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# **Effect of Training and Career Development on Employee Performance at PT. Bank Mandiri (Persero) Tbk. Regional Retail Collection and Recovery Units Region II / Sumatera 2**

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**Abstract---***This study aimed to determine the effect of training and career development on the performance of employees of PT. Bank Mandiri (Persero) Tbk. Regional Retail Collection and Recovery Unit Region II / Sumatera 2. The population in this study were all employees in 2020 at Bank Mandiri Regional Retail Collection & Recovery Unit Palembang area. The sample in this study was 137 employees using a simple random sampling method. The data collection method used a questionnaire distributed to all employees, and the data was processed using multiple linear regression analysis. This study indicates that training and career development have a positive and significant influence on employee performance. Training and career development together have a positive and significant impact on employee performance. This research is expected to add good knowledge to be applied and made recommendations for companies in analyzing problems related to training and career development of organizations or companies and their effects on employee performance.*

**Keywords---***Bank Mandiri, career development, employee performance, training.*

#### **Introduction**

Globalization demands a fast and dynamic process of technological development in various sectors of life, including the banking business. The banking business is a business that has a high level of competition, so it requires quality human resources to exist and be able to face competition. The company hopes that qualified employees can produce maximum work at an efficient cost. The higher the quality of the employee, the higher the level of employee performance in carrying out the tasks assigned to him, so that it can encourage increased effectiveness and efficiency of the output that will be produced by employees (Dessler et al., 2005; Devanna et al., 1981). One of the banking companies that focuses on increasing the effectiveness and efficiency of employees is PT. Bank Mandiri (Persero) Tbk.

All organizations have strengths and weaknesses in the functional areas of business (Adam & Sutanto, 2015). A strong company stands on qualified resources, one of the resources that support it is human resources (Hafiz et al.,

2016). One of the strengths of Bank Mandiri is that around 70% of its employees are millennials, where the millennial generation is significant in supporting the company's success. The millennial generation is generally characterized by increased use and familiarity with communication, media, and digital technology (Satria, 2018; Naldo, 2018).

As a large company, Bank Mandiri strives to improve its employees' performance by optimizing their millennial resources to achieve company goals (Duffy & Sedlacek, 2007; Baruch, 2006). Bank Mandiri consists of several business units spread throughout Indonesia, one of which is the R.R.C.R. unit in the Palembang area. The R.R.C.R. unit is the heart of Bank Mandiri because the R.R.C.R. unit keeps bad loans from increasing so that bank profits are not eroded and can generate profits through write-off credit recovery. The R.R.C.R. unit in the Palembang area consists of permanent employees and non-permanent employees. The following is employee performance data for the last three periods:

Table 1  
Employee performance units R.R.C.R. area Palembang year 2017 – 2019

Year	Total employees	Performance Level (P.L.)															
		Non-Permanent Employees					Permanent employees										
		A	%	B	%	C	%	1	%	2	%	3	%	4	%	5	%
2017	245	17	6,94	86	35,10	12	4,90	13	5,31	20	8,16	97	39,59	-	-	-	-
2018	239	18	7,53	92	38,49	12	5,02	12	5,02	17	7,11	88	36,82	-	-	-	-
2019	209	10	4,78	72	34,45	45	7,18	11	5,26	17	8,13	84	40,19	-	-	-	-

Sources: Unit RRRCR Bank Mandiri, 2020.

Employee performance is measured based on the achievement of the employee's Key Performance Indicators, both quantitatively and qualitatively, with the following rating scale:

Table 2  
Work assignment scale

Performance Level (P.L.)	Predicate	Value Scale	Job Grade (Year)
A	Excellent	Shows outstanding/special performance	1 – 2
B	Very good	Demonstrate satisfactory/excellent performance	2 – 3
C	Good	Demonstrate good performance / meet expectations	3 – 5
1	Super performance (S.P.)	Shows outstanding/special performance	1 – 2
2	Very Good performance (V.G.)	Demonstrate satisfactory/excellent performance	2 – 3
3	Good Performance (G.P.)	Demonstrate good performance / meet expectations	3 – 5
4	Requires some improvements (R.I.)	Needs improvement to help improve performance	5 – 7
5	Under Performance (UP)	It does not show the appropriate / expected performance	≥ 7

Data Source: Bank Mandiri Human Resources Standard Procedures, 2019.

Based on Table 1. The performance of non-permanent employees who receive an A rating decreases every year; it can be seen in 2018 the assessment of non-permanent employees who received an A rating of 18 employees or 7.53% while in 2019, employees who received an A rating became ten employees or 4.78%. The assessment of non-permanent employees who receive a C rating always increases every year; as seen in 2017, the percentage reached 4.90%, in 2018 it increased to 5.02%, and in 2019, it increased to 7.18% or as many as 15 employees. The performance of permanent employees has also decreased, as shown in the assessment table that obtaining Performance Level 1 never exceeds 10%, while the assessments receiving P.L.3 increase annually and the latest data in 2019 was 40.19% of the total employees.

Wijaya (2017) states that employees achieve employee performance according to specific criteria that apply to a job. Robbins continued, suggesting performance is a record of results (outcomes) resulting from the function of a job or a specific activity during a certain period to show the extent to which employees can meet the demands of the job. Employee performance every periodic was needed to be assessed (Cotes & Ugarte, 2019; Bennell & Segerstrom,

1998). The purpose of performance appraisal is to improve or improve organizational performance by improving human resources' performance (Gibson, 2004; Super, 1980). One of Bank Mandiri's efforts to improve employee performance is through relational rewards or rewards provided by the bank, not in kind (invisible, intangible) can be in the form of providing training and career development for employees. Training is needed to follow developments in the world of work and business following their positions. Training is also carried out to increase productivity, work ethic, discipline, attitudes, skills, and specific expertise to work more optimally and better. Practical training will make employees master their work well, follow business developments, and survive intense competition (Jumawan & Mora, 2018).

Apart from training, career development can also improve employee performance and increase job promotion opportunities for employees to achieve a better career path in a targeted manner. Zainal et al. (2019) state that career development is the process of increasing individual work abilities achieved to achieve the desired career. The increase in the level of employee positions will be faster if employees get good ratings every year, such as A and P.L.1 assessments. Employees can accept and P.L.1 assessments if the resulting performance is good for one year. In this case, career development also plays an essential role in influencing employee performance. An employee considers various factors such as age, gender, type of current job, education and training taken, number of dependents, and other factors. These various factors can result in the magnitude of a person's interest in developing his career. The employee is satisfied if he can reach a certain level in his career even though he has not climbed many career ladders. Strictly speaking, a person can feel satisfied knowing that what he has achieved is already the maximum result and trying to reach a higher rung is futile because it is impossible to achieve (Rivai, 2016).

Suryantiko & Lumintang (2018) state that the provision of job training and career development for employees needs to be maintained and even further improved so that existing performance is maintained or further enhanced due to the positive influence, either partially or simultaneously, significantly between training and career development on employee performance. Research conducted by Worotitjan (2016); Rodriguez & Walters (2017); Kaengke et al. (2018); Kum et al. (2014); and Alnawfleh (2020) shows that training and career development have a positive and significant effect on employee performance. Based on the description of the problem above and the results of previous research, the purpose of this study is to find empirical evidence by applying the influence of training and career development on the performance of employees of PT. Bank Mandiri (Persero) Tbk. Regional Retail Collection & Recovery Unit Region II/Sumatera 2.

## Research Method

### *Population and sample*

The population in this study is a homogeneous population, where the data sources whose elements have the exact nature or circumstances, so there is no need to question the number quantitatively (Sugiyono, 2010; Phillippi & Lauderdale, 2018; Holliday, 2010; Marshall et al., 2013; Harris et al., 2016; Reay, 2014). The population used is all employees in 2020 at Bank Mandiri Regional Retail Collection & Recovery Unit Palembang area with 209 employees. The sample is part of the number and characteristics possessed by the population (Umar, 2002). The number of samples to be taken using the Slovin Method is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Information:

n = Number of samples; N = Population size; and e = error rate

Sampling was carried out with a 95% confidence level or e = 5% so that the sample size was obtained:

$$n = \frac{209}{1 + 209(0,5)^2} = 137,27 \approx 137$$

Based on the results of the calculations above, the sample taken for this study was 137 (65.5%) of the employees in the R.R.C.R. Unit of Bank Mandiri in the Palembang area. The R.R.C.R. units are divided into seven products where each product consists of a Manager, Supervisor, Admin, Desc Collector & Field Collector (Güngör, 2011; Blau, 1990; Hoekstra, 2011). The sampling technique in this study uses Simple Random Sampling employing a lottery. In simple random sampling, every employee in the population has the opportunity to be a sample. Proportional is used to determine the number of samples in each section.

*Techniques and data analysis*

Multiple linear regression analysis was conducted to determine the effect or direct relationship between two or more independent variables on one dependent variable; in this study were training variables (X1), career development (X2) on employee performance (Y). Based on the variables to be studied, the equation can be calculated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

Y	= Employee Performance Variable
X1	= Training Variable
X2	= Career Development Variable
$\alpha$	= Constanta Value
$\beta$	= Regression Coefficient of Variable X
e	= Error

Based on the variables studied in writing, the equation can be written as follows:

$$K_k = \alpha + \beta_1 P_L + \beta_2 P_K + e.$$

All independent and dependent variables were analyzed using the IBM SPSS (Statistical Package for the Social Sciencesskala) Application Program IBM SPSS Version 22.

*Hypothesis test**Partial test (Test t)*

According to [Kurniawan \(2016\)](#) partial hypothesis testing is used to determine the effect of each independent variable on the dependent variable. This test is done by comparing the value of count with the value of the table. The value of count can be seen from the results of data processing in the Coefficients section.

*Model feasibility test (F test)*

According to [Ghozali \(2011\)](#), the goodness of fit test is carried out to measure the accuracy of the sample regression function in estimating the actual value statistically. The goodness of fit model can be measured from the value of the F statistic, which indicates whether all the independent variables included in the model have a joint influence on the dependent variable. Test criteria:

- P-value < 0.05 indicates that this model test is feasible to be used in research.
- P-value > 0.05 indicates that this model test is not feasible to be used in research.

**Results and Discussion**

Table 3  
Research analysis results

Model		Coefficients		
		Unstandardized Coefficients	Standardized Coefficients	
		B	Std. Error	Beta
	(Constant)	5,530	2,554	
1	Training	,519	,082	,490
	Career Development	,319	,083	,298

Source: Processed from questionnaire, 2021

Based on the above results, the following conclusions can be drawn:

- The regression coefficient value of the training variable is 0.519, indicating that if the training variable is added by one unit, the employee's performance will increase by 0.519

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Table 4  
Result of correlation coefficient (r) and coefficient of determination (R<sup>2</sup>)

Model Summary				
Model	r	R Square	Adjusted R Square	Std. The error of the Estimate
1	0.717 <sup>a</sup>	0.514	0.507	5,03308

Data Source: Processed from Questionnaire, 2021

Based on the results above, it can be seen that the value of the correlation coefficient (r) between the independent variable and the dependent variable is 0.717 or 71.7%. This shows that the correlation or relationship between the independent and dependent variables is vital (in the range of 0.60 – 0.79). The coefficient of determination (R<sup>2</sup>) of 0.514 indicates that the independent variables, namely training (X1) and career development (X2), can explain the dependent variable, namely employee performance (Y), of 51.4%. In comparison, the remaining 48.6% is explained by other factors not included in this study, such as motivation, compensation, skills, competence, facilities and infrastructure, level of pressure (stress), and work environment (Crites, 1976; Kawiana et al., 2018).

Table 5  
Partial test results (t-Test)

Coefficients				
Model		Standardized Coefficients Beta	t	Sig.
	(Constant)		2,165	,032
1	Training	,490	6,310	,000
	Career Development	,298	3,843	,000

Data Source: Processed from Questionnaire, 2021.

Based on the results of the calculation of the t-test analysis can be described as follows:

- The training variable (X1) has a significant value of 0.000 which is smaller than 0.05. This means that the training variable (X1) significantly influences employee performance (Y). These results indicate that the first hypothesis on the training variable positively and significantly affects employee performance at PT. Bank Mandiri (Persero) Tbk. Regional Retail Collection & Recovery Unit Region II/Sumatera 2.
- The career development variable (X2) has a significant value of 0.000 which is smaller than 0.05. This means that the career development variable (X2) significantly influences employee performance (Y). These results indicate that the second hypothesis on the career development variable positively and significantly affects employee performance at PT. Bank Mandiri (Persero) Tbk. Regional Retail Collection & Recovery Unit Region II/Sumatera 2.

Table 6  
Model feasibility test results (F Test)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	3590,872	2	1795,436	70,876	,000 <sup>b</sup>
1	Residual	3394,475	134	25,332		
	Total	6985,348	136			

Data Source: Processed from Questionnaire, 2021.

Based on the results above, the significant value of the F Test is  $0.000 < 0.05$ , it can be concluded that the linear regression model obtained is feasible to explain the effect of training and career development together has a significant effect on employee performance.

#### *Discussion of research results*

##### *The effect of training on employee performance*

Based on the results of statistical tests carried out, the value of the training coefficient (X1) on employee performance (Y) is 0.519. This means that training has a positive effect on employee performance. The significance value of job training on employee performance is 0.000, where the value is smaller than 0.05. Thus, based on the data processing results, it can be concluded that the first hypothesis is accepted. These findings also strengthen the relationship between training on employee performance confirmed by Total Quality Management (TQM) Theory. According to [Goetsch & Davis \(1994\)](#), TQM continuously improves human resources to improve their performance. Training that is carried out appropriately and adequately can get good performance; it means that the abilities and skills possessed by the company's employees must be good too, and this will happen if training is held for employees.

These findings are consistent with the results of previous studies conducted by [Supriatna & Sutisna \(2016\)](#); [Elnaga & Imran \(2013\)](#); [Halawi & Haydar \(2018\)](#); and [Suryani & Zakiah \(2019\)](#) which showed that training had a positive and significant effect on employee performance. This means that the better the training carried out in the company, the better the performance of employees ([Yulianti, 2015](#)). Judging from the frequency distribution table, it shows that employees who have attended training can improve their ability to carry out the duties and responsibilities assigned by the company. This means that the training carried out by the company can increase employee knowledge in carrying out the tasks and responsibilities given. Training is one of the ways that companies do to improve employee skills in carrying out tasks that the company has set. Employees who have good skills and skills will make an excellent contribution to the company. This means that training that is carried out correctly will encourage good performance in the company.

##### *The effect of career development on employee performance*

Based on the results of statistical tests carried out, the value of the career development coefficient (X2) on employee performance (Y) is 0.319. This means that development has a positive effect on employee performance. The significance value of career development on employee performance is 0.000, where the value is smaller than 0.05 and can be said to be significant. Thus, based on the data processing results, it can be concluded that the second hypothesis is accepted. [Rivai \(2016\)](#) stated that career development aims to improve and increase the effectiveness of the implementation of work by employees so that they are increasingly able to make the best contribution in realizing company goals.

These findings are following the results of previous studies conducted by [Kakui & Gachunga \(2016\)](#); [Rialmi & Patoni \(2020\)](#); [Purba & Gunawan \(2018\)](#); [Nasution et al. \(2018\)](#); and [Dianta & Aisyah \(2019\)](#) shows the results that career development variables have a positive and significant effect on employee performance. This means that the better the career development applied in the company or organization, the better the employee performance will be [Rosyidawaty & Sembiring \(2018\)](#). The frequency distribution table shows that enthusiastic employees are interested in improving their standard of living through promotions, and employees have equal opportunities to grow and develop. This means that career development at Bank Mandiri provides equal opportunities for employees to grow and develop and foster employee enthusiasm to improve their standard of living.

Career development is an effort carried out in developing the potential of employees to occupy higher positions to achieve company goals. Of course, the importance of career development is closely related to employee performance. The clearer the implementation of career development in an agency will improve employee performance because employees feel satisfied, increase morale, loyalty, and employee creativity ([Akanbi & Adetunji, 2016](#)).

## **Conclusion**

Based on the results of the analysis and discussion in the previous chapter, this research can be concluded as follows:

- Training has a positive and significant effect on the performance of employees of PT. Bank Mandiri (Persero) Tbk. Regional Retail Collection & Recovery Region II/Sumatera 2 unit. This research is in line with the



results of previous studies conducted by Supriatna & Sutisna (2016); Elnaga & Imran (2013); Halawi & Haydar (2018); Nassazi (2013); and Suryani & Zakiah (2019) which showed that training had a positive and significant effect on performance. Employees.

- Career development has a positive and significant effect on the performance of employees of PT. Bank Mandiri (Persero) Tbk. Regional Retail Collection & Recovery Region II/Sumatera 2 unit. This study is following the theory of Rivai (2016) and is in line with the results of previous studies conducted by Kakui & Gachunga (2016); Purba & Gunawan (2018); and Nasution et al. (2018) show results that career development variables have a positive and significant effect on employee performance.

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