

Does trust matter? Examining the impact of socialisation, knowledge, and religiosity on employee performance in banking sector

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Abstract

Knowledge is a critical factor in improving performance and achieving competitive advantage. The purpose of this study is to determine the mediating role of trust in the relationship of socialisation, knowledge, and religiosity toward employee performance in banking sector. This research is quantitative with an explanatory approach. This study surveyed 200 employees of a sharia bank in Indonesia and collected 112 respondents return the questioner. The data analysed using Partial Least Squares Structural Equation Modelling (SEM-PLS). This study confirms that socialisation and knowledge do not affect employee performance directly. Religiosity affects employee performance. Trust mediates the effect of socialisation, knowledge, and religiosity on employee performance. The study provides new evidence on trust in Islamic banking sector related to socialisation, knowledge, religiosity and employee performance. Managers in Islamic banks should strengthen internal socialisation and knowledge-sharing programs that are grounded in religious values to foster greater trust among employees. By prioritising trust-building, managers can enhance employee commitment and overall performance, creating a more cohesive and value-driven organisational culture.

Keywords:

employee performance; knowledge; religiosity; socialisation; trust.

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Introduction

Islamic banks conduct their business activities based on Sharia principles. Sharia principles are the rules of agreement by Islamic law. The law related to Islamic banking is also explained, namely in Law No. 21 of 2008 concerning banking ([Law of the Republic of Indonesia Number 21 of 2008](#)). Thus, an Islamic bank is a financial institution that operates by not relying on interest but a financial institution whose operations and products are developed by the Al-Qur'an and Hadith of the Prophet and the Ijtihad of the scholars. The presence of Islamic banks in Indonesia is still relatively young. The development of the Islamic banking sector in Indonesia began in the 1980s, and the realisation occurred in 1992, which was marked by the existence of one state-owned bank, Bank Muamalat Indonesia ([Hasibuan et al., 2019](#)). This is evidenced by the existence of a good law, a law that started from 1992 to the 2008 law. Then, Islamic banking industry in Indonesia keep growing ([Choiriyah, 2021](#)). At the end of December 2020, the number of Islamic banks in Indonesia reached 14 Islamic Commercial Banks (BUS), 20 Islamic Business Units (UUS), and 163 Islamic People's Financing Banks (BPRS) ([Musaddad et al., 2021](#)).

According to [Sodiq et al. \(2024\)](#), employee performance aids the company to realise its achievements human resource management is also important in terms of achieving the desired outcome. Employee performance is realised when some individuals actualise their work functions by paying attention to the values of Islamic teachings ([Nasution et al., 2020](#)). Employee performance is shown to helping customers who entrust their funds to us through top-notch wealth management services. Therefore, Islamic banking won two awards at the 2024 CNBC Indonesia Awards, including Best Banker 2024 by Profitability Growth. This award recognises the hard work of the entire Islamic banking team in creating superior and sustainable performance. It also motivates Islamic banking to continue innovating and providing the best for customers and the community, enabling to continue growing.

[Nasution et al. \(2020\)](#) and [Haji-Othman et al. \(2020\)](#) suggested that there is an influence of knowledge on employee performance. Meanwhile, [Nur'aeni and Sudirman \(2019\)](#) stated that knowledge does not influence employee performance. Previous research shows that there are several factors influence knowledge, namely, internal factors such as education, interest, experience, and age, and external factors such as economy, information, and environmental culture ([Habibah & Nur Hasanah, 2021](#)). Knowledge becomes a valuable asset when it is embedded within the organisation, making it a critical factor in improving performance and achieving competitive advantage. [Song \(2008\)](#) stated that knowledge creation, which includes knowledge sharing, knowledge construction, and knowledge clarification, has an impact on improving performance.

In addition to knowledge, socialisation is one of the important things that sharia banks can improve. Socialisation is the process of spreading tacit

Does trust matter? Examining the impact of socialisation, knowledge, religiosity on employee performance in banking sector. knowledge, which often occurs through shared experience, such as spending time together, working in the same environment, and informal social meetings (Farnese et al., 2019). Wardani and Supiati (2020) revealed that socialisation influences employee performance. At the same time, Fuadi et al. (2020) and Korosando and Ludvina (2020) stated that socialisation does not influence employee performance. Therefore, to increase knowledge and trust, socialisation in the community must be carried out (Razak, 2017; Damanik et al., 2022).

Furthermore, religiosity is another factor influencing an employee performance. A religious person will do his best and not break the rules in behaving and acting in all his activities, including his work. Someone will act according to the norms and rules set in their religion (Sunanda, 2020). Several studies reveal that religiosity has a significant effect on employee performance. Hariyadi and Mahmudi (2019) revealed that religiosity positively influences employee performance. This aligns with Hanif and Rahmawati (2021) and Novitasari (2020), who state that religiosity significantly affects employee performance. However, it differs from Rachmawati and Widana (2019) and Maulana (2020), which stated that religiosity does not affect employee performance.

Trust is a crucial foundation in Islamic banking. According to Razak (2017), trust is a party's belief in the reliability and integrity of a partner. This definition indicates that one party believes and believes in the reliability and integrity of the partner in the exchange process. This trust is also inseparable from our consistent provision of Sharia financial literacy, such as assistance with tax and zakat calculations, investment education, and inheritance and Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) consultations.

In addition, several studies have stated that there is an influence between religiosity and trust, such as Yulihardi (2018) who shows that religiosity significantly affects trust in Islamic banks. Aji et al. (2020) stated that religiosity significantly affects trust. Bulińska-Stangrecka (2020) shows that trust influences employee performance. Meanwhile, Novian et al. (2023) and Arifin and Khoiriyah (2018) stated that knowledge influences trust.

Although previous studies have examined socialisation, trust, and religiosity, inconsistencies in their findings have encouraged researchers to explore and evaluate the mediating role of trust in the relationship between socialisation, knowledge, and religiosity on employee performance in the banking sector. Thus, this study aims to examine the mediating role of trust in the relationship between socialisation, knowledge, and religiosity toward employee performance in the banking sector.

Literature review

Underlying theories

Social Exchange Theory (SET) has become a cornerstone in the study of interpersonal relationships and organisational behavior. At its core, SET is social relationships between individuals develop through a process of voluntary and reciprocal social exchange. This exchange encompasses not only material aspects but also psychological values such as trust, respect, security, religiosity, and emotional support. Thus, the core of SET is that every social interaction is a form of social investment that indirectly demands fair reciprocity from the other part (Cropanzano & Mitchell, 2005).

Furthermore, as an extension of SET, Equity Theory proposes that people are most content in relationships when the benefits to costs ratio is equal for both partners. This concept of equity has far-reaching consequences for a variety of social interactions, from personal relationships to workplaces, can have a direct impact on motivation, performance, and long-term involvement (Kumar & Shailaja, 2024). These theories underpin the study by explaining how trust serves as a key outcome of reciprocal social interactions within the workplace. Through the lens of Social Exchange and Equity Theories, employee performance is viewed as a result of fair and mutually beneficial exchanges shaped by socialisation, knowledge sharing, and religiosity.

Socialisation on employee performance

Socialisation is a systematic process of acquiring, distributing, and disseminating knowledge in various multidimensional ways from one person to another or from one organisation to another through various media and methods (Farnese et al., 2019). Socialisation is an activity or effort carried out by a person or specific organisations to provide information to be known by many people or certain circles. Socialisation is a process of learning activities from a person to become a member of society. Through this socialisation process, employees are prepared to be more productive and contribute to the sustainability of the social system. In other words, socialisation aims not only to impart knowledge, but also to ensure that individuals understand and adhere to the social norms necessary to maintain the stability and sustainability of society as a whole (Kurniawan et al., 2024).

Socialisation as a process where a person learns the system, values, norms, and patterns of behaviour expected by a group by disseminating information through mass media and counselling. Socialisation has a positive influence on performance (Sinaga, 2019). Sriyani (2017) found that socialisation and religiosity significantly influence performance. So, the hypothesis is proposed.

H1: Socialisation has a significant effect on employee performance.

Knowledge on employee performance

[Sutrisno \(2014\)](#) argues that knowledge is awareness in the cognitive field. For example, an employee knows how to do something in the company, so an employee, without being told, has carried it out. Meanwhile, according to [Wayan \(2015\)](#), knowledge is information that has meaning for a person in a particular field of study. Furthermore, knowledge is information owned and controlled by someone in a particular scope ([Rivai & Sagala, 2011](#)). [Alias and Serang \(2018\)](#) revealed that knowledge, work attitude, and experience affect employee performance. [Haji et al. \(2021\)](#) revealed that knowledge has a positive influence on employee performance. Similarly, [Abireza and Riy Faris \(2021\)](#) revealed that knowledge has a positive and significant impact on employee performance. In Addition, [Desi \(2021\)](#) and [Nasution et al. \(2020\)](#) support the idea that knowledge significantly influences employee performance. So, the hypothesis is proposed.
H2: Knowledge has a significant effect on employee performance.

Religiosity on employee performance

Religiosity is a symbol, belief system, value system, and behaviour system with an institution, and basically, all issues are at the centre of the meaning ([Meaning, Ancok, & Suro 2011](#)). Religiosity shows a person's adherence to religious beliefs and practices in daily life. Religiosity is faith in God and loyalty to obey the rules set by God. Thus, religiosity indicates a person's derivative of the religion he believes in ([Suhartanto et al., 2018](#)). [Alfisyah and Anwar \(2018\)](#) found that religiosity significantly affects employee performance. [Nova \(2022\)](#) stated that religiosity significantly influences choosing an Islamic bank. In this case, Islamic banks are advised to improve service quality and office comfort in improving perceptions. Several other studies have also revealed the same thing that religiosity has a significant effect on performance. [Trinugroho et al. \(2017\)](#), and [Hariyadi and Mahmudi \(2019\)](#) stated that the religiosity has a positive influence on employee performance. [Hanif and Rahmawati \(2021\)](#) and [Novitasari et al. \(2020\)](#) also shows that the level of religiosity positively affects employee performance. So, the hypothesis can be proposed.
H3: Religiosity has a significant effect on employee performance.

Trust mediates the influence of socialisation, knowledge, and religiosity on employee performance

According to [Kotler and Armstrong \(2007\)](#), trust is the willingness of individuals to depend on the parties involved in an arrangement because each individual has his own beliefs about the other party. [Praningrum and Febrianto \(2019\)](#) show that trust affects employee performance. [Kustina et al. \(2021\)](#) stated that trust can improve employee performance. [Parven and Awan \(2018\)](#), [Roberts and David \(2020\)](#) found that trust has a positive effect on employee performance.

Wajo and Betawi (2021) revealed that perception toward Islamic banks is related with product knowledge and trust in Islamic banks. The way to increase knowledge and trust is to socialise with the community. Novian et al. (2023) also stated that knowledge and religiosity simultaneously affect trust. Religiosity is a belief in God accompanied by a commitment to follow the principles that are believed to be by what God has determined. So that all forms of activity are always followed by God (Daniel, 1990). Trust is a person's belief that the party will fulfil future needs. In the context of Islamic banking, trust is a moral obligation of each individual to carry out their societal duties. In the Islamic banking system, compliance with Sharia principles, honesty, trust, moral values, and equality are symbols of trust to develop relationships between banks as financial service providers and their stakeholders (Suhartanto et al., 2018).

Jasin et al. (2020) revealed a significant influence between religiosity, trust, and purchase intention. Aji et al. (2020) revealed that religiosity significantly influences trust. Likewise, Yulihardi (2018) revealed that religiosity significantly affects trust when choosing Islamic banks. Bulińska-Stangrecka (2020) also states that trust significantly affects employee performance. Hence, this study proposes these hypotheses.

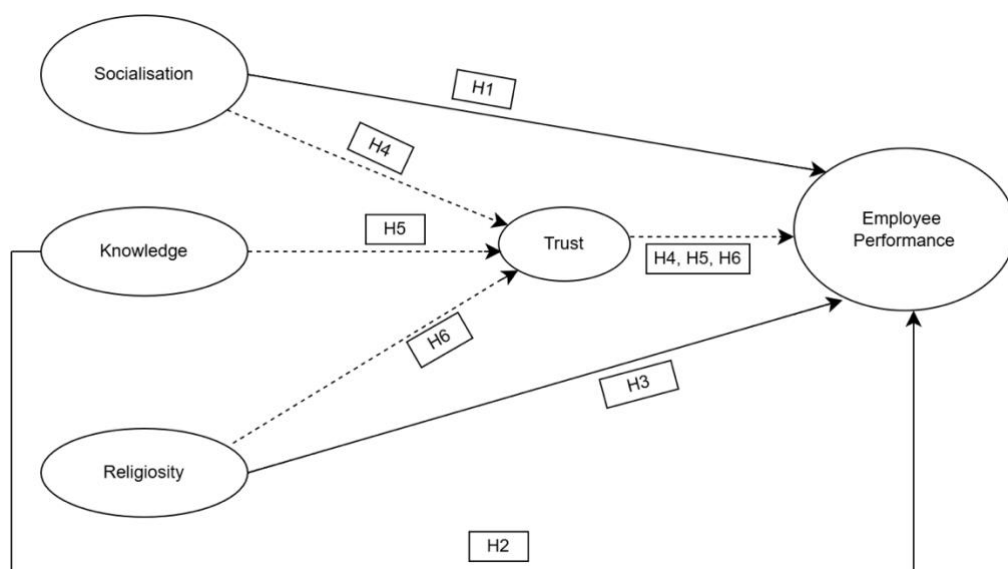
H4: Trust mediates the effect of socialisation on employee performance.

H5: Trust mediates the effect of knowledge on employee performance.

H6: Trust mediates the effect of religiosity on employee performance.

The research framework depicted in Figure 1 illustrates the relationships among socialisation, knowledge, religiosity, trust, and employee performance.

Figure 1.
Research framework



Source: Author's work (2025)

Research method

This study conducts an explanatory study using questionnaire to collect data and test hypotheses. The survey instrument is designed to gather data on five research variables. Measurement items are taken from previous studies and slightly modified to fit this research. The measurement scale used by researchers to measure variables is a five point Likert scale, ranging from strongly agree to disagree strongly.

Socialisation (X1) is measured through indicators such as performance proficiency, interpersonal relationships, language adaptation, information sharing, and friendship (Rumangkit, 2016; Santoso & Astuti, 2019). Knowledge (X2) is assessed using indicators that include the relevance of education to work, understanding of task procedures, comprehension of job responsibilities, and product knowledge, as suggested by Suswatno & Yuniarsih (2013) and Hasibuan & Wahyuni (2020). Religiosity (X3) is represented by dimensions of religious intelligence, ideology, public and private practices, and religious experience, following Huber (2012) and Hariyadi & Mahmudi (2019). Trust (Y1) is evaluated through honesty, competence, likability, and Islamic values of amanah, tabligh, and fathanah (Kennedy, 2022; Kotler & Armstrong, (2007). Employee performance (Y2) is measured by indicators such as attendance, punctuality, quality, quantity, reliability, task performance, and contextual performance (Karim, 2017; Mathis & Jackson, 2006).

Data and sample collection

This study was carried out in a Sharia bank in Indonesia, with the population consisting of its employees. Following Ferdinand (2014), when the population size is unknown, the sample size may be determined within a minimum of 100 and a maximum of 200 participants. Accordingly, this study involved 200 distributed questionnaires, of which 112 were returned and analysed. The sampling employed a probability sampling technique. Of the respondents, 43 (39%) were male and 69 (61%) were female.

Data analysis

Primary data was collected through a questionnaire and analysed using SEM-PLS techniques with SmartPLS 3.3 software. SEM-PLS is an analytical method that is not based on many assumptions; besides that, SEM-PLS can also be used as a tool to confirm the research framework. SEM-PLS can explain the relationship between latent variables to be studied. SEM-PLS can also analyse constructs formed with reflective and formative indicators (Innayah et al., 2022; Baharuddin et al. 2023). The data analysis includes research hypotheses testing, i.e., measurement model evaluation (outer model) and structural model evaluation (inner model). The Sobel test is used to test research hypotheses through mediation (Rusydi et al., 2024).

Results

Convergent validity

Convergent validity is a subtype of construct validity. Construct validity indicates that a test meant to measure a specific construct truly measures that construct. Convergent validity examines the relationship between two measures that are claimed to measure the same construct (Rusydi et al., 2024). The convergent validity result is available in Appendix 1.

Outer model analysis

Based on the results as presented in Appendix 1, the measurement model analysis confirms that all indicators meet the required criteria for validity and reliability. This is evident from the outer loading values, which indicate that each dimension of the variables is valid, with values ranging ≥ 0.7 . According to Supriyanto and Ekowati (2019), early-stage research focused on developing measurement scales, loading values between 0.5 and 0.6 are still considered acceptable. Specifically, the outer loading values for socialisation, measured across nine indicators, range from 0.741 to 0.857. For the knowledge variable, the outer loading values also assessed across seven indicators, range from 0.717 to 0.872. The religiosity variable, evaluated through six indicators range from 0.699 to 0.792. The outer loading values for trust, measured across seven indicators, range from 0.753 to 0.811. For the employee performance, the outer loading values also assessed across twelve indicators, range from 0.709 to 0.835. Thus, all dimensions across the studied variables can be considered valid. Detailed results of the construct validity and reliability analysis are presented in Appendix 1.

Table 1 illustrates the Cronbach's Alpha and composite reliability analysis of all variables. If those two criteria have values greater than 0.7, the measurement model is reliable. After the outer model testing is completed, the next step is to perform structural model testing.

Table 1.

Composite Reliability and Cronbach's Alpha testing results

Variable	Composite Reliability	Cronbach's Alpha	AVE
Socialisation	0.934	0.921	0.613
Knowledge	0.842	0.928	0.700
Religiosity	0.887	0.847	0.687
Trust	0.921	0.900	0.626
Employee performance	0.945	0.936	0.587

Source: Author's work (2025)

Inner model analysis

The inner model ensures that the structural model formed is robust and accurate. The goodness of fit model is used to determine the ability of direct

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The R-squared value of the employee performance is 70%. This shows that the diversity of the employee performance can be explained by the socialisation, knowledge, and religiosity by 70%, which means that the contribution of the socialisation, knowledge, and religiosity to employee performance is 70%. In comparison, the remaining 30% is the contribution of other variables that are not included in the explanation in this study. Furthermore, the R-Squared value of the trust variable is 0.75 (75%). This shows that the diversity of employee performance variables can be explained by the socialisation, knowledge, and religiosity through the trust relationship of 75%, which means that the socialisation, knowledge, and religiosity have a relationship to employee performance through trust by 75%.

In comparison, the remaining 15% is the contribution of other variables that are not included in the explanation in this study. Furthermore, the Q-Squared of the employee performance variable is 0.708, and trust has a value of 0.759. Thus, socialisation, knowledge, and religiosity have a strong predictive power on employee performance.

Direct effect hypothesis testing

The function of testing the direct effect hypothesis is to test whether there is a direct variable effect on the indirect variable as shown in Table 2. The provisions of the test criteria state that if $T \text{ Statistic} > 1.96$ and $\text{probability} \leq \text{level of significance } 5\%$, then it is stated that there is a positive and significant effect of exogenous variables on endogenous variables.

Table 2

Direct effect hypothesis testing results

Independent	Dependent	T-statistics	P Value	Result
Socialisation	Employee performance	0.217	0.828	Not Supported
Knowledge	Employee performance	1.274	0.203	Not Supported
Religiosity	Employee performance	2.140	0.033	Supported

Source: Author's work (2025)

The effect of socialisation on employee performance results in a T-statistic value of 0.217 with a p-value of 0.828. The test results show that the T-statistic value is < 1.96 (0.217) and the p-value > 0.05 , namely (0.828). This reveals that socialisation does not affect employee performance. The effect of knowledge on employee performance resulted in a T-statistic value of 1.986 with a p-value of 0.048. The test results show that the T-Statistic value is < 1.96 (1.274) and the p-value > 0.05 , namely (0.203). This reveals that knowledge has a positive and

significant effect on employee performance. The effect of religiosity on employee performance produces a T-statistic value of 2.140 with a p-value of 0.033. The test results show that the T-Statistic value is >1.96 (2.140) and the p-value <0.05 , namely (0.033). This reveals that religiosity has a positive and significant effect on employee performance.

Indirect hypothesis testing results

Hypothesis testing of indirect effects is carried out to test whether or not direct variables affect indirect variables through mediating variables. The criteria set to fulfil the requirements for inferring the mediation effect. If the path c' from the estimation results remains significant and does not change or increase, the mediation hypothesis is not supported. If the path coefficient c' decreases in value but remains significant, the resulting form of mediation is partial mediation. If the path coefficient c' value drops and becomes insignificant, the resulting form of mediation is complete mediation (Siswanto et al., 2022).

Table 3 shows that the P-Value <0.004 for the relationship of socialisation toward trust, which means it is significant, then the P-Value value is 0.125 for the relationship of trust toward employee performance, which means there is no effect. This aligns with the decision-making requirements for the mediation effect at point three. Trust fully mediates the relationship between socialisation and employee performance.

Table 3.

Indirect effect hypothesis testing results

Hypothesis	Path Coefficient	P-Value	Results
SO→TR→KI	SO→TR	0.004	Full mediation
	TR→KI	0.125	
PE→TR→KI	PE→TR	0.048	Full mediation
	TR→KI	0.125	
RE→TR→KI	RE→TR	0.002	Full mediation
	TR→KI	0.125	

Source: Author's work (2025)

Table 3 shows that the P-Value <0.048 for the relationship of knowledge toward trust, which means it is significant, then the P-Value is 0.125 for the relationship of trust towards employee performance, which means there is no influence. This aligns with the decision-making requirements for the mediation effect at point three. Trust fully mediates the relationship between knowledge and employee performance. Table 3 shows that the P-Value <0.002 for the relationship of religiosity toward trust, means it is significant, then the P-Value is 0.125 for the relationship of trust toward employee performance, which means there is no influence. This aligns with the decision-making requirements for the mediation effect at point three. Trust fully mediates the relationship between religiosity and employee performance.

Discussion

The results show that socialisation does not affect the employee performance, thereby not supporting hypothesis 1. Socialisation does not run effectively, and the socialisation material with the job held is inappropriate. Kusumayanthi (2019) stated that socialisation does not influence employee performance. This result implies that the existing socialisation is ineffective and less interesting. Socialisation should be improved to reach better quality and conducted continuously through several company channels such as company website, social media, information system, and seminars. Socialisation will be able to increase knowledge; if knowledge is increasing, it can improve performance (Fuadi et al., 2020). These findings contradict the findings of Sinaga (2019), Wardani and Supiati (2020), and Sriyani (2017), which stated that the socialisation influences employee performance.

Furthermore, knowledge does not influence the employee performance, thereby not supporting hypothesis 2. The result shows that employees' educational backgrounds do not guarantee improving performance. This study implies that knowledge is not a single factor that can directly increase employee performance. Companies should consider other related factors such as the employee work motivation and experience. Companies can host several trainings that combining both knowledge and motivation. This finding contradicts Alias and Serang (2018), Haji et al. (2021), and Abireza and Riy Faris (2021) show that knowledge influences employee performance. This finding aligns with Nur'aeni and Sudirman's (2019), stating that knowledge does not influence employee performance. Abbas et al. (2019) mentioned that knowledge related to Islamic banks does not always follow theoretical models, such as conventional banks, because Islamic banks have unique characteristics.

This study confirms that Hypothesis 3 is accepted, indicating that religiosity has a significant effect on employee performance. Bank Syariah in Indonesia can further enhance religiosity-based performance through various strategic initiatives. One existing initiative is playing Murottal or Qur'anic recitations every Friday to nurture employees' spiritual well-being. In addition, the bank can organise regular spiritual development programs, such as short *tausiyah* sessions before work, Islamic value-based leadership training, and corporate social responsibility (CSR) activities aligned with *Zakat*, *Infak*, *Sadaqah*, and *Wakaf* principles. Furthermore, incorporating religiosity indicators into employee performance evaluations can strengthen the connection between faith, ethical behaviour, and productivity, ultimately improving employee engagement and reinforcing the organisation's reputation as a values-driven Islamic financial institution. The findings in the field are in line with research conducted by Hariyadi and Mahmudi (2019) and Amaliah et al. (2015) stated that the existence of religiosity, a person will do his best and not violate the rules in behaving and

acting in all his activities. A person will carry out activities according to the norms and rules outlined in his religion.

Similarly, Hypothesis 4 is accepted, indicating that trust fully mediates the relationship between socialisation and employee performance, reflecting a condition of complete mediation. This finding highlights that one of the key aspects of developing Islamic banking lies in enhancing employees' trust through effective internal socialisation. Trust can be nurtured when employees are well socialised regarding the bank's vision, Islamic values, and service principles. [Kusumayanthi \(2019\)](#) stated that effective socialisation helps new employees to better understand their roles and responsibilities, thereby reducing misunderstandings within the organisation and in interactions with customers.

In the Islamic perspective, work is viewed as both a form of worship (ibadah) and a means to contribute to society. Employees are encouraged to work diligently, not only for personal benefit but also to help others and express gratitude to Allah for His sustenance. The findings of this study align with [Wajo and Betawi \(2021\)](#), who emphasised that trust is a crucial element in the development of Islamic banks. Strengthening internal socialisation among employees can therefore build a foundation of trust that extends to customer relationships, improving both individual performance and institutional credibility.

Hypothesis 5, which tests whether trust can mediate the influence of knowledge on employee performance, is also supported. Trust can fully mediate the influence of knowledge on employee performance, which can be interpreted as having complete mediation. The findings support [Khairiyah \(2020\)](#), who shows that the trust can mediate the influence of knowledge on employee performance. Similarly, [Iriqat and Khalaf \(2018\)](#) also found that trust can mediate the variable of knowledge on employee performance. One effective approach for employees to deepen their understanding of religious values is by interacting with and learning from religious figures, whose guidance can contribute to enhancing the overall performance of employees in Sharia banks.

Furthermore, trust can mediate the influence of religiosity on employee performance, thereby supporting Hypothesis 6. Trust can fully mediate the influence of religiosity on employee performance, which can be interpreted as complete mediation. The results of this study are support [Aji et al. \(2020\)](#), who revealed an influence of religiosity on performance mediated by the trust. Trust is an essential component of religiosity. Religious practice requires trust in the founder's teachings, and practising the prescribed behaviour in religious texts. A religious individual trust that the teachings were provided to enable followers to live pure and holy lives. Faith requires trust in religious teachings, and religious institutions. Such trust in religious institutions may spill over to the work organisation as an institution. Religious individuals are likely to trust supervisors to perform impartial evaluations, trust that wages are equitable, and that resources provided are adequate for task completion. Such manifestations of trust create a

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conscious desire to participate in a job, which increases emotional involvement with the job.

Theoretically, the results of this study can contribute to enriching the literature on Social Exchange and Equity Theories in the context of Islamic banking by integrating the variables of socialisation, knowledge, religiosity, performance. The results also contribute to the development of trust as a significant mediator.

Conclusion, limitation, and future research

Socialisation and knowledge do not affect the employee performance and religiosity has a significant effect on employee performance. Trust mediates the socialisation on employee performance, trust mediates the influence of knowledge on employee performance, and trust mediates religiosity on employee performance. This study is geographically limited to Sharia bank in a city in Indonesia, which may restrict the generalisability of the findings to other regions. Additionally, the research focused in Sharia bank, excluding conventional banks that could provide valuable comparative insights. Future studies should expand the sample to include Sharia and conventional banks across different regions of Indonesia and other countries to enhance the generalisability and depth of the findings. Moreover, future research can explore other potential moderating or mediating variables, such as proactive behaviour and innovation. Investigating different organisational settings would also provide richer perspectives on the dynamics between knowledge, socialisation, religiosity, trust, and employee performance.

Author contribution

Lempang Hasibuan, Achmad Sani Supriyanto, Vivin Maharani Ekowati: Conceptualisation and Research Design, Data Collection, Methodology and Analysis. **Ikhsan Maksum, Ryan Basith Khan, Ahmad Firza Fahreza Sani, Forbis Ahamed:** Data Collection and Analysis, Editing and Layouting. All Authors have read the final version of the paper.

Declaration of interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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Appendix 1.

Convergent Validity test results

Variable	Indicator	Loading Factor	P Value
Socialisation	X1.1	0.842	<0.001
	X1.2	0.741	<0.001
	X1.3	0.699	<0.001
	X1.4	0.798	<0.001
	X1.5	0.799	<0.001
	X1.6	0.857	<0.001
	X1.7	0.758	<0.001
	X1.8	0.745	<0.001
	X1.9	0.796	<0.001
Knowledge	X2.1	0.872	<0.001
	X2.2	0.869	<0.001
	X2.3	0.717	<0.001
	X2.4	0.846	<0.001
	X2.5	0.858	<0.001
	X2.6	0.872	<0.001
	X2.7	0.811	<0.001
	X3.1	0.699	<0.001
Religiosity	X3.2	0.734	<0.001
	X3.3	0.775	<0.001
	X3.4	0.765	<0.001
	X3.5	0.792	<0.001
	X3.6	0.748	<0.001
	Y1.1	0.788	<0.001
Trust	Y1.2	0.789	<0.001
	Y1.3	0.786	<0.001
	Y1.4	0.753	<0.001
	Y1.5	0.811	<0.001
	Y1.6	0.809	<0.001
	Y1.7	0.801	<0.001
	Y2.1	0.709	<0.001
Employee performance	Y2.2	0.782	<0.001
	Y2.3	0.784	<0.001
	Y2.4	0.748	<0.001
	Y2.5	0.752	<0.001
	Y2.6	0.758	<0.001
	Y2.7	0.774	<0.001
	Y2.8	0.806	<0.001
	Y2.9	0.716	<0.001
	Y2.10	0.835	<0.001
	Y2.11	0.775	<0.001
	Y2.12	0.748	<0.001

Source: Author's work (2025)