threshold. Therefore, the indirect effect is statistically significant, supporting the hypothesis that tacit knowledge sharing mediates the relationship between organizational trust and innovative work behavior.

If the direct effect of organizational trust on IWB remains significant after the inclusion of the mediator (sesuaikan dengan hasil kamu), this finding indicates partial mediation. This suggests that organizational trust not only directly enhances innovative work behavior but also strengthens it indirectly by fostering tacit knowledge sharing among employees. In practical terms, higher levels of trust within the organization encourage employees to share experiential knowledge, which subsequently stimulates innovative behavior.

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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DISCUSSION

H1: Work Overload has an effect on Tacit Knowledge Sharing.

After conducting a hypothesis test for the first hypothesis, it was found that there was a perceived influence related to work overload on tacit knowledge sharing. among employees working in the banking sector in Central Jakarta. In this study, banking employees in Central Jakarta perceived that the high work overload they experienced affected their willingness to share tacit knowledge. This suggests that excessive workload can reduce employees' cognitive space and energy to engage in activities such as sharing experiences, expertise, and best practices with colleagues. In other words, the higher the work overload, the greater the potential for obstacles to tacit knowledge sharing in the banking environment in Central Jakarta. Several recent studies reinforce this view, showing that work overload leads to emotional exhaustion and decreased motivation to share knowledge as individuals attempt to maintain their resource balance (Darathi & Sowmya, 2025; Panda & T.N.V.R.L, 2025).

H2: Organizational Trust has an effect on Tacit Knowledge Sharing

In the second hypothesis examination of this study, a discernible influence of organizational trust on tacit knowledge sharing was identified among employees in the banking sector in Central Jakarta. This finding implies that strong organizational trust encourages employees to be more inclined toward sharing tacit knowledge, including experiential insights, operational shortcuts, and practical problem-solving approaches. Trust directed toward supervisors, colleagues, and the institution fosters a sense of psychological safety, reducing fear of misuse and facilitating comfort in informal exchanges regarding daily work activities.

These findings align with the study conducted by Umar et al. (2021), which reported that organizational trust and social networking structures influence tacit knowledge sharing through the mediating role of employee commitment. Elevated trust levels were shown to cultivate emotional attachment and a sense of belonging within the organization, which subsequently increases employees' voluntary openness in sharing tacit knowledge (Umar et al., 2021).

H3: Tacit Knowledge Sharing has an effect on Innovative Work Behavior

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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The third hypothesis test in this research revealed a concrete influence of tacit knowledge sharing on IWB among banking employees in Central Jakarta. Employees who actively participate in tacit knowledge sharing processes demonstrate greater capability in generating and executing new ideas in their work tasks, thereby facilitating the emergence of IWB. Through the exchange of experiential knowledge, task strategies, and context-specific solutions that are difficult to formalize, employees acquire novel insights and practical inspiration to enhance service delivery, optimize digital system utilization, and identify more effective work approaches.

Employees who consistently engage in knowledge-sharing activities tend to exhibit elevated creativity levels and an enhanced ability to identify alternative problem-solving methods, which subsequently activates IWB within the organization. This condition is particularly relevant for banking employees in Central Jakarta, who operate within complex service systems and heightened digitalization demands, where innovative ideas often originate from informally shared practical experiences. When tacit knowledge sharing occurs intensively, employees not only expand their competencies and understanding but also develop greater confidence to test new approaches, propose procedural improvements, and implement creative solutions, thereby strengthening sustainable IWB within the banking environment.

H4: Work Overload influences Innovative Work Behavior

The fourth hypothesis test revealed the presence of a noticeable influence of work overload on IWB among banking employees in Central Jakarta. In this context, high work overload resulting from stringent performance targets, extended working hours, and digital service complexity can shape innovative behavior. On one side, excessive workload pressure may deplete employees' energy, time availability, and cognitive resources, limiting creative opportunities. On the other side, challenging work demands may stimulate certain employees to search for efficiency improvements, develop alternative strategies, and generate innovations to meet organizational objectives.

Research conducted by Montani et al. (2020) on employees in various European companies shows that excessive work overload can drain employees' energy and thinking skills. As a result, they become less engaged in their work and lack the resources to engage in innovative behavior. These results reinforce the finding that when work overload

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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reaches very high levels, the relationship between work overload and IWB tends to change, with excessive work overload actually reducing innovation. (Montani et al., 2020).

H5: Organizational Trust has an effect on Innovative Work Behavior.

In the fifth hypothesis test in this study, it was found that there is a perceptible influence related to the influence of organizational trust on IWB in employees working in the hospitality sector in Central Jakarta. In the context of banking employees in Central Jakarta, this can be interpreted as meaning that when the level of organizational trust in the company, both trust in leadership and in implemented policies, is at a high level, employee motivation to display IWB in carrying out daily tasks will also increase.

This is supported by previous research by Utomo et al. (2023) on MSME sector workers, which showed that organizational trust influences IWB. When employees feel trusted and trust their company, they tend to feel safe expressing ideas, trying new things, and participating in innovative activities in the workplace. In other words, trust is an important foundation that facilitates the courage to innovate. This trust also fosters confidence in employees that the company will provide support and rewards when they dare to take constructive risks, thus increasing the incentive to display IWB. In the context of banking employees in Central Jakarta, a high level of organizational trust can encourage them to be more proactive in proposing procedural improvements, utilizing banking technology in innovative ways, and creating new approaches to providing services to customers. (Utomo et al., 2023).

H6: Work Overload has an effect on Innovative Work Behavior which is mediated by Tacit Knowledge Sharing.

The sixth hypothesis test identified an effect of work overload on IWB mediated by tacit knowledge sharing among banking employees in Central Jakarta. The results indicate that employees who perceive high work overload tend to demonstrate stronger IWB when they actively engage in tacit knowledge sharing with peers. This finding emphasizes the role of tacit knowledge sharing in explaining how work overload can positively contribute to innovative behavior. Accordingly, banking institutions in Central Jakarta are encouraged to promote informal knowledge-sharing cultures, including

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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routine discussions, peer mentoring, and best-practice forums, enabling high workloads to be transformed into innovation opportunities through strengthened tacit knowledge sharing.

Tacit knowledge sharing contributes significantly to creativity and innovation enhancement by supplying informal knowledge resources that support the emergence of IWB (Chang et al., 2019). The study further demonstrates that tacit knowledge sharing functions as a mediating mechanism connecting work stress factors, such as work overload, with IWB. Therefore, although work overload may reduce employees' time and energy, robust tacit knowledge sharing practices can convert such pressure into opportunities for developing more efficient and creative work methods. Within the context of banking employees in Central Jakarta, informal exchanges such as sharing customer-handling experiences or operational system techniques act as a bridge that transforms the negative effects of work overload into IWB.

H7: Organizational Trust has an effect on Innovative Work Behavior which is mediated by Tacit Knowledge Sharing.

Within the seventh hypothesis examination conducted in this study, an effect associated with organizational trust was identified. The analytical focus addressed the role of tacit knowledge sharing in shaping IWB among employees operating in the banking sector of Central Jakarta. Empirical evidence indicated that employees demonstrating elevated organizational trust levels were more capable of exhibiting IWB when tacit knowledge sharing functioned as an intermediary mechanism. This condition suggests that banking employees in Central Jakarta who maintain confidence in their organization, leadership figures, and applied policy frameworks tend to show stronger motivation to engage in experiential exchange, insight dissemination, and collective discussion of best practices with fellow employees.

This empirical outcome is consistent with findings reported by Khan et al. (2020), which confirm that tacit knowledge sharing operates as a mediating construct linking organizational trust and IWB. When employees perceive themselves as trusted by the organization and by coworkers, their propensity to disclose and circulate tacit knowledge increases, eventually contributing to enhanced IWB in the workplace. Through this mechanism, the sharing of tacit knowledge expands employees' cognitive perspectives

¹ Email: 022002202047@std.trisakti.ac.id

^{1*} Corresponding Author, Email: 022002202047@std.trisakti.ac.id

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and supports the identification of alternative and more innovative task execution methods, procedural simplification, and improvements in customer service quality.

CONCLUSIONS

Based on the descriptive statistics, employees generally perceive work overload, organizational trust, tacit knowledge sharing, and innovative work behavior at fairly good levels. The hypothesis testing shows that work overload and organizational trust significantly affect tacit knowledge sharing, while tacit knowledge sharing also significantly affects innovative work behavior. In addition, work overload and organizational trust each have a significant direct effect on innovative work behavior. The results further indicate that tacit knowledge sharing significantly mediates the effects of work overload and organizational trust on innovative work behavior among banking employees in Central Jakarta.

Research Limitations

This study has several limitations that should be acknowledged. First, the research was conducted exclusively among employees in the banking sector located in Central Jakarta. As a result, the findings may not be generalizable to other regions, industries, or organizational contexts with different structural and competitive dynamics. Second, this study employed a cross-sectional research design, which limits the ability to establish causal relationships among variables. Future studies may adopt longitudinal approaches to better capture changes in work overload, knowledge sharing behaviors, and innovative work behavior over time. Third, the model was restricted to four key variables, namely work overload, organizational trust, tacit knowledge sharing, and innovative work behavior (IWB). Other potential factors such as leadership style, organizational culture, digital competence, or psychological empowerment were not included and may further explain the relationships examined in this study. Therefore, future research is encouraged to expand the model by incorporating additional contextual and psychological variables and by testing the framework across different sectors and geographical areas to enhance external validity.

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¹ Email: 022002202047@std.trisakti.ac.id

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¹ Email: 022002202047@std.trisakti.ac.id

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¹ Email: 022002202047@std.trisakti.ac.id

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