

The Influence of Training and Career Development on Employee Performance at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali

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ABSTRACT

This research investigates the impact of training and career development on employee performance at Bank Mandiri Retail Collection and Recovery Unit in the Java Bali Region. The study aims to analyze the influence of training programs, career development initiatives, and their combined effect on employee performance within the organization. A quantitative associative approach was employed, utilizing data collected from employees through questionnaires and processed using statistical analysis tools. The findings reveal that training has a significant positive effect on employee performance, underscoring the importance of continuous skill enhancement to meet organizational goals. However, the study indicates that career development alone does not significantly influence employee performance, suggesting that other factors may play a more critical role. The combined effect of training and career development shows a substantial positive impact, highlighting the necessity for integrated human resource strategies to boost productivity and performance. This research contributes to the existing literature on human resource management and provides practical insights for Bank Mandiri and similar institutions, emphasizing the need for targeted training programs and holistic career development frameworks to enhance workforce efficiency.

Keywords: *training, career development, employee performance, human resource management, bank mandiri, java bali region*

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INTRODUCTION

Along with the development of the increasingly dynamic business world, the demands on employee performance are increasing. Companies are required to continue to innovate and adapt to change. Companies can manage and improve the quality of their human resources to make it easier to achieve goals if driven by the potential of human resources. The increase can be influenced by training and career development factors (Wispondono, 2018).

According to Arikunto (2013) Training is a learning process in order to improve the ability of the workforce, both technical and managerial skills. Gibson, Ivancevich, & Donnelly (2000) also explained that training is a systematic process of changing employee behavior through learning so that employees have the necessary skills to carry out their current and future work (Karen, Tewal, & Mac Donald, 2021).

In carrying out this training program, a good and directed company is needed, so that the results of this program can provide positive input for the company (Atan, Raghavan, & Mahmood, 2015). According to Muhammad Busro, there are various factors that affect performance, namely number and composition, job placement, training, promotion, future security, relationships with colleagues and relationships with leaders. Based on the theory

explained by Muhamamad Busro, it is irrelevant to what happens in the field where the training carried out by Bank Mandiri Retail Collection and Recovery Java Bali Regional for its employees is general, while employees other than training that focus on their division, but it is not done and should be less than optimal (Juni, 2016). However, it turns out that this does not affect employee performance, even though the training is not carried out according to the employee performance division, it still increases. Therefore, this training was carried out to prove the theory explained by Muhammad Busro whether or not there is an influence related to training with employee performance (Sinambela, 2021). The existence of job training that runs well in a company has a very big influence on the creation of good career development, because it can improve the ability of employees owned by the company by having the skills acquired during the training and can affect the performance of employees to achieve goals in the company and can support competitiveness between companies in a quality manner (Sudaryo, Aribowo, & Sofiati, 2019).

Bank Mandiri (Persero) Tbk. (BMRI) is a State-Owned Enterprise (BUMN) that operates as a financial services provider in Indonesia. Bank Mandiri's services include trade financing, foreign exchange, cash processing, debit card and credit card payment processes. The structure of Bank Mandiri has several parts, one of which is the Retail Collection & Recovery (RCR) Unit (Muleya, Ngirande, & Terera, 2022). The RCR unit is the heart of Bank Mandiri because the RCR unit keeps bad loans from increasing so that the bank's profits are not eroded and can generate profits through write-off credit recovery. As one of the largest state-owned banks in Indonesia, Bank Mandiri is certainly inseparable from technological developments, various digital facilities that can make it easier for customers to transact and make it easier for employees to do their work and access the development of Bank Mandiri (Muttaqijn & Fizia, 2018).

Vision and Mission of Bank Mandiri in general is to be your preferred financial partner and provide reliable and simple digital banking solutions. However, this vision and mission also has strong implications for Bank Mandiri's human resources (Massie, 2015).

Implications of Bank Mandiri's Vision and Mission on Human Resources: Human Resources as the Main Asset: Bank Mandiri views human resources as a very valuable asset. They realize that qualified, competent, and highly motivated employees are the key to success in achieving the company's vision and mission (Kosali, 2023).

Focus on competency development: To support the vision of becoming a digital banking solution provider, Bank Mandiri continues to encourage the development of employee competencies in the field of digital technology. This is done through various training and development programs (Syifa & Nasir, 2019). Based on the description above, the author is interested in conducting a research entitled "The Effect Of Training And Career Development On Employee Performance At Bank Mandiri Retail Collection And Recovery Unit Regional Java Bali".

The objectives of this research are to analyze the effect of training on employee performance at Bank Mandiri Retail Collection and Recovery Unit Java Bali Region, to assess the influence of career development on employee performance, and to evaluate the combined impact of training and career development on employee performance within the same unit (Dayona & Rinawati, 2016). This study aims to provide valuable insights for Bank Mandiri Retail Collection and Recovery Unit Java Bali Region by serving as an evaluation tool for employee performance and as a basis for shaping company policies to enhance workforce productivity. For academics, the findings can serve as a reference for future studies and contribute to the body of knowledge at Harapan Bangsa Business School (HBBS) and the Harapan Bangsa Institute of Technology (ITHB) Bandung, particularly in the Department of Human Resource Management (Manoppo, Koleangan, & Uhing, 2021). Additionally, this research is expected to offer readers a broader understanding of human resource management,

enriching their knowledge on the critical roles of training, career development, and employee performance within organizational settings.

The dynamic nature of the modern business environment, coupled with rapid technological advancements, necessitates continuous enhancement of employee competencies. For an institution as pivotal as Bank Mandiri, particularly its Retail Collection and Recovery Unit in the Java-Bali region, maintaining an effective workforce is critical to safeguarding financial performance and mitigating credit risks. Despite extensive research on human resource management, the practical application of integrated training and career development strategies remains underexplored. Addressing this gap is crucial to ensuring sustained competitiveness and operational excellence in a fast-evolving financial landscape.

This study introduces a unique perspective by analyzing the synergistic effect of training and career development on employee performance within a specialized and high-stakes operational context. Unlike existing studies that often treat these variables independently, this research emphasizes their interdependence, offering insights specific to the banking sector's regional risk management unit. By focusing on Bank Mandiri's Retail Collection and Recovery Unit in the Java-Bali region, the study contributes novel empirical evidence to the limited body of knowledge on human resource optimization in specialized financial service divisions.

The objective of this research is to evaluate the individual and combined effects of training and career development on employee performance at Bank Mandiri's Retail Collection and Recovery Unit in the Java-Bali region. The study aims to provide actionable recommendations for enhancing workforce capabilities and productivity through tailored human resource strategies. The benefits extend to organizational leaders by equipping them with evidence-based insights for designing more effective training and development programs. Additionally, the findings contribute to academic discourse, serving as a reference for future research on human resource practices in financial institutions.

METHOD

This study is a research using a quantitative approach in the form of associative in this study showing the relationship or influence between two or more variables, namely the Influence of Training on Employee Performance, the Influence of Career Development on Employee Performance and the Influence of Training and Career Development on Employee Performance. In this design, the researcher collects data through several factors in the bank with a questionnaire distribution technique that contains a sheet of questions and statements that will be answered by the employees. The researcher connected three variables, namely two independent variables in the form of Training (X1) and Career Development (X2) while for one dependent variable in the form of Employee Performance (Y). This research was conducted at Bank MANDIRI Regional Java Bali.

RESULTS AND DISCUSSION

3. Classic Assumption Test

Classical assumption testing is performed before performing multiple linear regression analysis. The prerequisite tests used in this study include linearity test, normality test, heteroscedasticity test, multicollinearity test and autocorrelation test conducted using the SPSS program. The results of the prerequisite test are as follows:

a. Linearity Test

This test is used to carry out regression tests, namely to knowing between independent/independent variables (X) and dependent/bound variables (Y). The criteria used in the linearity test are if the value of sig. > 0.05 then the data is linear and vice versa. The following are the results of the linearity test as follows:

Table 1 Linearity Test Results Training on Employee Performance

ANOVA Table

			Sum of	df	Mean	F	Sig.
			Squares		Square		
(Combined)			132,386	7	18,912	4,537	,001
Kinerja Karyawan * Pelatihan	Between Groups	Linearity	120,461	1	120,461	28,89	,000
		Deviation from Linearity	11,924	6	1,987	,477	,821
	Within Groups		141,733	34	4,169		
	Total		274,119	41			

Based on Table 1, it can be seen below, namely:

1) Based on the significant value, namely the training variable, the value of deviation from linearity significant $0.821 > 0.05$. Therefore, it can be concluded that there is a significant linear relationship between training variables and employee performance.

2) Based on the value of F, i.e. the training variable obtained a value of deviation from linearity $F_{cal} 0.477 < 3.24$. Since the value of F_{cal} is smaller than that of F_{table} , it can be concluded that there is a significant linear relationship between training variables and employee performance.

Table 2 Linearity Test Results Career Development Towards Employee Performance

ANOVA Table

			Sum of	Df	Mean	F	Sig.
			Squares		Square		
(Combined)			63,277	6	10,546	1,751	,138
Kinerja Karyawan * Pengembangan Karir	Between Groups	Linearity	33,814	1	33,814	5,613	,023
		Deviation from Linearity	29,463	5	5,893	,978	,445
	Within Groups		210,842	35	6,024		
	Total		274,119	41			

Data source: 2019

Based on Table 2, it can be seen below, namely:

1) Based on the significant value, namely the career development variable, the value of deviation from linearity significant $0.445 > 0.05$. So it can be concluded that there is a significant linear relationship between career development variables and employee performance.

2) Based on the value of F, which is the variable of career development, the deviation from linearity value F_{cal} is $0.978 < F_{table} 3.24$. Since the value of F_{cal} is smaller than that of F_{table} , it can be concluded that there is a significant linear relationship between career development variables and employee performance.

b. Normality Test

This study uses the Kolmogorov-Smirnov test. The decision making in the normality test is that if $asym.sig > \alpha 0.05$, then the virgin is normally distributed, but if $asym.sig < \alpha 0.05$, then the data is not normally distributed.

Table 3 Normality Test Results

		Unstandardized Residual
N		42
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,90489806
Most Extreme Differences	Absolute	,072
	Positive	,072
	Negative	-,072
Kolmogorov-Smirnov Z		,466
Asymp. Sig. (2-tailed)		,982

a. Test distribution is normal b. Calculated From Data

Based on Table 3, the value of sig. by $0.982 > 0.05$. This means that the data is distributed normally.

c. Heteroscedasticity Test

To find out whether in the regression model there is a variance similarity from the residual of one observation to another The heteroscedasticity test using the glacier test, which is proposed to regress the residual absolud value of the independent variable. The following are the results of the heteroscedasticity test as follows:

Table 4 Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
	(Constant)	,564	4,295			
1	Pelatihan	,013	,081	,026	,156	,877
	Pengembangan Karir	,012	,106	,019	,111	,912

Data sources obtained in 2019

Based on Table 4, it can be concluded that for the training variable, the value of sig. $0.877 > 0.05$ and the career development variable obtained a SIG value. $0.912 > 0.05$. This means that heteroscedasticity does not occur.

d. Multicollinearity Test

To determine whether or not there is multicollinearity in the regression model, it can be seen from the tolerance and variance inflation factor (VIF) values. These two measures indicate which independent variable each is described by the other independent variable.

Tolerance measures selected independent variables that are not explained by other independent variables. So, a low tolerance value equals a high NIF value. The commonly used value to indicate the existence of multicollinearity is a tolerance ≥ 0.10 or equal to the VIF value ≤ 10 . The following are the results of the multicollinearity test as follows:

Table 5 Multicollinearity Test Results

Model	Coefficients ^a						Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF	
	B	Std. Error	Beta					
1	(Constant)	-1,640	7,760		-,211	,834		
	Pelatihan	,718	,147	,615	4,898	,000	,884	1,131
	Pengembangan Karir	,217	,192	,142	1,131	,265	,884	1,131

a. Dependent Variable : Employee Performance

Based on Table 5, it can be seen that it can be concluded as follows:

- 1) The tolerance value of the training variable and the career development variable was $0.884 > 0.10$. This shows that there is no multicollinearity between independent variables in the regression model.
- 2) The VIF value of the training variable and the career development variable was $1.131 < 10$. This shows that there is no multicollinearity between independent variables in the regression model.

e. Autocorrelation Test

The autocorrelation test aims to find out whether in a linear regression model there is a correlation between the perturbation error in the t-period and the perturbation error in the t-1 period. The test criteria are:

DW	Conclusion
$DW < dL$	There is a positive autocorrelation (+)
$dL < DW < dU$	No conclusion/hesitation
$dU < DW < 4 - d$	No autocorrelation
$4 - dU < DW < 4 - dL$	No conclusion/hesitation
$4 - dL < DW < 4 - dU$	There is a positive autocorrelation (-)

The following are the results of the autocorrelation test as follows:

Table 6 Autocorrelation Test Results

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,676a	,457	,429	1,95313	1,631

It is known that the values $n = 42$, $k = 2$, $dw = 1.631$, $du = 1.606$, $dl = 1.407$. Based on Table 4.15, $1.606 \leq 1.631 \leq 2.394$ ($du \leq dw \leq (4-du)$), it can be concluded that no autocorrelation symptoms occur.

Results of Hypothesis Testing

Hypothesis testing in this test is carried out to find out the analysis of multiple linear regression. The following are the results of multiple linear regression analysis conducted using the IBM SPSS version 21 program.

Simple Linear Regression Analysis

Regression Model

A simple linear regression analysis is used to determine the influence between the independent variable (X) and the dependent variable (Y). This analysis is to find out the direction of the relationship between the independent variable (X) and the dependent variable (Y).

Table 7 Results of Simple Linear Regression Test of Training Variables (X1)

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1(Constant)		6,686		,428	,671
Training	2,861 ,774	,138	,663	5,600	,000

Coefficients a. Dependent Variable: Employee Performance

Source : Primary data processed in 2019

Based on table 7, a simple linear regression model is obtained as follows:

$$Y = \alpha + \beta X_1 + e$$

$$Y = 2.861 + 0.774 + e$$

Where

Y is the performance of the employee while X1 is training. The above regression equation can be explained as follows:

- 1) If there is an addition of 1 unit of employee performance, there will be an increase in organizational culture by 0.774.
- 2) The regression coefficient βX_1 is 0.774 indicating the amount of additional employee performance for each additional training.
- 3) The significance value of the training was obtained with a significant value of $0.000 < 0.05$ which had a significant effect on employee performance.

Table 8 Results of Simple Linear Regression Test of Development Variables Career (X2)

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1(Constant)		7,548		2,965	,005
Career Development	22,378	,536	,351	2,372	,028

Coefficients a. Dependent Variable: Employee Performance

Source : Primary data processed in 2019

Based on table 8, a simple linear regression model is obtained as follows:

$$Y = \alpha + \beta X_2 + e$$

$$Y = 22,378 + 0,536 + e$$

Where Y is employee performance while X2 is career development. The above regression equation can be explained as follows:

- 4) If there is an addition of 1 unit of employee performance, there will be an increase in organizational culture by 0.536
- 5) The regression coefficient βX_2 is 0.536 indicating the amount of additional employee performance for each increase in career development.
- 6) The significance value on career development was obtained with a significant value of 0.023 > 0.05, which did not have a significant effect on employee performance.

Coefficient of Determination

Table 9 Results of the Determination Coefficient of Training Variables (X1)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,663a	,439	,425	1,95996

Model Summary a. Predictors: (Constant), Training
Source: Primary data processed in 2019

Based on table 9, the R square value was obtained of 0.439 with a percentage of 43.9%. This shows that training has a significant relationship with employee performance. R square describes how much of a dependent variable is explained by an independent variable. This means that the training variable has an influence of 43.9% on employee performance. While the remaining 56.1% was influenced by other variables that were not studied in this study.

Table 10 Results of the Determination Coefficient of Career Development Variables (X2)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,351a	,123	,101	2,45104

Model Summary a. Predictors: (Constant), Career Development
Source: Primary data processed 2019

Based on table 10, the value of R square by 0.123 with a percentage of 12.3%. R square describes how much of a dependent variable is explained by an independent variable. This means that the training variable has an influence of 12.3% on employee performance. While the remaining 87.7% was influenced by other variables that were not studied in this study.

Multiple Linear Regression Equations

This analysis is used to find out the multiple linear regression model obtained from the calculations. The parameters of the multiple linear regression model can be seen in Table 4.16.

Table 11 Results of Multiple Linear Regression Equations

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	-1,640	7,760		-211	,834
Career	,718	,147	,615	4,898	,000
Development	,217	,192	,142	1,131	,265

Coefficients a. Dependent Variable: Employee Performance

Source : Primary data processed in 2019

Based on Table 11, a multiple linear regression model is obtained as follows: $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \text{error}$ $Y = -1.640 + 0.718X_1 + 0.217X_2 + \text{error}$ The above regression equation can be explained as follows:

- The constant value is negative of -1.640. This shows that all independent variables, namely training (X1) and career development (X2), if considered constant or fixed (0), then the employee's performance is -1,640. A negative constant means that there is a decrease in employee performance of -1,640, this condition arises because the employee's performance has not been optimal for work results that are not in line with the company's targets.
- The value of the regression coefficient of the training variable (X1) was positive at 0.718. This means that if the training variable is increased by one unit while the other variable is fixed (constant), then employee performance will increase.
- The value of the regression coefficient of the career development variable (X2) was positive at 0.217. This means that if the career development variable is increased by one unit while the other variable is fixed (constant), then employee performance will increase.

Partial Parameter Significance Test (t-Test)

The t-test was conducted to test whether the variables of training and career development partially (each) had an effect on

significant to employee performance. The following are the results of the t-test, namely:

Table 12 Results of t-Test Analysis

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	-1,640	7,760		-211	,834
Career	,718	,147	,615	4,898	,000
Development	,217	,192	,142	1,131	,265

Coefficients a. Dependent Variable: Employee Performance

Source : Primary data processed in 2019

The training testing criteria are as follows:

H0 : The training variable did not have a significant effect on the employee performance variable at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali.

H1 : Training variables have a significant effect on employee performance variables at Bank Mandiri Retail Collection and Recovery Unit Java Bali Region

Based on Table 4.21, the results of the tally $t > t_{table}$ training variables were $4.898 > 1.685$ with significant levels of $0.000 < 0.05$. This shows that the variable has a significant effect on the employee performance variable at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali. The criteria for career development testing are as follows:

H0 : The career development variable did not have a significant effect on the employee performance variable at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali.

H2 : Career development variables have a significant effect on employee performance variables at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali.

Based on Table 12, the results of the career development variables of $t_{count} < t_{table}$ were $1.131 < 1.685$ with a significant level of $0.265 > 0.05$. This shows that career development does not have a significant effect on employee performance variables at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali.

Simultaneous Significance Test (Test F)

Test F is basically carried out to test whether the training and career development variables have a joint influence on employee performance variables. The test criteria are:

H0 : together there was no significant influence of the training and career development variables on the employee performance variables at Bank Mandiri Retail Collection and Recovery Unit Java Bali Region.

H3 : Together there is a significant influence of training and career development variables on employee performance variables at Bank Mandiri Retail Collection and Recovery Unit Java Bali Region.

The following are the results of the F test, namely:

Table 13 Results of Test Analysis F

Type	Sum Of Squares	Df	Mean Square	F	Sig.
1 Total Residual	125 345	2			
Regression	148,778	39	62,672 3,815	16,426 3,815	,000B
	274,119	41			

ANOVAa a. Dependent Variable: Employee Performance b. Predictors: (Constant), Career Development, Training

Based on Table 13, $F_{cal} > F_{table}$ were obtained which were $16.429 > 3.220$ with significant values of $0.000 < 0.05$. This means being rejected. So it can be concluded that the variables of training and career development together have a significant effect on employee performance at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali.

Coefficient of Determination Test

The determination coefficient test is used to determine how much influence the independent variables have on the bound variables. The following are the results of the determination test analysis, namely:

Table 14 Results of Determination Test Analysis

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,676a	,457	,429	1,95313

Model Summaryb a. Predictors: (Constant), Career Development, Training b. Dependent Variable: Employee Performance

Based on Table 14, the value of R square is obtained which is $0.457 = 45.7\%$. This means that training and career development have an effect on employee performance by 45.7% while 54.3% are influenced by other variables that are not included in the regression model. For the value of $R = 0.676$ which means that the relationship between training and career development variables on employee performance is 0.676.

Discussion

This study aims to find out and analyze the influence of training and career development on the performance of Bank Mandiri Employees of the Java-Bali Regional Retail Collection and Recovery Unit. This method is carried out by the description analysis method and the statistical method. In the description analysis method, information was obtained that contained the characteristics of the respondents based on gender and age, while the statistical analysis method was carried out data processing using the IBM SPSS version 21 program Training Significantly Affects Employee Performance According to Suparyadi, training is a continuous process, because employees who already exist in the company need to be trained to be able to master new work methods or techniques.

According to Mangkunegara, the training is aimed at employees in order to improve their knowledge and technical skills. From the results of the research that has been conducted on 42 respondents, it can be seen that the test results obtained a t-value for the training variable, showing a t-table > tcount of $4.898 > 1.685$ with significant values of $0.000 < 0.05$. This shows that the training variable has a significant effect on the employee performance variable at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali. With training, employees will gain insight and improve their skills that can be done in their work where the banking world is always updating its work system to provide the best service for customers. Therefore, employees at Bank Mandiri Retail Collection and Recovery Unit Java Bali Region must be given training to be able to encourage their performance in the company, especially in the directly related parts if there is a new work system implemented in the work environment. With the provision of good and well-known training, the performance of the resulting employees is increasing. The results of this study are strengthened by a previous study conducted by Rifa'atul Mahmudah, entitled "The Influence of Human Resource Training and Development on the Performance of Sharia Banking Employees (Study on PT. Bank Muamalat Indonesia Tbk. Malang Branch)" which shows that there is a partially significant influence of training (X1) and career development (X2) on performance (Y) as evidenced by PT. Bank Muamalat Tbk. Malang Branch.

Career development does not have a significant effect on employee performance variables.

According to Priansa, career development is an outcome that comes from the interaction between an individual's career and the career management process that applies within the company.

From the results of the research that has been conducted on 42 respondents, it can be seen that the test results obtained a t-value for the career development variable, showing a t-table < tcount of $1.131 < 1.685$ with a significant value of $0.265 > 0.05$. This shows that career development does not have a significant effect on employee performance variables at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali. These results prove that the career development process, if it increases or decreases, will not affect employee performance and employee performance can be influenced by other factors. The results of this study are reinforced by a previous study conducted by Taufan Chaerul Hidayat, entitled "The Influence of Career Development, Incentives and Work Stress on Employee Performance (Study on Matahari Department Store Pondok Gede Branch)" which shows that career development does not have a significant effect on the performance of employees of Matahari Department Store Pondok Gede branch.

Training and Career Development Together Have a Significant Effect on Employee Performance.

According to Sinambela, training is a systematic process of an organization to develop individual skills, abilities, knowledge or attitudes that can change employee behavior to achieve the company's goals that have been set. According to Kadarisman, the career development of an employee needs to be done because an employee working in a company not only wants to get what he has today, but also expects changes, progress and opportunities given to him to advance to a higher and better level. According to Mangkuprawira, performance is the willingness of a person or group of people to carry out an activity and perfect according to their responsibilities with the expected results.

From the results of the research that has been conducted on 42 respondents, it can be seen that the test results obtained $F_{cal} > F_{tabel}$ values of $16.429 > 3.220$ with a significant level of $0.000 < 0.05$. Value R Square which is $0.457 = 45.7\%$. This means that training and career development have an effect on employee performance at Bank Mandiri Retail Collection and Recovery Unit in Java Bali Region by 45.7% while 54.3% is influenced by other variables that are not included in the regression model. With the influence given by the variables of training and career development, it can improve employee performance to work in an organized manner and in accordance with the company's goals to employee performance at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali.

The results of this study are also strengthened by the results of previous research conducted by According to Heni Dwi Utami in his research entitled "The Influence of Training, Work Ability and Career Development on Employee Performance at the Youth and Sports Education Office of Kudus Regency" First, based on the results of the t-test (partial) that training, work ability and career development partially have a positive and significant effect on the performance of employees of the Youth and Sports Education Office Kudus Regency. Second, based on the results of the F test (simultaneous) that training, work ability and career development have a positive and significant effect simultaneously on the performance of employees of the Kudus Regency Youth and Sports Education Office

CONCLUSION

Training (X1) had a significant effect on the performance of Employees (Y) at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali with a $t_{table} >$ calculation of $4.898 > 1.685$ with a significant level of $0.000 < 0.05$ and in the multiple linear regression test for the training variable of 0.718 means that the role of the training variable was able to explain the Employee performance variable of 71.8%. Career development (X2) did not have a significant effect on the performance of Employees (Y) at Bank Mandiri Retail Collection and Recovery Unit in Java Bali with a $t_{table} <$ calculation of $1.131 < 1.685$ with a significant level of $0.265 > 0.05$ and in the multiple linear regression test for the career development variable of 0.217, it means that the role of the career development variable is able to explain the performance variable of 21.7%. Training and career development together have a significant effect on the performance of Employees at Bank Mandiri Retail Collection and Recovery Unit Regional Java Bali by obtaining a F_{cal} value of $> F_{tabel}$ which is $16,429 > 3,220$ with a significant level of $0.000 < 0.05$ and an R Square value of 0.457 indicating the magnitude of the role of training and career development able to explain the performance variables of Employees by 45.7%.

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