Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)

Arip Hermawan Dwi Saputro[1], Madju Yuni Ros Bangun[2]
[1, 2,] School of Business and Management, Institu Teknologi Bandung, Indonesia

Abstract

Knowledge has various forms, one of which is the Standard Operating Procedure (SOP). The number of SOPs will be directly proportional to the company's growth. The more a company grows, the more it will increase the number of SOPs or will cause more changes or adjustments to SOPs. During 2008 – 2016 Bank Keluarga expanded its business by adding Wholesale, Sinaya, Mitra Usaha Rakyat, Mitra Bisnis, WOW!, and Jenius. Each line of business has its own branch specifically to serve the segment it covers. Gemilang Project with Branch Integration as one of its initiatives then integrates the services of each line of business into one universal branch and allows service across lines of business. However, the fact that 54% of frontliners received below standard Branch Quality Assessment Rating and 68% of branches received an average and below standard Branch Assessment rating makes it necessary to evaluate the implementation of SOP according to the knowledge management system, especially in frontliner of Bank Keluarga. Primary data was collected using questionnaires then SPSS Statistical Software 26 version has used to analyze the data. The result of the research obtained that Leadership and Learning are the only two variables that significantly affect the outcome.

Keywords: *knowledge management; standard operating procedure; frontliner*

INTRODUCTION

Knowledge is the result of curiosity through the sensory processing of certain objects. Knowledge is an important domain in the formation of open behavior. Knowledge has various forms, one of which is the Standard Operating Procedure (SOP) which is a written determination of what must be done, when, where, by whom, how to do it, what is needed, and others, all of which must be obeyed and done. The number of SOPs in the company varies and adjusts to the needs of the company. However, in general, the number of SOPs will be directly proportional to the company's growth. The more a company grows, the more it will increase the number of SOPs or will cause more changes or adjustments to SOPs.

By considering the relationship between company growth and increasing the number of SOPs as a form of knowledge in the company, a knowledge management system is needed to support growth in the company. A knowledge management system itself is a set of tools, strategies, and methods for creating, analyzing, managing, sharing, and also improving the knowledge and information contained within a company. A good knowledge management system is expected to make all parties in the company understand the knowledge about the organization's operations or business well. Thus, the business will continue to run and be sustainable.

During 2008 – 2016 Bank Keluarga expanded its business by adding Wholesale, Sinaya, Mitra Usaha Rakyat, Mitra Bisnis, WOW!, and Jenius. Each line of business has its own branch specifically to serve the segment it covers. In carrying out daily operations, each branch has different service standards and standard operating procedures. Gemilang Project with Branch Integration as one of its initiatives then integrates the services of each line of business into one universal branch and

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

allows service across lines of business so as to provide more interaction points for customers. In practice, this is not easy; there are many things that need to be prepared, including the adjustment of SOPs and good knowledge distribution to ensure that the branch officers are also ready to serve all customer segments with the same service standards and SOPs in all universal branches spread across Indonesia.

The role of frontliners in branches is crucial because frontliners are at the forefront of the company in dealing and interacting directly with customers. One misinformation or procedure submitted by the frontliner can cause complaints by customers, and these complaints can spread quickly, either by word of mouth or through social media, which has an impact on Bank Keluarga's reputation. Many new SOPs, as well as the changes or adjustments to SOPs, were made to create new standards that support branch integration initiatives. The SOPs are then distributed to branches through several channels, namely:
1. SOP Online is a search engine-based system that stores knowledge related to SOPs
2. Seputar Operation is a part of SOP that is sent to the branch through email every Wednesday and Friday.
3. Operations Delight Session is a summary of SOP that is sent to the branch through email every Friday.
4. Ayo Pastikan is a reminder for specific materials that are sent to the branch through email every Monday, Tuesday, Thursday.
5. Service Now plays a role as operations helpdesk related to SOPs or other processes at the branch

After the SOP has been distributed to the branches, an assessment will then be carried out through Branch Quality Assurance and Branch Assessment. Branch Quality Assurance is carried out by conducting quarterly inspections using the onsite method (Visit to branch branches) and offsite (CCTV Online) by looking at the number of findings in the branch. The expected rating is 4 or satisfactory. However, based on data as of July 2021, 54% of frontliners received below standard Branch Quality Assessment Rating under 4 or Satisfactory. Branch Assessment Rating is carried out by asking branch officers to present certain materials and followed by a question and answer session. However, based on data as of March 2021, 68% of branches received an average and below standard Branch Assessment rating (C and D).

The number of channels for distribution of SOPs at Bank Keluarga is not immediately understood by branch officers, especially frontliners. It is proved by poor rating assessment results. For this reason, it is necessary to evaluate to find the root cause of the SOP distribution at Bank Keluarga so that it can be overcome with the recommendations.

LITERATURE REVIEW

Asian Productivity Organization (APO) Framework.
As Takenaka (2009) presented in implementing the practical guidelines for the APO Framework, he presented the following: 1) Knowledge was seen as the key to growth and innovation, especially in the member countries of the Asian Productivity Organization (APO). Knowledge is widely regarded as dependent on growth and productivity. This is one of the reasons why knowledge needs to be managed properly. 2) With the success of WM in institutions and practitioners in European and American countries in 2007, Commissioners in Asian countries simply implemented a complete APO-WM framework for definitions and implementation methodologies are created, especially in Asian countries. These experts included representatives from India, Japan, Malaysia, the Philippines, China, Singapore, Thailand, Vietnam, and the APO Secretariat. However, KM was originally targeted at small and medium-sized enterprise (SMB) organizations, and 3) Community

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

of Practice (experts) builds frameworks based on work experience in several countries such as the United States, Australia, and Europe.

The purpose of the APO KM Framework is to create a common understanding among the member states and emphasize the value of KM for organizational success. The framework is simple and comprehensive, has all the relevant elements of a KM solution, and serves organizations of all reference types aimed at improving performance through KM. In addition to preparing the APO KM framework, other experts will develop guidelines and implementation-based training frameworks early on. The purpose of this guide is to help trainers and consultants understand KM and provide guidance on how to implement it. The guidelines include important comprehensive messages, trainer notes, and the provision of transitions between the slides presented. Frameworks and methodologies reduce the diversity and complexity of KM to manageable tasks, ensuring that they are not overlooked. In addition, these guidelines summarize KM implementation cases in both SME organizations to better understand the context of SMEs rather than large organizations.

This APO KM Framework has also been used in research by Archam (2020), which used seven audit categories based on the key elements of the framework, namely leadership, process, people, technology, knowledge processes, learning & innovation, and outcomes. In his research, it is stated that the three lowest categories are leadership, knowledge processes, and people. In the category of leadership, the lowest score is on questions related to financial resources, the existence of a central coordinating unit or person, and management rewards. In the knowledge process category, the lowest score was on questions related to benchmarking activities and critical knowledge from employees leaving. In the category of people, the lowest score is on questions related to the existence of the mentoring, database, systematic induction, and knowledge sharing & collaboration. This is different from the results of this study where the lowest category is in leadership and learning.

RESEARCH METHOD

The author will collect primary data from target respondents using questionnaires. A questionnaire is a research instrument consisting of a series of questions (or other types of prompts) for the purpose of gathering information from respondents through a survey or statistical study. According to Hair et al. (2010), the sample size should be 100 or more.

The sampling rule used is purposive sampling, namely sampling based on certain considerations such as population characteristics or previously known characteristics. This is because the target respondents of this research are the active employees of Bank Keluarga's who act as tellers and customer services and work at the branch. The author distributes the questionnaires using google Forms and spreads the information using the WhatsApp group.

There are 40 questions in total, in which respondents answer by choosing numbers 1-6. This is a 6-level Likert scale (Siregar, 2013); each level represents the weighted scale as follows:

Table 1. Likert Scale Description

Code	Indicator Level	Weighted Scale	Description
1	Strongly disagree	1	Totally cannot represent the respondent's opinion, feeling, situation and condition.
2	Moderately disagree	2	Can not represent the respondent's opinion, feeling, situation and condition.
3	Slightly disagree	3	Less represent the respondent's opinion, feeling, situation and condition.

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

4	Slightly agree	4	Quite represent the respondent's opinion, feeling, situation and condition.
5	Moderately agree	5	Can represent the respondent's opinion, feeling, situation and condition.
6	Strongly agree	6	Totally represent the respondent's opinion, feeling, situation and condition.

The 6-level Likert scale is used to eliminate neutral answers. In the questionnaire, there are some questions labeled with (*) mark. Those are negative statements that will be scored in reverse (strongly disagree will be given the highest score while strongly agree will be the lowest score). These negative statements are put to make the respondents answer the questionnaire mindfully. With this variation, hopefully, the answer will be more genuine, reflecting the real opinion of the respondents.

Ghozali (2009) states that the validity test is used to measure the validity of a questionnaire. Validity testing is carried out with the aim of knowing the accuracy of a measuring instrument used (Cooper and Schindler, 2014:25). The technique used for the validity test in this study was Pearson Product Moment. This technique aims to test whether each item or item of the statement can reveal the factor to be measured or the internal consistency of each measuring instrument item in measuring a factor. The correlation value obtained is then compared with the correlation value table (r) Product Moment to determine whether the correlation value obtained is significant or not. If the index value obtained from the calculation has a value greater than the value of the correlation table (R count > R table), the item is declared valid and vice versa.

After doing the validity, the next test carried out is the reliability of the measurement indicators in the study. According to Ghozali (2018), reliability is carried out to determine the stability of respondents' answers to measurement tools from time to time. In this study, reliability testing was carried out by looking at the value of Cronbach's alpha or the value of the composite reliability coefficient (composite reliability).

FINDINGS AND DISCUSSION
In order to understand the results of the questionnaire more clearly from each variable and each question, the data are presented as follows.

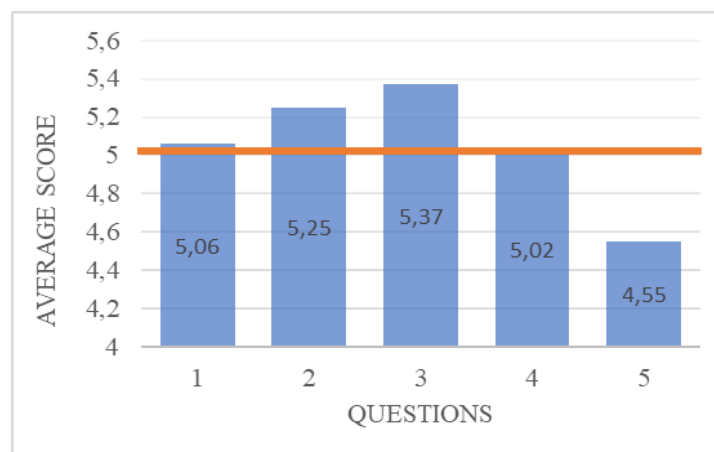1. Leadership

Figure 2. Calculation of Leadership

The average score for the leadership variable is 5,05. Based on the data above, questions 1, 2, and 3 have scores above the average score for the leadership variable, while questions 4 and 5

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

have scores below the average score for the leadership variable. Question 4 is "*Managers spend more time disseminating SOP to the staff,*" and question 5 is "*Management rewards performance improvement, organizational and employee learning related to the implementation of SOP*".
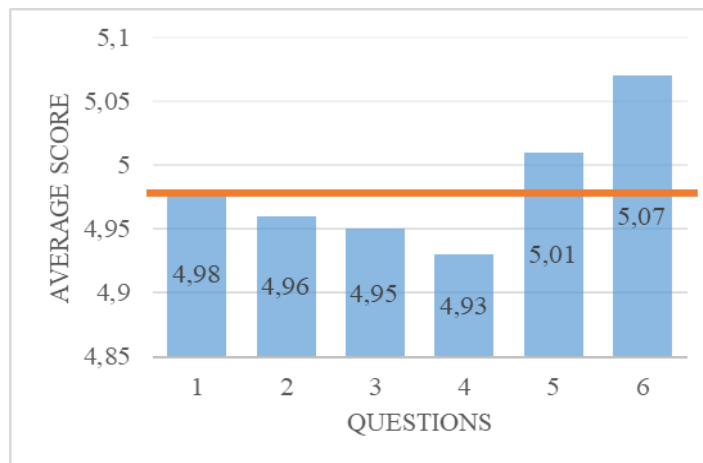
2. Process

Figure 3. Calculation of Process

The average score for the process variable is 4,98. Based on the data above, questions 1, 5, and 6 have the same score and are above the average score for the process variable, while questions 2, 3, and 4 have a score below the average score for the process variable. Question 2 is " *Bank Keluarga designs its work systems and key processes to achieve performance excellence through the implementation of SOP*", question 3 is "*New technology, SOP shared in the organization, flexibility, efficiency, and effectiveness are factored into the design of process*", and question 4 is "*Bank Keluarga has an organized SOP system for managing branch's crisis situations or unforeseen events that ensures uninterrupted operations, prevention and recovery*".

3. People
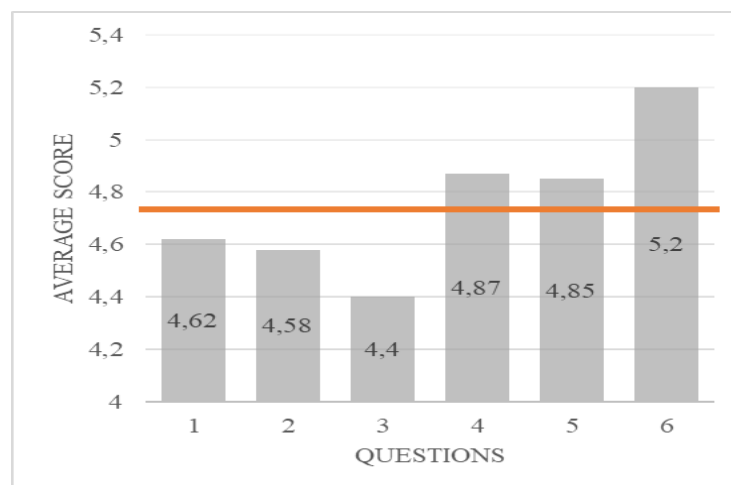
Figure 4. Calculation of People

The average score for the people variable is 4,75. Based on the data above, questions 4, 5, and 6 have the same score and are above the average score for the people variable, while questions 1, 2, and 3 have scores below the average score for the people variable. Question 1 is "*Bank Keluarga education and training related to SOP are building employee knowledge, skills, and capabilities*", question 2 is "*Bank Keluarga has a systematic introduction process for new staff*

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

that includes familiarizing them with the SOP system, tools, and its benefits", and question 3 is "*Bank Keluarga has a formal mentoring, coaching and tutoring process for SOP*".
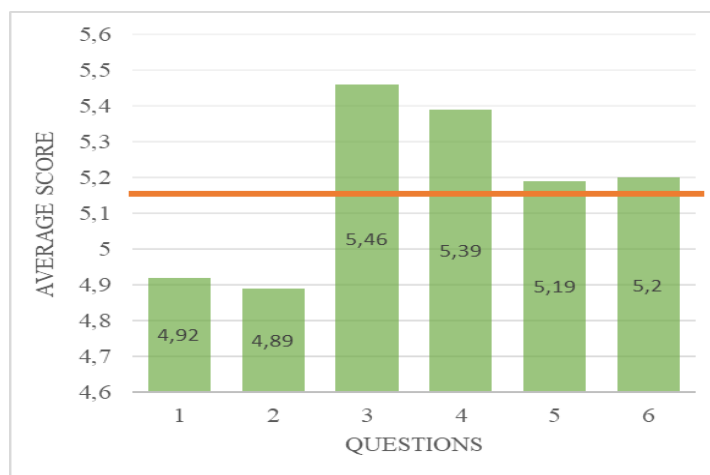
4. Technology

Figure 5. Calculation of Technology

The average score for the technology variable is 5,18. Based on the data above, questions 3, 4, 5, and 6 have scores above the average score for the technology variable, while questions 1 and 2 have scores below the average score for the technology variable. Question 1 is "*Management has established an IT Infrastructure (i.e., internet, intranet, and website) and has developed capabilities to facilitate effective KM related to SOPs*", and question 2 is "*The IT infrastructure is aligned with the implementation of SOP System*".

5. Knowledge Process
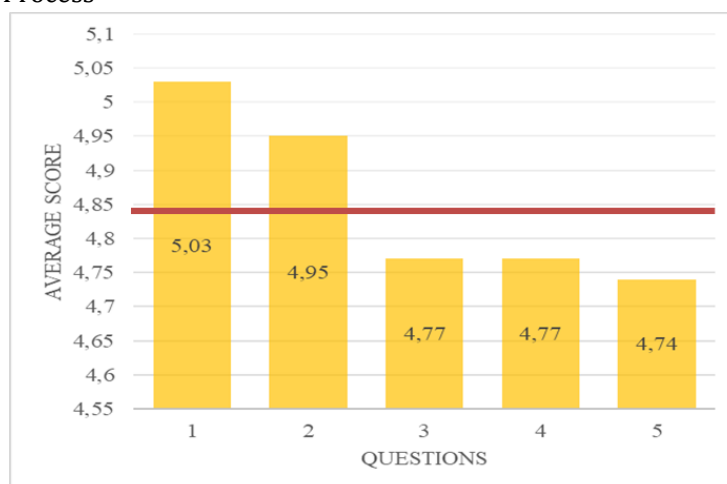
Figure 6. Calculation of Knowledge Process

The average score for the knowledge process variable is 4,85. Based on the data above, questions 1 and 2 have scores above the average score for the knowledge process variable, while questions 3, 4, and 5 have scores below the average score for the knowledge process variable. Question 3 is "*Knowledge accrued from completed tasks or projects (branch's inquiry, branch's issues) is documented and shared*", question 4 is "*Bank Keluarga shares best practices and lessons learned (branch's inquiry, branch's issues) across the organization so that there is no constant reinventing of the wheel and work duplication*", and question 5 is "*Benchmarking*

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

activities are conducted inside and outside branches, the results of which are used to improve branch's performance and create new knowledge related to SOPs".

6. Learning

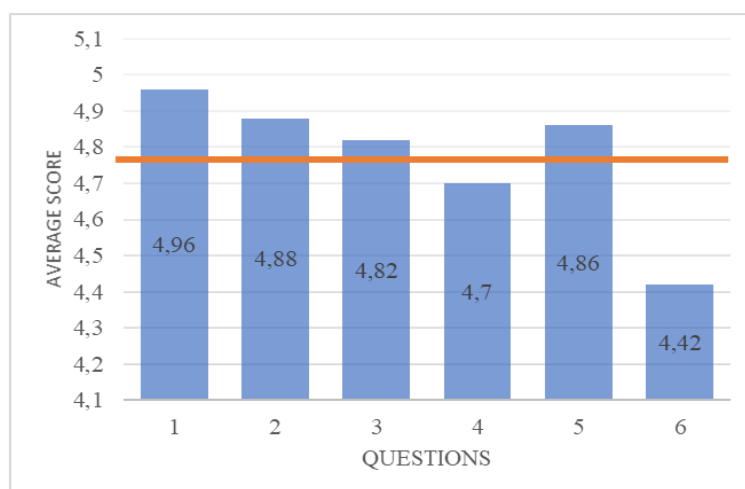**Figure 7. Calculation of Learning**

The average score for the learning variable is 4,77. Based on the data above, questions 1, 2, 3, and 5 have scores above the average score for the learning variable, while questions 4 and 6 have scores below the average score for the learning variable. Question 4 is "*People feel empowered and feel that their ideas and contributions are generally valued by the organization*", and question 6 is "*Individuals are given incentives to work together and share related to SOPs*".

7. Outcomes
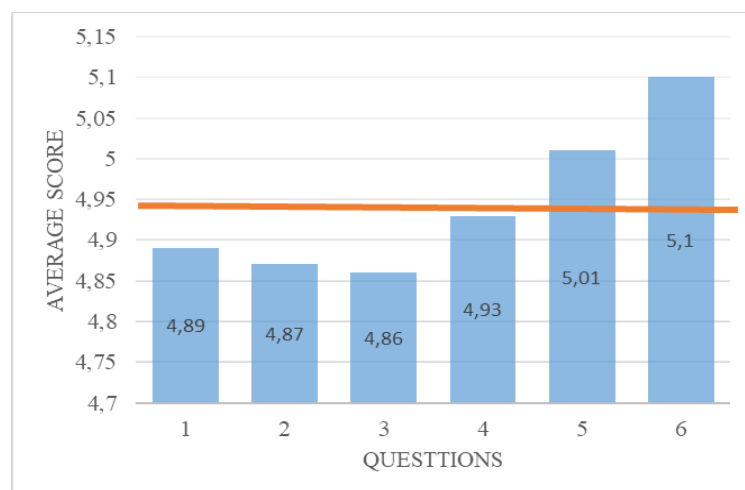
Figure 8. Calculation of Outcomes

The average score for variable outcomes is 4,94. Based on the data above, questions 5 and 6 have scores above the average score for variable outcomes, while questions 1, 2, 3, and 4 have scores below the average score for variable outcomes. Question 1 is "*Bank Keluarga has a history of (and maintains measures for) successfully implementing SOP systems and other change initiatives*", question 2 is "*Measures are in place for assessing the implementation of SOP*", question 3 is "*Bank Keluarga has achieved higher productivity through reduced cycle time, bigger cost savings, enhanced effectiveness, more efficient use of resources (including SOP system) and improved decision making*", and question 4 is "*Bank Keluarga has increased its profitability as a result of productivity, quality, and customer satisfaction improvements*".

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

The following are the result of the normality test:

Table 2. Test of Normality

	Unstandardized Residual
N	99
Kolmogorov Smirnov Z	0,089
Asymp. Sig. (2-tailed)	0,051

Above Table 2 is performed testing the normality of the data using a non-statistical test One-Sample Kolmogorov-Smirnov (K-S) parametric. The data is said to be expected if the asymp value. Sig is greater than 0.05, which means that the normality assumption is met. Based on Table.1, the asymp value. The residual variable sig is greater than 0.05, namely 0.051, which means that there is no significant difference between the tested data and standard normal data, and it can be concluded that the data in this study met the normality assumption test.

Below are the results of the validity test for each survey variable.

Table 3. Test of Validity

Variable	Item	R count	R table (N=99) α=5% two tail	Description
Leadership (X1)	X1.1	1	0,1975	Valid
	X1.2	0,602**	0,1975	Valid
	X1.3	0,519**	0,1975	Valid
	X1.4	0,605**	0,1975	Valid
	X1.5	0,421**	0,1975	Valid
Process (X2)	X2.1	0,540**	0,1975	Valid
	X2.2	0,660**	0,1975	Valid
	X2.3	0,495**	0,1975	Valid
	X2.4	0,490**	0,1975	Valid
	X2.5	0,535**	0,1975	Valid
	X2.6	0,464**	0,1975	Valid
People (X3)	X3.1	0,440**	0,1975	Valid
	X3.2	0,410**	0,1975	Valid
	X3.3	0,381**	0,1975	Valid
	X3.4	0,521**	0,1975	Valid
	X3.5	0,533**	0,1975	Valid
	X3.6	0,351**	0,1975	Valid
Technology (X4)	X4.1	0,494**	0,1975	Valid
	X4.2	0,461**	0,1975	Valid
	X4.3	0,327**	0,1975	Valid
	X4.4	0,395**	0,1975	Valid
	X4.5	0,582**	0,1975	Valid
	X4.6	0,444**	0,1975	Valid
Knowledge Process (X5)	X5.1	0,537**	0,1975	Valid
	X5.2	0,501**	0,1975	Valid
	X5.3	0,493**	0,1975	Valid

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

	X5.4	0,572**	0,1975	Valid
	X5.5	0,628**	0,1975	Valid
Learning (X6)	X6.1	0,648**	0,1975	Valid
	X6.2	0,521**	0,1975	Valid
	X6.3	0,304**	0,1975	Valid
	X6.4	0,504**	0,1975	Valid
	X6.5	0,607**	0,1975	Valid
	X6.6	0,351**	0,1975	Valid
Outcome	Y1.1	0,639**	0,1975	Valid
	Y1.2	0,629**	0,1975	Valid
	Y1.3	0,592**	0,1975	Valid
	Y1.4	0,440**	0,1975	Valid
	Y1.5	0,566**	0,1975	Valid
	Y1.6	0,470**	0,1975	Valid

From the Table above, it can be concluded that all the items on the questionnaire are valid because of the R count > R table, which means that every item on the questionnaire is valid to measure.

Table 4. Test of Reliability

Reliability Statistics	
Cronbach's Alpha	N of items
0,979	40

As seen in the table above, Cronbach's alpha value is greater than 0,6, so it can be concluded that the items of the questionnaire in this study are reliable.

Multiple Regression Analysis.
Multiple linear regression analysis is a linear regression to analyze the magnitude of the relationship and the influence of independent variables whose number is more than two (Suharyadi and Purwanto, 2004: 508). In this research, multiple regression analysis will describe the effects of the following variables (leadership, people, process, technology, knowledge process, and learning) toward implementing SOP in Bank Keluarga.

Table 5. R Square, F Statistic, F Table

	Outcome
Adj R Square	0,827
F statistics	79,136
F table	2,198
Sig. F.	0,00

Table 6. Multiple Regression Analysis

Independent Variable (X)	Dependent Variable (Y)	Adj R²	Beta	t statistics	table	Sig. t
Leadership (X1)	Outcome (Y)	0,827	0,173	2,125	0,195	0,029
People (X2)	Outcome (Y)	0,827	0,120	1,189	0,195	0,237

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

Process (X3)	Outcome (Y)	0,827	-0,079	-1,025	0,195	0,308
Technology (X4)	Outcome (Y)	0,827	0,119	1,615	0,195	0,110
Knowledge Process (X5)	Outcome (Y)	0,827	0,145	1,537	0,195	0,128
Learning (X6)	Outcome (Y)	0,827	0,512	5,524	0,195	0,000

From the result of multiple linear regression, it can be concluded that:

1. The F statistic is greater than the F table, which means that the model used in this study fit.
2. The adjusted R2 of outcome is 0,827, which means that the six other independent variables have an 82,7% effect on the outcome while other factors impact the rest 17,3%.
3. Partially, Leadership (X1) and Learning (X6) are the only two variables that significantly affect the outcome. It can be seen from the significant t value that they both have 0,029 and 0,000 less than α = 0,05, which means, and the Beta value is positive, the greater one's leadership inside an organization or community or one's ways of learning, the higher the outcome will be.
4. As seen from the table above, three independent variables have significant t values greater than α = 0,05, which are People (X2), Technology (X4), and Knowledge Process (X5), which means they did not have a significant effect on outcomes.
5. As for the Process (X3) variable, the beta value is -0,079, and the t value, as seen from the table above, is 0,308 greater than α = 0,05, which means that Process (X3) variable has no effects on outcomes.

Root Cause Analysis. Root cause analysis is conducted by analyzing areas of opportunity for improvement (OFI) by considering variables that have a significant impact on outcomes based on multiple regression analysis and question points that have scores below the average score for each variable that has a significant impact so that the analysis will focus on 2 variables, namely leadership (questions 4 and 5) and learning (questions 4 and 6).

Table 7. Root Cause Analysis

Variable	OFI	Question No	Avg Score	Remark
Leadership	Managers spend more time disseminating SOP to the staff	4	5,02	lack of manager's role in providing socialization and refreshment in SOP learning
Leadership	Management rewards performance improvement and organizational and employee learning related to the	5	4,55	Frontliners consider the lack of recognition and appreciation of the SOP learning process and SOP sharing.

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

	implementation of SOP			
Learning	People feel empowered and feel that their ideas and contributions are generally valued by the organization	4	4,70	Frontliners consider the lack of recognition and appreciation of the SOP learning process and SOP sharing.
Learning	Individuals are given incentives to work together, and share related to SOP	6	4,42	Frontliners consider the lack of recognition and appreciation of the SOP learning process and SOP sharing.

CONCLUSION

1. Based on the statistical tests, knowledge management factors needed to be improved by the frontliner of Bank Keluarga regarding the implementation of standard operating procedures are leadership and learning that have a significant positive effect on the outcome.
2. This result is different from the research conducted by Archam (2020), which stated that the three lowest categories are leadership, knowledge processes, and people.
3. Authors recommend the Bank Keluarga management must take into consideration both the leadership and learning process of Bank Keluarga's frontliners, such as customer services and tellers, as both variables are the most significant factors that affect their working outcomes. Such as:
   a. Increasing the role of leaders in branches through the formalization of mentoring and coaching
   b. Giving rewards for the SOP learning process carried out

LIMITATIONS AND FURTHER RESEARCH

This research focuses on the frontliner of Bank Keluarga Branches under the Operations Directorate. The result of this research might not be applicable to other departments, divisions, or directorates due to different situations and conditions. Findings in research are only based on the framework used by the author. To be able to explore the findings of this research, the author suggests combining them with other related frameworks.

REFERENCE

Archam, Latifa Dini., 2020. Evaluation of Knowledge Management System In Corporate Quality, Safety And Environment Management Department Of Pt. Garuda Indonesia. ITB, Bandung.

Atmoko, T., 2011, Standard Operating Procedures (SOP) and Performance Accountability of Government Agencies. Unpad, Bandung

Calvani, A., Cartelli, A., Fini, A., & Ranieri, M., 2008, Models and instruments for assessing digital competence at school. *Journal of e-Learning and Knowledge Society*, 4(3), pp.183-193

Cooper, D. R., & Schindler, P. S., 2014, *Bussiness Research Methods.* 12th Edition. New York: McGraw-Hill/Irwin.

Garfield, S., 2016, Implementing a Successful KM Programme. Sydney, NSW: Ark Group.

International Journal of Management, Entrepreneurship, Social Science and Humanities (IJMESH), Vol. 5(1), 1-12
Factors Affecting the Implementation of Standard Operating Procedure (SOP) According to Knowledge Management (Case Study of Bank Keluarga's Frontliner)
Arip Hermawan Dwi Saputro, Madju Yuni Ros Bangun

Ghozali, I., 2009, Aplikasi Analisis Multivariate dengan Program SPSS. Semarang: Badan Penerbit-Undip.

Ghozali, I., 2018, *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 Edisi 9*.

Hair, Joseph F. Jr., Black,W.C., Babin, B.J., Anderson, R.E., 2010, *Multivariate Data Analysis 7th Edition*. Pearson Education Limited. Harlow. England.

Handy, C. 1998. *The age of unreason*. London: Hutchison

Kesmas, 2013. Understanding 5 M in Management, Indonesian Public Health, December 2021
Available from http://www.indonesian-publichealth.com/pengertian-5-m-dalam-manajemen/

King, WR., Marks Jr, PV. 2008.Motivating knowledge sharing through a knowledge management system. *OMEGA the Iinternational Journal of Management*

Memah, Leonardo, Pio, R.J., Kaparang, S.G. 2017. The Effect of Knowledge Sharing on the Performance of Bank Indonesia Representative Office Employees in North Sulawesi Province. Jurnal Administrasi Bisnis.

Miller, G. (1956). The magical number seven, plus or minus two: Some limits on our capacity for processing information. *The psychological review*, 63, 81-97

Nonaka, I dan Takeuchi, H. 1995. The Knowledge-Creating Company: How Japanese Companies Create the Dynamics of of Innovation. New York: Oxford University Press.

Raharjo, Said. 2019. How to Perform the Kolmogorov-Smirnov Normality Test with SPSS. https://www.spssindonesia.com/2014/01/uji-reliabilitas-alpha-spss.html

Savage, C.M. 1990. 5th *Generation management*. Digital Equipment Corp.

Senge, P.M., 1990, The Fifth Discipline. The Art and Practice of The Learning Organization. New York: Doubleday Currency.

Suharyadi & Purwanto, 2004, Statistics for Modern Economics and Finance, Jakarta: PT.Salemba Empat

Wahyuni, R.R.T & Kistyanto, A., 2013, The Effect of Knowledge Sharing on Departmental Performance Through Service Innovation. Jurnal Ilmu Manajemen.

Widyaningsih, P., 2014, Knowledge Management System Application Design to Support the Performance of Higher Education Quality Assurance Institutions Using a User-Centered Design Approach (Case Study of LPJM STMIK Duta Bangsa Surakarta). Jurnal Duta.Com. 7(2): 15-35.

Yang, J.T., 2007, Knowledge sharing: investigating appropriate leadership roles and collaborative culture. *Tourism Management,* no.28 p530–543