

The Effect of Career Development and Self-Efficacy on Employee Performance at Banking Companies

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ABSTRACT

This study aims to analyze the factors that determine employee performance in a company, especially in banking companies. The variables that serve as benchmarks for assessment are seen from the influence of Career Development and Self-Efficacy variables. The population used in this study was 74 respondents using multiple regression analysis methods. Then it will be analyzed using description and verification methods using multiple correlation analysis, coefficient of determination, and hypothesis testing by conducting t-tests for partial and f-tests for simultaneous. The results obtained in this study are a very strong relationship between career development and self-efficacy variables on employee performance, both partially and simultaneously with employee performance variables showing an actual score of 2,013 from an ideal score of 2,960, with a percentage of 68.0%, which is included in the "Good" category.

Keywords: *Career Development, Self-Efficacy, Employee Performance, Bank*

INTRODUCTION

A country's economic development influences the growth and progress of a company. Facing economic changes and increasingly fierce business competition, companies are required to have sound management systems and improve operational efficiency and employee performance to maintain business continuity (Robbins & Judge, 2017).

Banking plays a crucial role in the economy as an intermediary institution that collects funds from the public and redistributes them in the form of credit (Kasmir, 2018). Based on Law Number 10 of 1998 concerning Banking, banks must conduct business activities in a sound, professional, and prudent manner. In this regard, human resources are a crucial factor because each individual has different characteristics and abilities, requiring professional management to achieve company goals (Hidayat & Wulantika, 2021). An organization's success is determined not only by facilities or technology, but also by the quality of its human resources (Mangkunegara, 2017).

One of the regional banking institutions in Indonesia is PT Bank Pembangunan Daerah Jawa Barat dan Banten (Tbk), or Bank BJB. It is owned by the regional governments of West Java and Banten Provinces and headquartered

in Bandung (Bank BJB, 2023). In carrying out its operations, Bank BJB faces challenges in managing human resources as the primary driver of company activities. Organizational success depends heavily on the quality of its employees' performance (Budiarti & Pratama, 2022). Employee performance is the work results achieved by employees in carrying out their duties in accordance with their assigned responsibilities (Manihuruk & Susilawati, 2021). Good performance can be achieved by having qualified, competent human resources supported by an effective work system (Haliza & Rizaldi, 2023). Therefore, employee performance management is a crucial aspect of human resource development (Sedarmayanti, 2018).

One factor that can influence employee performance is career development. Career development is an organizational effort to enhance employee skills and potential to support company progress (Sari et al., 2023). Furthermore, self-efficacy plays a crucial role as it reflects an individual's belief in their ability to complete tasks and face work challenges (Bandura, 1997; Fauziana, 2022). However, based on initial observations at the Bank BJB Tamansari Branch in Bandung, several issues were still identified, such as some employees failing to achieve work targets, delays in completing tasks, and limited promotion opportunities. Furthermore, some employees also demonstrated a lack of confidence in completing high-pressure tasks. These conditions can impact employee productivity and performance. Based on these issues, the researchers were interested in conducting a study entitled **"The Effect of Career Development and Self-Efficacy on Employee Performance at the Bank BJB Tamansari Branch in Bandung."**

LITERATURE REVIEW

Career Development

A career is defined as an individual's achievements during their work period, accompanied by responsibilities, promotions, or job transfers within an organization. A person's career abilities also reflect their hierarchical advancement (Yusuf et al., 2020). Therefore, an organization's development is aligned with its employees' career development as part of its human resource management activities for mutual progress. According to Enggowa et al. (2023), career development is defined as a key activity in assisting employees in optimal career planning and development. Juni et al. (2024) also stated that in addition to planning, implementation, and monitoring, systematic career management is also needed. Sari et al. (2023) explained that managing an employee's career requires appropriate career management to maintain quality and improve employee morale. Klein et al. (2021) also stated that career development is a series of skills and knowledge activities to adapt to changes in the work environment and achieve career advancement, thereby achieving organizational goals.

The process of career development is influenced by several factors. According to Siagian (2019), factors influencing career development include work performance, loyalty to the organization, the presence of mentors and sponsors who provide guidance and open career opportunities, support from subordinates, and opportunities for growth through education and training. In addition to these factors, career development can also be achieved through various activities within the organization. Sari et al. (2023) state that career development can be achieved through education and training to improve employee skills, job promotions that provide greater responsibility, and transfers or job transfers aimed at increasing employee work experience within the organization.

Career development also has several indicators that can be used to measure it. Rivai, in Andayani (2020), states that career development indicators include career needs, training, career information, promotions, and workforce development. Furthermore, Devy et al. (2021) suggest that career development can be seen from fair treatment in careers, superiors' concern for subordinates' development, the availability of information regarding promotion opportunities, and employees' interest in promotions. Kawiana (2020) also adds that a clear career path, self-development, and improving work quality are important indicators of career development. Meanwhile, Firman et al. (2020) state that satisfactory work performance, loyalty to the organization, utilization of training, and opportunities for development can also be indicators of career development. Furthermore, Fauzi et al. (2022) state that career development can be measured through education and training, job promotions, and job transfers provided by the organization to employees. Thus, career development is an important strategy for organizations to improve the quality of human resources and encourage increased employee performance.

Self-Efficacy

Self-efficacy was first introduced by Albert Bandura in social cognitive theory, which explains that a person's belief in their abilities can influence how they think, act, motivate themselves, and face various challenges. Self-efficacy is an individual's belief in their ability to carry out an action necessary to achieve a specific result or goal (Bandura in Indriyani et al., 2020). In line with this, Amelia et al. (2022) state that self-efficacy is an individual's belief in their ability to carry out and complete a task so that they are able to overcome obstacles faced. Lunenburg (2022) also explains that self-efficacy is an individual's belief in facing and solving various problems and determining the right actions to achieve goals. Meanwhile, Mayalianti and Fatimahtuzzahro (2024) state that self-efficacy is a person's belief in their ability to succeed in certain situations, which plays an important role in achieving goals and completing tasks. This is reinforced by Sahin et al. (2024) who state that self-efficacy is an individual's belief in planning, implementing, and completing a task until the goal can be achieved. Thus, self-efficacy can be defined as an individual's belief in their ability to face various challenges and complete tasks to achieve desired goals.

According to Bandura in Indriyani et al. (2020), self-efficacy has three main dimensions: level (task difficulty), which relates to an individual's ability to complete tasks from easy to difficult; strength (belief strength), which indicates how strong a person's belief in their abilities is despite facing obstacles; and generality, which describes an individual's ability to deal with various situations and conditions. Furthermore, Rosaikh and Havifa (2022) explain that indicators of self-efficacy include confidence in completing a specific task, the ability to motivate oneself, the belief in persistent and persistent effort, the ability to overcome obstacles, and the belief in completing tasks of varying difficulty. Lunenburg (2022) also proposes four sources of self-efficacy: past performance, vicarious experience, verbal support or encouragement from the environment, and emotional or physiological cues. Meanwhile, Smith (2020) stated that self-efficacy can be seen from an individual's confidence in completing tasks, ability to motivate themselves, willingness to try, ability to persist in the face of difficulties, and confidence in solving problems in various situations. Furthermore, Uhing et al. (2023) added that self-efficacy indicators also include confidence in one's own abilities, ability to collaborate with others, readiness to face work challenges, and satisfaction in carrying out work. Thus, self-efficacy is an important psychological factor that can influence a person's motivation, persistence, and performance in achieving work goals.

Employee performance

Employee performance is the work results achieved by individuals in carrying out their duties and responsibilities within an organization. Manihuruk and Susilawati (2021) state that employee performance is the work results obtained by employees in an organization that may or may not be aligned with company goals. Similarly, Husna and Prasetya (2024) explain that employee performance is related to the ability to complete work targets on time in accordance with the company's moral and ethical standards. Siagian (2024) also emphasizes that employee performance is the result of individual work based on their responsibilities, which include quality, quantity, and achievement of organizational goals and is influenced by abilities, skills, and work motivation. Furthermore, Suciati et al. (2022) state that employee performance is both a process and a work result obtained through certain stages in the job. Meanwhile, Mangkunegara in Yunus and Rocdianingrum (2023) states that employee performance is the work results achieved in quality and quantity by an employee in carrying out tasks according to assigned responsibilities. Thus, employee performance can be understood as the level of individual success in carrying out their duties and responsibilities within a specific time period, which serves as a benchmark for organizations to assess employee productivity.

Employee performance is influenced by various factors that can improve or decrease work output. According to Maryadi and Misrania (2023), factors that influence employee performance include ability, personality and work interests, clarity of job roles, level of work motivation, competence, work facilities, and a work culture that supports creativity and innovation. Furthermore, Masram (2017) explains that employee performance is also influenced by work effectiveness and efficiency, authority or power within the organization, and the level of employee discipline in complying with applicable regulations. These factors play a crucial role in determining the level of employee success in carrying out their work.

Several indicators can be used to assess employee performance. Mangkunegara, as cited in Yunus and Rocdianingrum (2023), states that employee performance indicators include work quality, work quantity, task execution, and responsibility. Furthermore, Safitri (2022) added other indicators such as work quality, quantity of

work results, timeliness in completing tasks, effectiveness in achieving goals, and independence in work. Rojak et al. (2024) also stated that employee performance can be measured through task performance, interpersonal facilitation (the ability to cooperate and interact with colleagues), and work dedication. Furthermore, Nurhidayat et al. (2022) explained that employee performance indicators include quality, quantity, timeliness, effectiveness of resource use, independence, and work commitment. Meanwhile, Siagian (2024) stated that employee performance indicators include work quality, quantity, timeliness, reliability, and work attitude. Thus, these indicators can be used as a basis for evaluating and improving employee performance in an organization.

METHODOLOGY

The research location was conducted at Bank BJB Tamansari Bandung, with three independent variables consisting of career development (X1) and self-efficacy (X2), and the dependent variable was employee performance (Y). The purpose of this study was to analyze and assess the influence of career development and self-efficacy on employee performance at the Tamansari Branch of Bank BJB Bandung. The method in this study used a descriptive quantitative approach.

This study used primary data, derived directly from fieldwork, collected through questionnaires, interviews, and observations of employee activities. The research subjects were employees at Bank BJB Tamansari, Bandung Branch. To support the primary data collection, the researcher also used secondary data from company documents, literature, websites, and other sources relevant to the research topic. The study involved 74 employees as respondents.

Table 1. Employee population at Bank BJB Tamansari Bandung branch

NO	POSITION	TOTAL
1	Teller	8
2	Customer service	6
3	Administration of funds and services	4
4	Credit administration	5
5	Legal Business	5
6	Secretariat	4
7	Relation officer	5
8	Account Officer	20
9	Manager	7
10	Consumer marketing	10
POPULATION		74

DISCUSSION

Career Development

The results obtained from the primary survey of 74 respondents consisted of 41 male employees and 33 female employees. This is in line with research conducted by Serna (2020) that by following up on high work pressure, in field conditions, men tend to be more dominant in the workplace. However, this does not rule out the possibility of women being positioned in jobs that tend to be administrative in nature with high accuracy. The research locus at Bank BJB Taman Sari Bandung Branch found that the age of respondents was predominantly 25 and 30 years old (35 employees) (47%), followed by respondents aged 31 and 35 years (28%), 11 respondents under 25 years old (15%), and 7 respondents over 35 years old (9%). This is also supported by the statement of Jamaludin (2024) that employees aged 25 to 30 years old are considered more productive and enthusiastic, thus having great potential for improving career development. Therefore, a definite benchmark is needed to assess career development, namely career needs,

training, career information, promotion, and workforce development. The results of the descriptive analysis of 74 respondents showed that the career development variable obtained a score of 2,518 out of an ideal score of 3,700 or 68.1%, which is included in the "good" category. This indicates that employees have a fairly positive perception of the career development program implemented by the company. The training indicator obtained the highest score of 74.6%, indicating that the training program is considered to have supported the improvement of employee competencies. Conversely, the promotion indicator obtained the lowest score of 63.2%, indicating that there is still a perception of limited opportunities and transparency of job promotions. This finding is in line with the opinion of Sari et al. (2023) who stated that companies need to manage and develop employee careers well to maintain employee quality and be able to increase work motivation for the advancement of the organization.

Table 2. Recapitulation of Employee Responses to Career Development (X1)

Indicator	Statement	Actual Score	Ideal Score	%	Category
Career	2	505	740	68,2%	Good
Training	2	552	740	74,6%	Good
Career Information	2	490	740	66,2%	Standard
Promotion	2	468	740	63,2%	Standard
Workforce Development	2	503	740	68,0%	Standard
Total		2518	3700	68,1%	Good

Based on the analyzed data, the career development variable scored 68.1%, which is considered good. However, several areas for improvement remain to be considered in optimizing career development, including transparency in career promotion and the provision of information on employee career development. Regarding the career urgency variable, 60.8% of employees stated that their educational background and career path were aligned. This aligns with research conducted by Rivai (as cited in Yusuf et al., 2020), which states that career development is an activity aimed at advancing one's career path, necessitating career path facilities within the company. Therefore, one way the company supports its employees' career paths is by providing training facilities. This is supported by survey results showing that 74.6% of employees strongly agree that training aligns with competency development needs and work ability enhancement, thereby improving employee quality and work enthusiasm. Meanwhile, regarding the variable of access to career information received, 66.2% of employees assessed that the information obtained was quite good. However, there are still several points of correction, including career information that is still not evenly and clearly for all employees. Rivai in Andayani (2020), stated that career information is very important and must be evenly obtained by every employee to facilitate them in understanding potential career opportunities. As for the assessment of the promotion variable, a score of 63.2% was found, stating that promotions can be categorized as quite transparent. However, there is still a need for increased transparency and detailed communication regarding the promotion system to increase employee trust and thus employees can be more motivated. The assessment of workforce development obtained a score of 68.0% and is included in the fairly good category, in line with employee assessments that so far employees feel involved in the employee development program being carried out. However, although the assessment indicator is included in the fairly good category, Bank BJB Tamansari Bandung must continue to innovate and improve communication and effectiveness in implementing optimal career development programs.

Self-Efficacy

Self-efficacy is one of the factors used to assess employee performance at Bank BJB Tamansari Branch, Bandung. It is reflected in how a person reflects their character in completing their work tasks and facing challenges. Self-efficacy is assessed based on the level of difficulty, strength, and generalizability. High self-efficacy indicates that an

employee is confident, persistent, and adaptable to work situations. The analysis results were obtained from processing questionnaire data from 74 employees of Bank BJB Tamansari Branch, Bandung (Table 3).

Table 3. Recapitulation of Employee Responses to Self-Efficacy (X2)

Indicator	Statement	Actual Score	Ideal Score	%	Category
Difficulty (Level)	2	500	740	67,6%	Standard
Strength	2	540	740	73,0%	Good
Generality	2	450	740	60,8%	Standard
Total		1490	2220	67,1%	Standard

The recapitulation of employee responses to the self-efficacy variable showed an actual score of 1,490 out of an ideal score of 2,220, with a percentage of 67.1%, thus categorizing it as quite good. This indicates that the level of confidence of Bank BJB Tamansari Bandung Branch employees in their ability to complete tasks is still at a moderate level and needs to be improved. Of the three indicators measured, strength obtained the highest score of 73.0%, categorized as good, indicating that employees have sufficient perseverance and consistency in facing work obstacles. Meanwhile, the difficulty level indicator obtained a score of 67.6% and the breadth (generality) of 60.8%, both of which are still in the quite good category. The lowest score on the generality indicator indicates that some employees still doubt their ability to deal with various complex and risky work situations. This finding is in line with Bandura's opinion that self-efficacy is an individual's belief in their ability to take the actions necessary to achieve certain results (Indriyani et al., 2020). Furthermore, Fauziana (2022) also emphasized that a high level of self-efficacy can increase an individual's confidence in completing tasks and facing work challenges.

More specifically, regarding the difficulty level indicator, most employees demonstrated a fairly good level of confidence in facing significant work responsibilities, although some respondents still doubted their abilities when faced with work pressure. This condition indicates that employee confidence in facing difficult tasks is still at a moderate level. According to Bandura (in Indriyani et al.) (2020), self-efficacy influences how individuals think, motivate themselves, and act when facing work challenges. Therefore, increasing employee self-confidence can be achieved through training, coaching, and gradually assigning responsibilities to optimally develop their abilities.

Regarding the strength indicator, the majority of employees demonstrated a good level of perseverance and mental resilience in the face of work obstacles. This is reflected in the high percentage of respondents who felt capable of completing tasks consistently and did not easily lose enthusiasm when faced with difficulties. According to Bandura (in Indriyani et al.), (2020), the strength dimension indicates the level of confidence a person has in their abilities, which will motivate them to continue striving despite facing various obstacles. Therefore, the strength of employee self-efficacy is a crucial asset in improving work performance and productivity.

Meanwhile, the generality indicator obtained the lowest score, indicating that some employees still lack confidence in dealing with complex and stressful work situations. The high number of neutral responses and the presence of employees who doubt their abilities indicate that adaptability to various work conditions still needs improvement. According to Bandura in Indriyani et al. (2020), the generality dimension relates to an individual's ability to apply self-confidence in a variety of different situations. Therefore, companies need to improve employee self-efficacy through development programs such as stress management training, strengthening problem-solving skills, and simulating challenging work situations to increase employee confidence in facing various work conditions.

Employee performance

The dependent variable in this study is employee performance. Employee performance is the outcome achieved by employees, encompassing both the quality and quantity of their work. Indicators used to assess employee performance include work quality, quantity, task execution, and responsibility. Good employee performance

significantly contributes to achieving company goals, making them a crucial asset in providing service, achieving targets, and maximizing contribution to a company's growth and sustainability (Table 4).

Table 4. Recapitulation of Employee Responses to Employee Performance (Y)

Indicator	Statement	Actual Score	Ideal Score	%	Category
Quality	2	497	740	67,2%	Standard
Quantity	2	459	740	62,0%	Standard
Implementation	2	557	740	75,3%	Good
Responsibility	2	500	740	67,6%	Standard
Total		2013	2960	68,0%	Standard

The summary of employee responses to the employee performance variable showed an actual score of 2,013 out of an ideal score of 2,960, with a percentage of 68.0%, which is included in the "Quite Good" category. The results show that the overall performance assessment of Bank BJB Tamansari Bandung employees falls into the medium category. This is evident from the scores of the four indicators measured, with the highest indicator being the task execution variable, at 75.3% (good), indicating that employees at the company are deemed capable of carrying out their work in accordance with applicable operational procedures and standards. Meanwhile, indicators for work quality (67.2%), responsibility (67.6%), and work quantity (62.0%) are still in the "Good" category, with work quantity being the lowest indicator. This condition indicates that some employees still experience difficulties in achieving work volume targets and completing tasks quickly. This finding is in line with the opinion of Manihuruk and Susilawati (2021), who stated that employee performance is the work results achieved by individuals in an organization related to the achievement of company goals. Therefore, Bank BJB Tamansari Bandung Branch needs to improve its performance management strategy, especially in increasing productivity, consistency of work quality, and achievement of employee work targets.

Verification Analysis

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test on 74 respondents, the Test Statistic value was 0.052 and the Asymp. Sig. (2-tailed) was 0.200. Since the significance value of $0.200 > 0.05$, H_0 is accepted, which means the residual data in this study is normally distributed. Thus, the normality assumption in multiple linear regression analysis has been met so that the analysis can proceed to the next stage. These results are also strengthened through visual testing using scatterplot graphs to see the data distribution pattern (Figure 1).

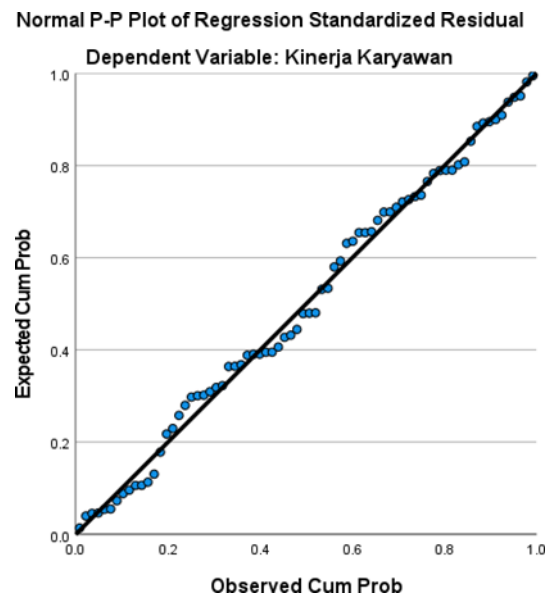


Figure 1. Normal Probability Plot Graphic

The Normal P-P Plot graph on the Employee Performance variable found a distribution of points approaching the diagonal line from the bottom left to the top right, which indicates that there is no deviation so that it can be interpreted that there is no multicollinearity between the independent variables, so that the two independent variables have their own impact on the dependent variable as seen from the results of the multicollinearity test, the Career Development and Self-Efficacy variables each have a Tolerance value of 0.583 (>0.10) and VIF 1.716 (<10). As for the heteroscedasticity test using a scatterplot used to examine the residual distribution pattern relative to the predicted value, it was found that the homoscedasticity assumption was met and the residual variance was constant.

Multiple Linear Regression Equation

Based on the results of the linear regression analysis that has been carried out, it was found that Career Development and Self-Efficacy on Employee Performance at Bank BJB Tamansari Branch, Bandung had a value of 3.280. The regression coefficient value of Career Development was 0.402 (Sig. 0.000 <0.05) which means that increasing career development affects increasing employee performance. Conversely, the value of self-efficacy showed a value of 0.572 (Sig. 0.000 <0.05) which means that there is a positive influence between the value of self-efficacy on employee performance.

Analysis of Determination Coefficient

The coefficient of determination (R^2) analysis is an analysis to see the large contribution generated by the variables of Career Development and Self-Efficacy to Employee Performance at Bank BJB Tamansari Branch, Bandung. The results show that the partial analysis value of Career Development contributes 36.08%, while Self-Efficacy contributes 30.24% with an R^2 value of 0.663 or 66.3 for both. This indicates the dominance of career development which then there are other factors that also influence it, namely job satisfaction, leadership, motivation, and work environment.

Hypothesis Testing

The partial t-test results show a value of 5.327 for the Career Development variable with a significance level of 0.000 (greater than the t-table of 1.994 and less than α of 0.05). This indicates that the value of Career Development is positive and significant on performance (in line with research by Enggowa et al., 2023 and Saraswati and Cay, 2024 that career development determines employee performance). The self-efficacy variable also shows a positive influence on employee performance with a calculated t-value of 4.613 and a significance level of 0.000 <0.05 . This indicates that Career Development and Self-Efficacy together have a positive and significant influence on Employee Performance (consistent with research by Ahmad et al., 2020 and Suyadi et al., 2024) (Table 5).

Table 5. Summary of Hypothesis Test Results

No	Hiypothesis	T count	T table	Determination	Conclusion
1	The Influence of Career Development on Employee Performance	5.327	1,994	36,08%.	H0 is rejected and H1 is accepted
2	The Influence of Self-Efficacy on Employee Performance engaruh Efikasi Diri terhadap Kinerja Karyawan	4.613	1,994	30,24%,	H0 is rejected and H1 is accepted
No	Hiypothesis	T count	T table	Determination	Conclusion
1	The Influence of Career Development and Self-Efficacy on Employee Performance	69.826	3,13	66,32%.	H0 is rejected and H1 is accepted

Source: Analysis (2025)

CONCLUSION AND RECOMMENDATION

Based on the research results and discussion regarding the influence of career development and self-efficacy on employee performance at Bank BJB Tamansari Branch, Bandung, it can be concluded that descriptively, the condition of each variable shows quite good results. Career development, as measured by indicators of career needs, training, career information, promotions, and workforce development, is generally categorized as good, with training scoring the highest and promotion scoring the lowest. Meanwhile, self-efficacy, as measured by difficulty, strength, and breadth, is categorized as fair, with strength scoring the highest and breadth scoring the lowest. Employee performance, as assessed by work quality, work quantity, task execution, and responsibility, is also categorized as fair, with task execution scoring the highest and work quantity scoring the lowest.

Overall, the inferential analysis results indicate that the variables with a positive and significant influence on employee performance in the company are their career development and self-efficacy scores. However, upon closer examination, the most influential variable is career development and self-efficacy. However, further analysis is needed due to the presence of other contributing factors, including work motivation, leadership, and compensation.

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