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Perceived Employee Productivity in the Banking Industry: The Effect of Knowledge Transfer, Transformational Leadership Style, and Workplace Collaboration

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ABSTRACT

This study examined how Knowledge Transfer, Transformational Leadership Style, and Workplace Collaboration influence Perceived Employee Productivity among bank employees in Metro Manila. Data were gathered from 291 employees working in universal banks across the region using a survey-based questionnaire to assess these factors. Structural Equation Modeling (SEM) via WarpPLS was employed to analyze the data. The findings indicated that Knowledge Transfer, Transformational Leadership Style, and Workplace Collaboration all had positive and significant impacts on Perceived Employee Productivity. Of the three, Workplace Collaboration exerted the most substantial influence, followed by Knowledge Transfer and then Transformational Leadership Style. The results underscore that fostering a collaborative environment-bolstered by effective knowledge sharing and transformational leadership-can enhance employees' perceived productivity and drive overall organizational performance. Consequently, the study recommends that organizations prioritize strengthening collaboration and knowledge-sharing practices and actively promote transformational leadership to boost productivity among banking sector employees.

KEYWORDS: **Perceived Employee Productivity, Knowledge Transfer, Transformational Leadership Style, Workplace Collaboration, Banking Industry, Metro Manila**

1. INTRODUCTION

In today's dynamic and highly competitive business environment, the banking industry faces increasing pressure to maintain high levels of perceived employee productivity amid rapid technological advancements, regulatory changes, and shifting workplace expectations. As financial institutions in Metro Manila navigate these challenges, it becomes essential to examine the internal organizational factors that affect perceived employee productivity. Among these, knowledge transfer, transformational leadership style, and workplace collaboration stand out as key contributors. These variables are not only interconnected but also play a critical role in shaping how employees perform in high-demand, service-oriented environments such as banking. In the modern workplace, productivity is no longer determined solely by technical competence or routine oversight. Employees are expected to

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work beyond formal job descriptions, make decisions based on complex and evolving information, communicate across diverse teams, and collaborate with individuals who may not fall under direct supervision. In this context, fostering a work environment that promotes collaboration, supports knowledge sharing, and is guided by transformational leadership becomes essential to enhancing productivity and long-term organizational effectiveness.

Knowledge transfer, defined as the exchange of information, skills, and best practices among employees, plays a pivotal role in fostering innovation, enhancing organizational adaptability, and driving performance in the banking industry. In a sector where procedural compliance, risk management, and timely access to accurate information are crucial, effective knowledge-sharing mechanisms not only build individual expertise but also strengthen team collaboration and organizational efficiency [1, 2]. Research shows that a strong knowledge-sharing culture enables banks to quickly respond to shifting market demands and regulatory requirements while also promoting creativity, collaborative problem-solving, and continuous learning among employees [3]. As the banking environment becomes increasingly complex due to digital transformation and global pressures, knowledge transfer emerges as a critical factor in sustaining competitive advantage. Understanding its effect within the broader context of transformational leadership and workplace collaboration is essential, as it empowers employees, fosters engagement, and ultimately enhances productivity at both individual and organizational levels.

Transformational leadership was a term initially created and introduced in the study by James V. Downton. At the same time, James MacGregor Burns and Bernard M. Bass popularized and expanded on the idea in the later years. It consists of four distinct components, namely, intellectual stimulation, idealized influence, inspirational motivation, and individualized consideration [4]. The leadership style occurs when the leader and followers enable one another to reach higher morality and motivation. It leads to an increase in followers' levels of respect, trust, and loyalty, and allows the leader and followers to engage in mutually trusting commitment that produces above-average outcomes [5]. In high-pressure environments like the banking sector, transformational leaders are crucial to address business challenges and contribute to positive performance. However, these have implications for organizations and indicate that leadership must cultivate transformational leadership competencies for them and their employees to be effective at work [4]. Integrating transformational leadership promotes learning, enhances organizational communication, and greatly motivates employees [4]. Therefore, understanding the inclusive and enabling leadership approach is essential to improving perceived employee productivity and organizational performance among banks in Metro Manila.

Workplace collaboration refers to the process in which individuals or groups work together to achieve a goal or complete a project. It involves the sharing of ideas, knowledge, resources, and capabilities across teams or departments, and can take many forms, such as meetings, joint tasks, or communication through digital platforms like email and collaboration tools [6]. In the banking industry, where operations rely heavily on coordination and information flow, collaboration plays a vital role in ensuring productivity and efficiency. As organizations face increasing complexity and constant change, the ability to collaborate effectively has become essential for adapting to evolving demands and achieving innovation [6]. However, collaboration is not automatically achieved; it depends on aligning individual efforts toward shared objectives, which can be challenging when working across organizational boundaries or with stakeholders from different departments or institutions [7]. Employees are now expected to make decisions based on complex knowledge, communicate clearly with both experts and non-experts, and work with people who may not fall under their direct supervision, including those from external organizations with differing goals [7]. Despite these challenges, a strong culture of collaboration fosters creativity, drives productivity, and enables organizations to remain competitive in today's knowledge-based economy [6]. Understanding the effect of workplace collaboration is therefore crucial in examining how banks in Metro Manila can enhance perceived employee productivity and organizational performance.

At the center of this study is **perceived employee productivity**, a multifaceted concept referring to the efficiency and quality of employee output in meeting organizational goals. Within banking institutions, productivity encompasses accuracy in financial transactions, timeliness of service, regulatory compliance, and customer satisfaction. It is shaped by a combination of individual capabilities, leadership dynamics, and organizational support systems. Understanding how knowledge transfer, transformational leadership, and collaboration intersect to affect productivity can provide both theoretical insights and practical frameworks for enhancing performance in the sector.

This research investigates the relationships among knowledge transfer, transformational leadership style, and workplace collaboration, and their collective effect on perceived employee productivity within banking institutions in Metro Manila. By exploring these organizational dynamics, the study seeks to contribute to the broader literature on human resource management and organizational behavior while offering actionable insights for bank managers and leaders. The findings aim to support evidence-based strategies for optimizing workforce performance, fostering a culture of continuous improvement, and strengthening the competitive position of banking institutions in an evolving industry landscape.

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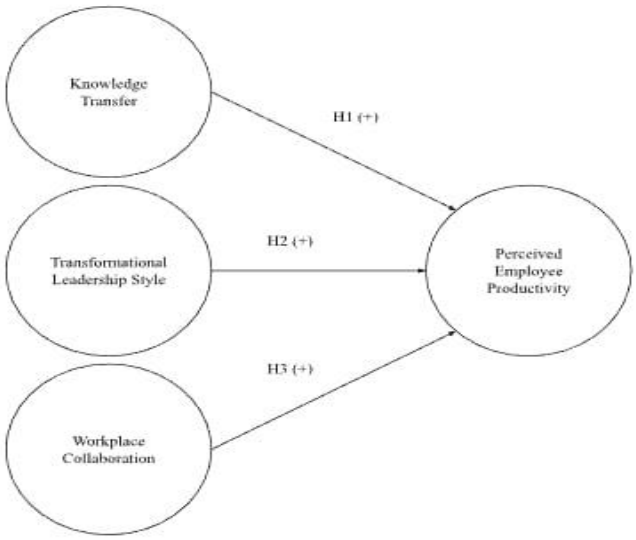
1.1 Theoretical Framework

This study is anchored on three theories, namely, **Social Exchange Theory (SET)**, **Transformational Leadership Theory**, and **Knowledge-Based View (KBV)** theory. Through these three theories, the interrelationships and effects of the key variables-The Effect of Knowledge Transfer, Transformational Leadership Style, and Workplace Collaboration-are supported.

1.2 Conceptual Framework

Figure 1: The Hypothesized Model



Social Exchange Theory (SET)

Grounded in Social Exchange Theory (SET), this study asserts that perceived employee productivity in the banking industry is significantly enhanced through reciprocal relationships built on effective knowledge transfer, transformational leadership, and workplace collaboration. SET posits that when employees perceive positive organizational support, manifested as access to knowledge, empowering leadership, and a collaborative work environment, they feel obligated to reciprocate with heightened engagement and improved performance. Specifically, knowledge transfer equips employees with essential skills and information, transformational leadership inspires and motivates employees by fostering trust and commitment, and workplace collaboration encourages shared efforts and mutual support. These elements collectively create a positive social exchange cycle, resulting in increased individual and collective productivity within the banking sector. This reciprocal dynamic aligns with SET's core premise that mutual benefits and perceived organizational support drive employee behaviors that contribute to organizational success. Thus, applying SET provides a robust theoretical framework to understand how relational exchanges between employees and the organization translate into enhanced productivity outcomes in banking [8].

Transformational Leadership Theory

Transformational Leadership Theory, according to [9] and [10], transformational leaders stimulate the subordinates to make perceptions of leadership with new perspectives since there is intellectual stimulation. Leaders are able to make perceptions as the individuals who can support and give care to the underlings with individualized consideration, through inspirational motivation, and charisma. Transformational leaders influence their followers primarily through strong communication, knowledge dissemination, encouragement of creativity, and the promotion of higher values. They aim to create a vision that inspires team members to align their goals with organizational objectives. This leadership style enhances follower commitment and encourages them to perform beyond expectations by appealing to their values and sense of purpose [10]. Transformational leadership theory provides the theoretical framework for explaining how leadership styles affect perceived employee productivity in the banking industry.

Knowledge-Based View (KBV) Theory

The knowledge-based view (KBV) places knowledge as an organization's crucial and unique asset, suggesting that firms should be evaluated primarily regarding their knowledge resources. According to this perspective, a firm can achieve and maintain a competitive advantage by cultivating a repository of knowledge and capabilities that continuously develop, share, and transform knowledge into value. These knowledge-based resources are typically complex, immobile, and difficult to replicate. Therefore, organizations that successfully develop and leverage internal knowledge-based competencies will likely sustain a competitive advantage [11]. In knowledge-intensive environments like banks, where services rely heavily on expertise and informed decision-making, the effective transfer and application of knowledge are essential for improving perceived employee productivity. KBV supports the idea that organizational success depends on creating, sharing, and utilizing knowledge resources [11]. Transformational leadership also plays a key role in encouraging knowledge exchange and innovation, further reinforcing the perspective's

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principles. Correspondingly, workplace collaboration facilitates the social interaction and trust necessary for effective knowledge sharing, aligning with its emphasis on knowledge as embedded in people and processes.

The above-mentioned theories serve as a valuable framework in identifying and understanding the relationship between **Knowledge Transfer, Transformational Leadership Style, Workplace Collaboration, and Perceived Employee Productivity** in this study.

1.3 *Review of Related Literature*

This study aimed to examine the effects of Knowledge Transfer (KT), Transformational Leadership Style (TLS), and Workplace Collaboration (WC) on Perceived Employee Productivity (PEP) within the universal banks in Metro Manila. As workplace dynamics continue to evolve rapidly, it is crucial to understand how effective knowledge transfer (KT), collaborative work environments (WC), and transformational leadership (TLS) contribute to enhancing perceived employee productivity (PEP) and organizational outcomes. By focusing on these key factors, the study seeks to provide insights into how employees can foster a more productive workforce in today's competitive banking sector.

Currently, there is increasing academic interest in how KT, TLS, and WC contribute to perceived employee productivity (PEP), especially in high-performance sectors like banking. [1] emphasize the positive effect of knowledge transfer in boosting learning and organizational agility, which directly impacts productivity. [12] and [13] assert that transformational leadership drives engagement and innovation, key elements of high-performing teams. Likewise, collaboration has been found to strengthen employee relationships, improve decision-making, and enhance job satisfaction, all of which are linked to higher productivity [14, 15]. This review will explore the interplay of these variables and their effect on perceived employee productivity within Metro Manila's banking industry, offering theoretical and practical implications for organizational success.

Knowledge Transfer and Perceived Employee Productivity

Knowledge transfer (KT) is a critical process through which employees exchange information, skills, and expertise, significantly enhancing perceived employee productivity (PEP) in knowledge-intensive sectors such as banking. Knowledge transfer (KT) involves both knowledge acquisition (receiving) and dissemination (sharing), which together foster a knowledge-driven environment that supports continuous learning and adaptability [1, 2]. Effective knowledge transfer (KT) improves employee competence, innovation, and overall work output, which is essential in the banking sector where accuracy, regulatory compliance, and customer service are vital [3]. Moreover, knowledge-sharing behavior positively influences individual work performance, especially when supported by appropriate rewards and organizational culture [16]. As banks increasingly adopt digital technologies, knowledge transfer (KT) also facilitates employees' adaptation to new work processes and enhances agility in responding to market and regulatory changes [17].

Empirical studies confirm that organizational factors such as management support, collaboration, and empowerment strongly influence knowledge transfer (KT) effectiveness and perceived employee productivity (PEP) [3, 16]. Employee empowerment, including involvement in decision-making and acknowledgment of employee input, has been shown to significantly boost job performance and productivity in banking contexts [16]. Furthermore, training programs evaluated through Kirkpatrick's model demonstrate that effective learning and behavior change from training positively impact employee motivation and bank performance [18]. As the banking industry evolves rapidly with technological and regulatory reforms, effective knowledge transfer remains a pivotal driver of perceived employee productivity (PEP) and organizational success.

H1: *Knowledge transfer has a significant positive effect on perceived employee productivity*.

Transformational Leadership Style and Perceived Employee Productivity

Transformational leadership style (TLS), characterized by idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration, is described as when leaders and followers enable one another to reach greater morality and motivation. As the landscape of organizational management and leadership is changing in response to globalization, heightened uncertainty, emerging technologies, and intense competition in the global marketplace, today's leaders and managers face increasing pressure to adopt effective leadership styles that can inspire and motivate employees, eventually driving improved performance and the accomplishment of organizational objectives [4]. According to [19], transformational leadership (TLS) focuses on values, inspiration, innovation, and addressing individual needs. It encourages business practices and organizational structure changes by promoting, identifying, and implementing new business activities and concepts. The leadership style is implied to positively influence employee well-being and employability while motivating group members to pursue organizational objectives beyond personal interests.

Transformational leadership style (TLS) continues to be strongly associated with positive employee outcomes such as productivity, motivation, commitment, and loyalty. Adopting transformational leadership (TLS) in banks has been linked to enhanced perceived employee productivity, mainly because the approach actively involves employees in decision-making processes and demonstrates a firm understanding of their needs [4]. When employees feel included and valued as integral members of the organization, they are more likely to be engaged, motivated, and ultimately, more productive. The

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authors contend that, as it often results in increased perceived employee productivity, it is essential for organizations to support activities that cultivate it. Moreover, by fostering leadership effectiveness, bank leaders can better identify and leverage the qualities that are key in promoting the sustainability of the institution [5].

H2: *Transformational leadership style positively affects perceived employee productivity.*

Workplace Collaboration and Perceived Employee Productivity

Workplace collaboration (WC) has become an essential factor in enhancing perceived employee productivity, especially in today's fast-paced and complex organizational environments. It is generally defined as the process through which individuals or groups work together toward achieving a common goal by sharing knowledge (KT), ideas, resources, and skills. This interaction can take many forms, such as team discussions, shared tasks, or communication through digital platforms like email and messaging tools [6]. Collaboration (WC) encourages a collective effort where each member contributes toward completing tasks more efficiently and creatively than working alone. In the context of the modern workplace, collaboration (WC) has moved beyond simple teamwork. In many cases, this includes working with people from outside their own organizations who may have different, even conflicting, goals [7]. These expectations show that collaboration (WC) requires not just joint effort but also adaptability, effective communication, and the ability to manage ambiguity and change.

While collaboration (WC) is widely recognized as a powerful tool for boosting productivity, it is not always easy to achieve. It involves aligning individual efforts with collective goals, which requires a high level of coordination and trust among team members [7]. However, when implemented effectively, it leads to improved workflow, quicker decision-making, and more innovative problem-solving. According to [6], collaboration (WC) is now seen as a global driver of productivity and creativity, especially in industries where rapid changes and complex demands are the norm. Financial institutions, for example, are constantly under pressure to deliver efficient services, and collaboration (WC) across departments has become crucial to meet these expectations.

[20] emphasized that collaboration (WC) is no longer just a soft skill, but a key factor in operational performance. Through effective cooperation (WC), team leaders practicing transformational leadership styles (TLS) are able to build trust, strengthen coordination, and empower employees to meet organizational priorities more effectively. Team-based work environments also help reduce workloads, support faster task completion, and generally improve employee morale. Moreover, collaboration (WC) plays a central role in improving an organization's long-term competitiveness. [21] further argued that collaboration (WC) taps into the collective intelligence of a group, making work more innovative and efficient. It enables teams to produce solutions that might not be possible through individual effort alone. They also noted that collaboration (WC) improves a team's resilience, helping organizations to adapt quickly to market disruptions and bounce back stronger from setbacks. This adaptability is especially important in service-oriented industries like banking, where responsiveness and innovation are critical to maintaining customer satisfaction and operational success.

Taken together, these studies support the idea that workplace collaboration (WC) significantly contributes to perceived employee productivity. When organizations invest in creating collaborative (WC) environments, where open communication, trust, and shared problem-solving are encouraged, employees are more likely to perform effectively, adapt quickly, and contribute to long-term organizational growth.

H3: *Workplace collaboration significantly contributes to perceived employee productivity.*

2. RESEARCH METHOD

2.1 Research Design

This study adopted a **quantitative causal research design** to determine the causal effects of Knowledge Transfer (KT), Transformational Leadership Style (TLS), and Workplace Collaboration (WC) on Perceived Employee Productivity (PEP) within the banking industry. This design aimed to establish cause-and-effect relationships between the independent variables (KT, TLS, WC) and the dependent variable (PEP), providing empirical evidence of how changes in the former lead to changes in the latter.

To analyze these relationships, the study applied Structural Equation Modeling (SEM), as suggested by [22]. SEM enabled the investigation of both direct and indirect relationships between theoretical constructs, represented by manifest and latent variables, measured through survey data. This approach provides a robust framework for testing hypotheses about how knowledge transfer, transformational leadership style, and workplace collaboration contribute to perceived employee productivity in the banking sector.

2.2 Subjects and Study Site

The respondents of this study were employees who are currently working in a bank within Metro Manila. These participants were selected specifically from universal banks to ensure focused and in-depth representation of large-scale banking institutions.

The chosen study site, Metro Manila, served as the financial and economic center of the Philippines, housing the headquarters and major branches of many local and international universal banks. This urban environment provides an ideal setting for studying a professional, fast-paced, and competitive industry.

The researchers aimed to explore how the effectiveness of knowledge transfer practices, transformational leadership

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style, and workplace collaboration contribute to or hinder perceived employee productivity. The study focused on uncovering patterns, challenges, and best practices in the management of these organizational factors and their impact on employee performance in the banking sector.

Table 1: Basic Demographic Characteristics of Respondents (n = 291)

Variables	x̄	%	Variables	x̄	%
Age			***Currently employed in a bank within Metro Manila***		
(22-28)	144	49.5%	Yes	291	100%
(29-44)	122	41.9%	No	0	0%
(45-59)	25	8.6%	***Job Ranking***		
Sex			Rank and File	204	70.1%
Male	101	34.7%	Junior Officer	80	27.5%
Female	190	65.3%	Executive	7	2.4%
Currently working in a bank within Philippines					
Yes	291	100%			
No	0	0%			

As presented in **Table 1**, a total of **291 participants** were involved in the study. Of these, **49.5% (144)** were aged between **22 and 28 years**. Additionally, **65.3% (190)** were **female**, and **100% (291)** were currently **employed in banks within Metro Manila, Philippines**. Lastly, **70.1% (204)** of the participants held **rank-and-file positions**, representing the majority of the study's respondents.

3.3 Instrumentation

The survey questionnaire went through pilot testing to ensure its reliability before its actual distribution. Demographic details such as age, sex, current employment status, place of work, and current level in the organization were collected through a structured demographic survey. To identify knowledge, transfer practices among employees, the researchers adapted questionnaire items from the studies of [23] and [24]. The finalized instruments were structured into two main sections: knowledge sharing and knowledge receiving, each comprising 10 statements that capture the respective aspects of knowledge transfer. Respondents indicated the frequency of their experiences using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). This structured approach enables a comprehensive evaluation of how employees both share and receive knowledge within the organization.

To assess the effect of transformational leadership style, the researchers adopted the questionnaire used in the studies by [25] and Ferozi and [26], which consists of 14 statements rated on a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). To measure workplace collaboration, the researchers developed a questionnaire inspired by the instrument used in the study by [27]. While the original tool was designed for service industry settings, it guided the formulation of items specifically focused on assessing collaboration in the workplace. The final questionnaire consists of 10 statements rated on a 5-point Likert scale. Lastly, to gauge perceived employee productivity, 10 self-assessment statements were adapted from the work of [28] using the same 5-point Likert scale to measure perceived levels of employee productivity.

3.4 Data Collection Procedure

Prior to the preparation of the study's instruments, the authors of the adapted questionnaires were contacted via email to inform them of their involvement in the research process. Following this, the finalized version of the questionnaire was developed, and the study entered the data collection phase. Participants were fully briefed on the study's objectives. They were assured that participation is entirely voluntary and that all information provided will be kept confidential. No form of compensation, such as monetary incentives or gifts, was offered. The estimated time required to complete the survey was approximately 10–15 minutes. Furthermore, participants were informed of their right to withdraw from the study at any time without any negative consequences. To confirm their understanding of the study and its procedures, participants were asked to sign an informed consent waiver.

A purposive and convenience strategy was employed to effectively identify and recruit suitable respondents from this large population. The researchers reached out to universal bank branches across various institutions through formal requests sent to HR departments or branch managers. Selection criteria included accessibility, availability of staff willing to

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participate, and diversity in bank type and size. This method ensures the inclusion of respondents with relevant professional experience while maintaining a manageable and representative sample for the study.

Data collection was carried out through a mixed-mode approach: electronically via Google Forms and through the physical distribution of printed questionnaires across universal bank branches within Metro Manila. Prior to the full-scale implementation, a pilot test involving 20 participants was conducted to assess the clarity, reliability, and validity of the research instrument. Feedback and results from the pilot test guided any necessary modifications to ensure the instrument's suitability for the target population. Following this, the main data collection phase—targeting 250 participants—was conducted from August to October 2025. All collected data were systematically encoded and subjected to rigorous statistical analysis, in collaboration with a professional statistician, to ensure the accuracy, consistency, and overall integrity of the research findings.

3.5 *Ethical Considerations*

To ensure ethical standards, formal letters were sent to obtain consent from the authors of the adapted survey questionnaires, ensuring proper citation and acknowledgment. The finalized questionnaires went through a pilot test to ensure reliability. Once validated, the questionnaires were distributed both online and in person to respondents across Metro Manila. Both formats included a statement confirming compliance with the Data Privacy Act of 2012, as well as a consent form that emphasized the voluntary nature of participation. Respondents were informed that they could withdraw from the study at any point without any consequences, and their confidentiality was strictly maintained.

All data collected was treated with the utmost care. Respondents had the option to include their names in the demographic section, although this was not required. To ensure the security of digital data, all responses collected through Google Forms were downloaded and stored in a password-protected folder in Google Drive accessible only to the researchers, adviser, and statistician via two-factor authentication. For physical (pen-and-paper) responses, completed questionnaires were stored in a locked file cabinet by one of the researchers. Only the group members had access to this cabinet, secured with a physical key, to maintain full control over the data and ensure its confidentiality.

While every precaution was taken to protect respondent data, including encryption, access restriction, and anonymization, a minimal risk of data breaches remained due to the nature of mixed-mode collection. To mitigate this, regular checks of storage systems were performed, and temporary processing files were securely deleted after use. The researchers were fully committed to data privacy and used all collected information solely for academic purposes. Anonymized data could be shared upon request, in line with ethical standards. No institutions or individuals were named in the final report without explicit written consent. Transparency was maintained throughout the research process.

3.6 Data Analysis

The researchers employed descriptive statistics to summarize the demographic profile of the respondents, including details such as age, gender, and current organizational level. To analyze the impact of knowledge transfer, transformational leadership style, and workplace collaboration on perceived employee productivity, Structural Equation Modeling (SEM) was utilized. This method allowed for an in-depth examination of how these factors contributed to or hindered perceived employee productivity in the banking industry. The analysis was conducted using WarpPLS, a widely used software for statistical analysis, known for its robustness and ability to handle complex datasets. WarpPLS facilitated the testing and validation of the proposed relationships between knowledge transfer, transformational leadership style, workplace collaboration, and perceived employee productivity, providing insights into the dynamics of these variables in the workplace

Table 2: Reliability Statistics of Knowledge Transfer, Transformational Leadership Style, and Workplace Collaboration

Variable	Cronbach's Alpha Coefficient	No. of Items
Knowledge Transfer	0.864	20
Transformational Leadership Style	0.846	14
Workplace Collaboration	0.787	11

Table 2 displays the **reliability statistics** for the survey instrument, all of which exceed the **acceptable threshold of 0.70, indicating strong internal consistency. Specifically**, **Knowledge Transfer (KT)** achieved a **Cronbach's Alpha of 0.864, Transformational Leadership Style (TLS)** reached **0.846**, and Perceived Employee Productivity (PEP) obtained 0.874—all regarded as Good. Workplace Collaboration (WC) recorded a value of 0.787, categorized as Acceptable. These findings demonstrate that every construct reliably measures its intended variable, providing confidence in the consistency and validity of the survey measures.

3. RESULTS AND DISCUSSION

This study examined the effects of **Knowledge Transfer**, **Transformational Leadership Style**, and **Workplace**

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Collaboration on **Perceived Employee Productivity** among bank employees in Metro Manila. **Structural Equation Modeling (SEM)** using **WarpPLS** was employed to analyze the relationships between the independent variables and the dependent variable.

Table 3: Descriptive Statistics of Knowledge Transfer

Knowledge Transfer	Indicator	SE	P value	VIF	WLS	ES
Knowledge Sharing						
K1	I actively show colleagues how to apply the new systems I learned.	0.058	0.148	2.406	1	0.044
K2	During team meetings, I explain the new skills I gained from training to improve efficiency.	0.058	0.139	2.826	1	0.047
K3	It is important for me to guide my coworkers in using the methods I have learned.	0.058	0.133	2.911	1	0.05
K4	I take the time to discuss how training can improve our workflow with my supervisor.	0.058	0.146	2.531	1	0.045
K5	**I offer advice and support to colleagues who are applying new knowledge to their tasks.**	**0.058**	**0.126**	**2.985**	**1**	**0.053**
K6	I provide written or verbal summaries of my training insights for the team.	0.058	0.179	1.947	1	0.034
K7	I take responsibility for showing others how to use new techniques successfully.	0.058	0.136	2.943	1	0.048
K8	I encourage others to adopt the practices I've found effective in my role.	0.058	0.128	3.36	1	0.052
K9	I make an effort to explain how new knowledge can improve our team's performance.	0.058	0.126	3.162	1	0.053
K10	I take initiative in offering to help others integrate new practices into their work.	0.058	0.124	3.363	1	0.053
Knowledge Receiving						
K11	I actively receive feedback from my supervisors and use it to improve my performance.	0.058	0.136	2.499	1	0.049
K12	When colleagues explain their methods, I adopt and integrate those that enhance my work.	0.058	0.136	3.19	1	0.048
K13	**I listen to advice during training sessions and put it into practice in relevant tasks.**	**0.058**	**0.115**	**4.461**	**1**	**0.058**
K14	When new information is presented, I make a conscious effort to apply it in my daily responsibilities.	0.058	0.121	4.023	1	0.055
K15	I show genuine interest in teammates' insights and use them to strengthen team outcomes or decision-making.	0.058	0.115	4.216	1	0.058
K16	I consider others' viewpoints and ideas and use them to refine my own approach to work.	0.058	0.116	4.094	1	0.058
K17	When introduced to new processes or tools, I take initiative to learn and use them effectively.	0.058	0.14	2.708	1	0.047
K18	I welcome suggestions and actively implement those that contribute to my growth or work efficiency.	0.058	0.133	3.28	1	0.05
K19	When I receive feedback, I reflect on it and make measurable adjustments to my behavior or performance.	0.058	0.13	3.363	1	0.051
K20	I remain open-minded when learning from others and consistently apply valuable lessons in my role.	0.058	0.136	3.009	1	0.048

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Table 3 presents the **descriptive statistics for Knowledge Transfer**, which is divided into two categories: **Knowledge Sharing (K1–K10)** and **Knowledge Receiving (K11–K20)**. All indicators demonstrate **acceptable p-values** and **VIF values ranging from 1.4 to 1.9**, confirming the **reliability of the results** and the **absence of multicollinearity**. The **overall effect size of 0.183** indicates that **Knowledge Transfer** exerts a **moderate yet significant influence** on **Perceived Employee Productivity**.

Within the **Knowledge Sharing** category, **K5** exhibits the **highest effect size of 0.053**, suggesting that **voluntary and open exchange of expertise among employees** serves as the **strongest indicator of effective knowledge sharing** within the organization. Meanwhile, in the **Knowledge Receiving** category, **K13** records the **highest effect size of 0.058**, highlighting that **employees' ability to actively absorb and apply insights from their peers** represents the **most impactful component of knowledge receiving**.

Table 4: Descriptive Statistics of Transformational Leadership Style

Transformational Leadership	Indicator	SE	P value	VIF	WLS	ES
TLS1	My leader goes beyond self-interest for the good of the group.	0.058	0.069	3.221	1	0.07
TLS2	My leader gets others to look at problems from many different angles.	0.058	0.075	3.368	1	0.066
TLS3	My leader specifies the importance of having a strong sense of purpose.	0.058	0.067	3.849	1	0.071
TLS4	My leader considers the moral and ethical consequences of a decision.	0.058	0.064	3.473	1	0.074
TLS5	My leader talks optimistically about the future.	0.058	0.057	4.462	1	0.079
TLS6	My leader talks enthusiastically about what needs to be accomplished.	0.058	0.059	4.192	1	0.078
TLS7	**My leader articulates a compelling vision of the future.**	**0.058**	**0.056**	**4.339**	**1**	**0.08**
TLS8	My leader expresses confidence that the goal will be achieved.	0.058	0.062	3.581	1	0.075
TLS9	My leader treats others as individuals rather than just as members of a group.	0.058	0.088	2.594	1	0.058
TLS10	My leader considers an individual as having different needs and abilities from the others.	0.058	0.069	3.783	1	0.07
TLS11	My leader challenges me to think about old problems in new ways.	0.058	0.065	3.775	1	0.073
TLS12	My leader asks questions that prompt me to think.	0.058	0.067	3.234	1	0.071
TLS13	My leader has stimulated me to rethink the way I do things.	0.058	0.075	3.322	1	0.066
TLS14	My leader has ideas that have challenged me to reexamine some of my basic assumptions about my work.	0.058	0.071	3.423	1	0.069

Table 4 presents the descriptive statistics for Transformational Leadership Style. All indicators exhibited **low standard errors (0.058) and VIF values ranging from 2.5 to 4.5**, indicating the reliability of the survey instrument and the **absence of multicollinearity**. The overall effect size of **0.178** suggests a **moderate and positive influence** of transformational leadership on perceived employee productivity. Among the indicators, **T7 demonstrated the highest significance (effect size=0.080)**, implying that **leaders who effectively communicate an inspirational vision of future outcomes exert the strongest impact** on enhancing perceived employee productivity.

Table 5: Descriptive Statistics of Workplace Collaboration

Workplace Collaboration	Indicator	SE	P value	VIF	WLS	ES
WC1	My team regularly works together to complete tasks.	0.058	0.029	2.613	1	0.086
WC2	**My team members are willing to help each other to meet deadlines.**	**0.058**	**0.023**	**3.514**	**1**	**0.096**

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WC3	When challenges arise, we solve them more effectively through teamwork.	0.058	0.025	3.097	1	0.092
WC4	**There is a strong sense of cooperation within my work group.**	**0.058**	**0.022**	**3.417**	**1**	**0.096**
WC5	Most of the work I do involves some level of cooperation with others	0.058	0.025	2.647	1	0.092
WC6	I often contribute ideas during team discussions that improve our work.	0.058	0.04	2.457	1	0.073
WC7	My team communicates clearly and regularly when working on joint tasks.	0.058	0.023	3.035	1	0.094
WC8	I feel that my input is valued when working with others on a task.	0.058	0.028	2.969	1	0.087
WC9	We rely on each other's input to produce high-quality results.	0.058	0.023	2.682	1	0.094
WC10	Working with others helps me accomplish tasks more efficiently.	0.058	0.023	3.076	1	0.094
WC11	Tasks assigned to our team are typically completed faster when we collaborate.	0.058	0.023	3.039	1	0.095

Table 5 shows the descriptive statistics for Workplace Collaboration. All indicators are **statistically significant** with **low standard errors** and **VIFs within the acceptable boundary**. The **highest effect size is observed in W2 (0.096)**, indicating that the item related to **teamwork and cooperation** most strongly represents workplace collaboration. Furthermore, this demonstrates that **employees who work well together and support each other contribute greatly to their productivity**.

Table 6: Descriptive Statistics of Perceived Employee Productivity

Perceived Employee Productivity	Indicator	SE	P value	VIF	WLS	ES
PEP 1	I actively monitor and assess my productivity on the job.	0.058	0.023	2.168	1	0.088
PEP 2	I consistently meet my performance goals and deadlines.	0.057	0.017	2.745	1	0.099
PEP 3	I often reflect on my performance and take steps to improve my productivity.	0.057	0.014	3.204	1	0.106
PEP 4	I prioritize tasks effectively to maximize productivity.	0.057	0.013	3.451	1	0.109
PEP 5	I make measurable progress on key tasks every day.	0.057	0.016	2.688	1	0.101
PEP 6	I set goals and work hard to achieve them.	0.058	0.02	2.514	1	0.094
PEP 7	I rarely find myself rushing to complete assignments at the last minute.	0.058	0.028	2.254	1	0.082
PEP 8	**I remain productive even when my workload is heavy or I am under time pressure.**	**0.057**	**0.012**	**3.378**	**1**	**0.111**
PEP 9	I consistently stay on track throughout the workday.	0.057	0.015	3.356	1	0.105
PEP 10	I structure my workday in a way that allows me to complete both urgent and long-term tasks effectively.	0.057	0.015	3.286	1	0.104

Table 6 presents the descriptive statistics for **Perceived Employee Productivity**. The results show that all indicators are **statistically significant** with **low standard errors** and **VIFs within the acceptable range**, indicating **reliable data**. **PEP 8 exhibited the highest effect size (0.111),** suggesting that **prioritizing tasks effectively** strongly represents perceived employee productivity.

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Table 7: Model Fit and Quality Indication

Model Fit	Estimate	Recommended Value	Interpretation
Average path coefficient (APC)	0.288, P<0.001	P<0.05	Significant
Average R-squared (ARS)	0.636, P<0.001	P<0.05	Significant
Average adjusted R-squared (AARS)	0.632, P<0.001	P<0.05	Significant
Average block VIF (AVIF)	3.089	≤5	Acceptable
Average full collinearity VIF (AFVIF)	2.909	≤5	Acceptable
Tenenhaus GoF (GoF)	0.641	≥0.10	Large
Simpson's paradox ratio (SPR)	1.000	1	Ideal
R-squared contribution ratio (RSCR)	1.000	1	Ideal
Statistical suppression ratio (SSR)	1.000	1	Ideal
Nonlinear bivariate causality direction ratio (NLBCDR)	1.000	1	Ideal

Table 7 presents the **model fit and quality indices** generated through **WarpPLS**, confirming that the structural model demonstrates **excellent statistical robustness and theoretical soundness**. The **P-value for the Average Path Coefficient (APC =<0.001)** indicates the average strength of the causal relationships among the latent variables. **Knowledge Transfer (KT)**, **Transformational Leadership Style (TLS)**, **Workplace Collaboration (WC)**, and **Perceived Employee Productivity (PEP)** are both moderate and statistically significant. This result validates that the **hypothesized linkages are meaningful and empirically supported**. The **Average R-squared (ARS = 0.636)** indicates that the model accounts for approximately **63.6% of the variance** in the endogenous variables, signifying **strong explanatory power**. Meanwhile, the **Adjusted Average R-squared (AARS, p< 0.010)** confirms the model's robustness, with no evidence of overfitting.

Additionally, the **Average Full Collinearity VIF (AFVIF)** values indicate the **absence of multicollinearity concerns**, while the **Tenenhaus Goodness of Fit (GoF=0.641)** reflects a **large and satisfactory overall model fit**. The **Sympson's Paradox Ratio (SPR)** shows **no paradoxical effects**, confirming the consistency of relationships across submodels. The **R-squared Contribution Ratio (RSCR)** indicates that all constructs make a positive **and substantial contribution** to the explained variance. Moreover, the **Statistical Suppression Ratio (SSR)** and **Nonlinear Bivariate Causal Direction Ratio (NLBCDR)** values affirm that **no suppression or reversal of causal effects** occurred, supporting the **validity of all hypothesized causal directions**.

Overall, the model achieves an **excellent global fit**, **strong predictive accuracy**, and **full statistical validity**. These results collectively indicate that **Knowledge Transfer**, **Transformational Leadership Style**, and **Workplace Collaboration** significantly and jointly predict **Perceived Employee Productivity**, establishing the model as a **robust and reliable representation of productivity dynamics among bank employees**.

Table 8: Structural Relationship

	Knowledge Transfer	Transformational Leadership Style	Workplace Collaboration
PEP	0.252	0.246	0.365

Table 8 presents the **structural relationships among the variables**. **Knowledge Transfer** has a **path coefficient of 0.252**, **Transformational Leadership Style** with **0.246**, and **Workplace Collaboration** with **0.365**. All three relationships are **positive and significant**, demonstrating that each variable **enhances perceived employee productivity**. Among the variables, **Workplace Collaboration shows the strongest effect**, emphasizing that **teamwork most significantly influences perceived employee productivity**.

Table 9: Correlation of Variables

	Knowledge Transfer	Transformational Leadership Style	Workplace Collaboration
PEP	<0.001	<0.001	<0.001

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Table 9 presents the **correlations among the variables**. All relationships between **Knowledge Transfer**, **Workplace Collaboration**, **Transformational Leadership**, and **Perceived Employee Productivity** are **significant (p<0.001)**. This indicates that these variables are **positively correlated**. When one variable increases, the others also tend to rise, suggesting that they **jointly influence Perceived Employee Productivity**.

Table 10: Causality Assessment

Path-correlation signs

	Knowledge Transfer	Transformational Leadership Style	Workplace Collaboration
PEP	1	1	1

R-squared contributions

	Knowledge Transfer	Transformational Leadership Style	Workplace Collaboration
PEP	0.183	0.178	0.275

Table 10 demonstrates that the causality assessment results confirm the statistical soundness and validity of all directions within the **structural equation model. The analysis highlights the relative contribution of** each independent variable to **Perceived Employee Productivity**. **Workplace Collaboration makes the most substantial contribution (R^2=0.275)**, followed by **Knowledge Transfer (R^2=0.183)** and **Transformational Leadership (R^2=0.178)**. The results are both **significant and consistent**, with no **reversals, suppression effects, or anomalies** detected, affirming that the **model's causal structure is appropriately specified**.

Overall, each predictor was found to have a positive **influence on Perceived Employee Productivity**, with **Workplace Collaboration exerting the strongest causal impact**.

4. CONCLUSION

The study was conducted to determine the effects of Knowledge Transfer (KT), Transformational Leadership Style (TLS), and Workplace Collaboration (WC) on Perceived Employee Productivity (PEP) among bank employees in Metro Manila. Using Structural Equation Modeling (SEM) through WarpPLS, the study confirmed that all three independent variables had positive and significant effects on Perceived Employee Productivity (PEP). Among these, WC emerged as the strongest predictor, followed by KT and TLS. These results validated all proposed hypotheses, proving that effective knowledge sharing, transformational leadership, and collaborative work environments each contribute significantly to higher perceived employee productivity. The findings provided strong empirical evidence supporting the theoretical framework grounded in the Knowledge-Based View, Transformational Leadership Theory, and Social Exchange Theory, highlighting that productivity in the banking industry is influenced by the continuous exchange of knowledge, empowering leadership, and cooperative teamwork.

The results further showed that workplace collaboration had the most substantial effect on Perceived Employee Productivity (PEP), emphasizing the importance of teamwork, communication, and collective accountability in driving employee performance. Employees who work collaboratively, under transformational leaders, and within knowledge-rich environments tend to be more engaged, motivated, and efficient. The presence of these factors encourages a culture of trust, innovation, and shared responsibility, all of which contribute to better decision-making and stronger organizational performance. These findings imply that productivity is not solely an outcome of individual effort but rather a reflection of the collective synergy among leadership behavior, knowledge exchange, and collaborative interaction within the workplace.

As all hypotheses were supported, the study concludes that fostering collaboration, promoting transformational leadership, and facilitating knowledge transfer are essential strategies for enhancing perceived employee productivity in the banking sector. Organizations are encouraged to implement programs that strengthen these elements, such as leadership development initiatives, mentorship systems, and structured collaboration mechanisms. These collaboration mechanisms may include establishing cross-functional project teams, regular interdepartmental coordination meetings, and standardized workflows that promote information sharing and collective decision-making. Organizations can also institutionalize knowledge-sharing platforms such as internal forums, shared digital workspaces, and collaborative tools that allow employees to exchange insights and best practices more efficiently. In addition, structured team-building activities, peer-learning sessions, and collaboration-centered training programs (e.g., communication workshops, problem-solving seminars, and conflict-resolution training) can reinforce trust and teamwork across units. By integrating these systems into formal organizational processes, companies create a more consistent, transparent, and supportive environment where collaboration becomes a habitual and measurable part of daily operations.

Additionally, the correlations presented in Table 9 revealed that KT, TLS, and WC are all positively and significantly related to Perceived Employee Productivity (PEP) ($p< 0.001$), suggesting that these variables rise together and

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jointly influence productivity outcomes. While this study examined their effects independently, future research may explore how these factors interact or mediate one another, providing a more comprehensive understanding of their combined impact. Further studies can expand this investigation by integrating other constructs such as employee engagement, job satisfaction, or organizational culture, and by testing this model across different industries and regions. By doing so, future researchers can uncover how these interconnected elements collectively enhance performance and sustain long-term organizational growth.

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