

The Influence of Career Development and Motivation on Employee Performance Through Self-Efficacy in Employees of PT Permodalan Nasional Madani Surabaya

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ABSTRACT

The aim of this research are researching the influence of career development on performance, researching the influence of motivation on performance, researching the influence of career development on self-efficacy, researching the influence of motivation on self-efficacy, researching the influence of self-efficacy on performance, researching the role of self-efficacy in mediating relation between career development and performance, researching the role of self-efficacy in mediating relation between motivation and performance .This study uses a quantitative method with saturated sampling technique, population in this study are Finance and Administration Officer (FAO) at PT PNM as many as 157 employees, the entire population are used as the research sample, data collection is carried out through the distribution of questionnaires using the Likert scale, data analysis is conducted with the help of SmartPLS-SEM

INTRODUCTION

Business competition is currently increasing, therefore business people are required to make an innovation or change that can help their existence in accordance with the development of technological changes that are increasingly advanced. These innovations and changes will affect a person's mindset, behavior, and way of dealing with problems that occur. Human resources play an important role in dealing with these changes. Superior and quality human resources must always be managed and emphasized by the company to be able to achieve the expected performance. Seeing the existence of human resources or employees, management in the company must be able to manage employees effectively and efficiently and be able to support the achievement of organizational goals and this includes improving performance. (Ritmaningsih, 2023). Employee performance is an important key for companies in maintaining the characteristics of Human Resources in the company. If employees who work with good performance will also have a good impact on the productivity generated by the company. According to Widodo (2015: 186) Performance is influenced by ability, motivation, and environmental conditions. An employee's ability can be obtained from education and training and also from his experience, and is relatively stable. To create and build good performance, employees are expected to have the ability and knowledge that is in accordance with the career and position held that has been determined by the company. Improving an employee's performance, of course, cannot be separated from several factors in influencing the improvement of employee performance itself.

As with PT Permodalan Nasional Madani (Persero) Surabaya Branch, employee performance plays a crucial role in achieving the company's social mission which aims to accelerate poverty alleviation through financing and empowering MSMEs, especially through the Mekaar program. High-performing employees ensure effective implementation of the Mekaar program, improve customer satisfaction, and optimize the use of company resources. Their performance also contributes to innovation, better risk management, and the positive social impact of the program, thus helping to achieve the company's main goal of improving family welfare and empowering groups of micro, small, and medium enterprises. Employee performance is a determinant of the company's success in achieving its goals. Employee performance is needed in realizing the company's vision and mission. According to Caroline & Susan (2014), if a leader who wants an acceptance in optimal performance in the organization he leads can pay attention to several factors that affect the performance of the employees themselves with career development. Career development is a normal approach that companies can use to take care of employees in the company who have the appropriate qualifications, abilities, and experience when needed by the company (Kaseger, 2021). According to Napitupulu, et al., (2017) that career development is an increase in the position of employees in the company in a predetermined professional path to improve their performance. With the ever-changing standard of living, employees are always dissatisfied with their positions and always want to get a promotion which of course will affect the salary/wages earned. But in 2023, PT PNM

(Permodalan Nasional Madani) Surabaya Branch experienced problems in the realization of customer achievement that was not in accordance with the target given by the company, the achievement of targets that did not match the realization also occurred from 2020 to 2023, as can be seen in the following chart

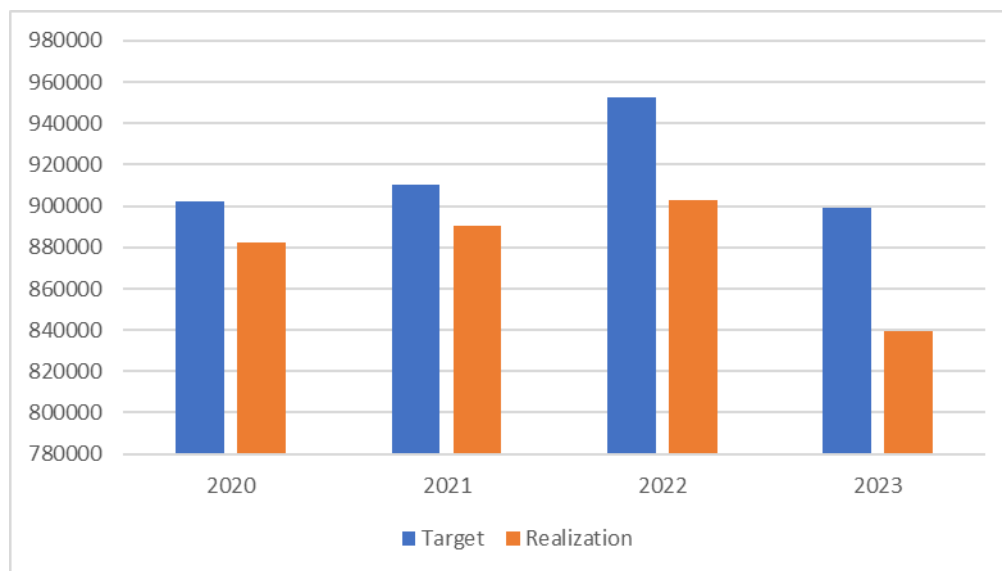


Figure 1. Target and Realization of Customer Loan Disbursement

Based on the table and graph shown above, it is clear that PT PNM (Permodalan Nasional Madani) Surabaya Branch has not achieved the target set in 2023. The unachieved target at PT PNM Surabaya Branch can be indicated by the less than optimal career development program, especially in the Finance Administration Officer (FAO) section. Although some FAO employees already have considerable work experience and tenure, they are still in the same position for almost five years or more. This suggests that there may be a lack of opportunities or clear strategies for career advancement in the department, which may hinder the development of employees' skills and roles. As a result, employee motivation and productivity may be reduced, which in turn has the potential to affect the overall performance of the organization.

Career development can also affect the motivation of an employee. As there is an opportunity to carry out career development with a promotion, this will provide motivation for employees. According to Oktavia, et al., (2014), for the implementation of career development for employees with the provision of an encouragement for employees when completing their responsibilities. Motivation is an initial desire that can encourage people or their desires in order to mobilize all their abilities for one purpose, and motivation can also be seen as a change in energy in a person with the creation of feelings and a desire to be able to achieve a goal (Mahardhika, et al., 2021).

In accordance with data from PT Permodalan Nasional Madani (PNM) Surabaya Branch shows that there are several problems related to career development that are not in accordance with their educational background and competence so that there are still irregularities in career development, and there are still many employees at PT PNM who are less interested in developing their

careers or prefer to be in a comfort zone that can lead to a lack of superior human resources so that it can make services to customers less than optimal or more precisely ordinary. Especially in the Finance Administration Officer (FAO) section who already has quite a long experience and years of work but is still in that position for almost 5 years and above. To be able to develop a career, an employee must have sufficient work experience and how far the person concerned has attended various education and training organized by the company. The working period of employees of the Finance Administration Officer Section at PT Permodalan Nasional Madani Surabaya Branch appears in the following table

Table 1. Length of Service of Finance Administration Officer Employees

No.	Length of Service (Year)	Number of Employees (people)	Percentage
1	≤ 1	20	9%
2	1- 3	39	19%
3	3 - 5	53	25%
6	≥ 5	98	47%
	Total	210	100 %

Employees of the Finance Administration Officer Section continue to occupy these positions with employee tenure ≥ 5 years with 47 percent and the number is 98 people. The results of field observations obtained Career Development results are still not good, it can be seen that there are still employees with high tenure (more than 5 years) who have not experienced an increase in positions in their careers, this problem is due to a lack of information and knowledge of their career development. Therefore, attention from the company to the Career Development system is needed in order to realize the achievement of quality services, the creation of work motivation, the creation of professional employees who have intellectual and interpersonal skills, and can work based on standard practice, and pay attention to ethics and morals. This phenomenon indicates low work motivation due to a position called the comfort zone obtained by an employee. This comfort zone is a situation in an employee whose needs feel fulfilled in his current position, so there is no encouragement from him to pursue a better career. not even a few companies also find that there are employees who refuse to be promoted in positions. The refusal of the employee certainly has a bad impact on his career.

Employees who have more than 5 years of work experience, actually already have the ability to complete the work that will form self efficacy. Self efficacy is needed in developing employee performance because the existence of self efficacy in an individual will lead to confidence in his ability to complete the work given to him in a timely manner. Self efficacy according to Alwisol (2017: 344) is a self-assessment, whether it can take good or bad actions, right or wrong, can or cannot do what is required. Lee and Bobko (1994) in Engko (2018), state that individuals who have high self-efficacy will devote all their efforts and attention to achieving goals and failures that occur and make them try harder.

The urgency of this research is based on the importance of improving employee performance in supporting organizational success, especially in the finance and administration sector. Employees in the FAO position play a crucial role in supporting the financial and administrative processes that are fundamental to the company's operations. Therefore, understanding the factors that can maximize employee performance is an important priority for companies in realizing optimal work effectiveness and efficiency. However, at PT PNM Surabaya Branch, especially in the FAO section, although some employees have quite a long work experience, they are still in the same position for almost five years or more. This condition may indicate that there is a lack of clear opportunities or strategies in the career path in the section, which has an impact on inhibiting the development of employees' abilities and roles. As a result, employee motivation and productivity may decrease, ultimately affecting the overall performance of the organization. By understanding the role of self-efficacy, companies can explore how employees' confidence in performing their tasks can be strengthened to improve performance. There are several factors that affect employee performance, one of which is self-efficacy. According to Roy and S. Sumartik (2021), self-efficacy refers to an individual's ability to organize and carry out the actions needed to demonstrate certain skills, which is closely related to employee confidence in completing tasks. The level of self-efficacy can affect various important aspects of work, such as employees' decision-making, actions, effort level, stress, and anxiety. Meanwhile, Gayatri and O. Onsardi (2020) explain that individuals with high self-efficacy tend to have strong beliefs in their abilities, which form positive behaviors and result in better performance. Another important factor is career development, which is necessary for employees to develop optimally in planning their future and contribution in the company. Career development not only focuses on individual achievement, but also plays a strategic role in the progress of the company. According to Permana (2020), career development is a company's effort to improve the quality and performance of employees so that career plans can be aligned with the levels in the company. Even so, companies must also realize that employee performance can fluctuate-sometimes increasing, sometimes decreasing. Therefore, attention from leaders or superiors is very important in supporting employee career development. In order for the career plan to be realized, employees need to take the initiative, both through personal steps and through training and job rotation provided by the company. This research is expected to provide insight for PT PNM Surabaya Branch to design more effective strategies in career development, as well as increase employee motivation and self-efficacy to achieve more optimal performance. From the description of the phenomenon above, the research objectives are:

1. Examining the effect of career development on the performance of employees of PT PNM Surabaya
2. Examining the effect of motivation on the performance of employees of PT PNM Surabaya
3. Examining the effect of career development on the self-efficacy of PT PNM Surabaya employees

4. Examining the effect of motivation on the self-efficacy of PT PNM Surabaya employees
5. Examining the effect of self-efficacy on the performance of PT PNM Surabaya employees
6. Examining the role of self-efficacy in mediating the relationship between career development and employee performance of PT PNM Surabaya.
7. Examining the role of self-efficacy in mediating the relationship between motivation and employee performance of PT PNM Surabaya.

LITERATURE REVIEW

Career Development

Basically, Career Development can be explained from two perspectives, namely internal and external. Externally, Career Development can be viewed as a formal approach taken by the organization to ensure that people with the right experience qualifications are available when needed (Simamora, 2018). According to Rivai and Sagala (2019) Career Development is the process of increasing individual work abilities achieved in order to achieve the desired career. It can be concluded an understanding that Career Development is a continuous process through which individuals go through personal efforts in order to realize their career planning goals tailored to organizational conditions. Career Development is basically oriented towards the development of the organization or company in answering future business challenges. Every organization or company must accept the fact that its existence in the future depends on human resources (Nawawi, 2020). Without having competitive human resources, an organization will experience setbacks and will eventually be eliminated due to the inability to face competitors. Such conditions require organizations/companies to carry out career guidance for employees, which must be carried out in a planned and sustainable manner.

Career Development as an HR activity basically aims to improve and increase the effectiveness of job implementation by workers, so that they are increasingly able to make the best contribution in realizing business goals. Organization or company (Nawawi, 2020). Then according to Rivai (, in Nurcahyo, 2019) that a well-designed Career Development will help determine their own career needs and adjust between employee needs and company goals. The objectives of Career Development put forward by Andrew J. Dubrin (1982, in Mangkunegara, 2018) are as follows:

1. Assist in the Achievement of Individual and Company Goals

Career Development helps achieve company goals and individual goals. A successful employee with excellent work performance then occupies a higher position, this means that the company's goals and individual goals are achieved. Career Development Career Management Organization Career Planning.

2. Demonstrate Employee Welfare Relationships

The company plans employees' careers by improving their welfare so that employees have higher loyalty.

3. Help Employees Realize Their Potential Capabilities

Career Development helps make employees aware of their ability to occupy a certain position according to their potential and expertise.

4. Strengthen the Relationship Between Employees and the Company

Career Development will strengthen an employee's relationship and attitude towards their company.

5. Proving Social Responsibility

Career Development is a way of creating a positive work climate and employees become more mentally healthy.

6. Help Strengthen the Implementation of Company Programs

Career Development helps other company programs to achieve company goals.

7. Reduce Turnover and Staffing Costs

Career Development can make turnover low and staffing costs more effective.

8. Reducing Professional and Managerial Obsolescence

Career Development can avoid professional and managerial obsolescence and boredom.

9. Promote Analysis of All Employees

Career Development is intended to integrate job planning and staffing.

10. Activating a Thought (View) Over a Long Period of Time

Career Development is associated with a long time horizon. This is because the placement of a position requires requirements and qualifications that are in accordance with the position.

According to Rivai and Sagala in Nurcahyo, (2019) the aspects contained in individual Career Development are:

1. Job Performance

It is the most important component of Career Development to enhance and develop an employee's career. Career advancement is largely dependent on good and ethical job performance. By knowing the results of his performance, the employee can measure his opportunities for Career Development. The assumption of good performance will underlie all Career Development activities. When performance is substandard then even the simplest of career goals cannot be achieved by ignoring Career Development efforts. Career advancement generally rests on performance and achievement.

2. Introduction by Others (Exposure)

Without recognition by others, good employees will not get the opportunities necessary to achieve their goals. The manager or supervisor gains this recognition primarily through the employee's performance, and achievements, reports, written, oral presentations, committee work and hours spent.

3. Net Working

Networking means gaining exposure outside the company. It includes both personal and professional contacts. The network will be very beneficial for employees, especially in their Career Development.

4. Resignation

Many career opportunities in a company provide opportunities for employee Career Development, this will reduce the level of resignation to develop themselves in other companies (leveraging).

5. Organization Loyalty

Low levels of loyalty are common among recent university graduates due to overly high expectations of their first employer, which often leads to disappointment. The same is true for professional groups whose first loyalty is to their profession. To overcome this and reduce turnover, companies usually "buy" employee loyalty with high salaries, benefits, effective HR practices such as career planning and development. While other companies limit mobility by tying noncompetitive contracts to prevent employees from working in competing companies, usually these contracts are valid for a period of one year.

6. Mentors and Sponsors

The existence of mentors and sponsors will help employees in developing their careers. Mentors will provide advice or suggestions to employees in their Career Development efforts, mentors come from within the company. Mentor is someone within the company who creates opportunities for Career Development.

7. Key Subordinates

Successful bosses have subordinates who help them perform. Subordinates can have specialized knowledge and skills that supervisors can learn from, as well as help supervisors perform their tasks. Key subordinates gather, interpret information, complement their supervisor's skills and work cooperatively to develop their supervisor's career. It is also beneficial for them to have them climb the career ladder when their boss is promoted, as well as receive important assignments in an effort to develop their career.

8. Growth Opportunities

Employees should be given the opportunity to improve their abilities, for example through training, courses, and continuing education. This will give employees the opportunity to grow and develop in accordance with their career plans.

9. International Experience

For people approaching operational or senior staff positions, international experience is a very important growth opportunity.

Especially for domestic companies where high sales come from international operations, as well as for global companies. This study uses Rivai and Sagala's Career Development component where statements are arranged to measure whether the company has created conditions that support individual efforts to realize career planning, which also includes company efforts to create individual awareness of the importance of knowing career goals, as well as the steps that individual employees need to know to achieve these career goals. However, the component of subordinates who have a key role (key subordinate) is not used, because the relationship between superiors and subordinates is already represented by aspects of organizational loyalty and aspects of mentors and sponsors. While the indicators of Career Development according to Ghoniyah, Muhammadun, (2019) are:

1. Opportunity to learn new things.
2. Opportunity to achieve something worthwhile.
3. Opportunities to develop skills and work experience

Self Efficacy

According to Bandura in Hidayat, (2011), "of all the thoughts that affect human functioning, and are the most core part of social cognitive theory is self-efficacy". Bandura also revealed "that self-efficacy is a belief about an individual's ability to do something when in various conditions with whatever skills he currently has". Meanwhile, Baron and Byrne (Ghufron and Rini, 2020: 74) define "self-efficacy as a person's evaluation of his ability or competence to perform a task, achieve goals, and overcome obstacles". Bandura (Ghufron and Rini, 2020: 75) defines "that self-efficacy is basically the result of a cognitive process in the form of decisions, beliefs, or expectations about the extent to which individuals estimate their ability to carry out certain tasks or actions, which are needed to achieve the desired results". Aswar in Kurniyawati (2021: 5) defines that "self efficacy is a person's belief that he is able to perform certain tasks well. Self efficacy has effectiveness, that is, individuals are able to assess themselves as having the power to produce the desired effect. Perceived self-efficacy will cognitively motivate individuals to act more purposefully, especially if the desired goal to be achieved is a clear goal". Meanwhile, according to Pajares in Kumalasari (2015: 6) that "self efficacy is clearly connected to every study of education such as research on academic achievement, attribution of failure and success, goal setting, social comparison, memory, problem solving, Career Development and learning in teachers". Robbin and judge (2015) argue that "in difficult situations, people with low self efficacy are more likely to reduce their efforts or give up altogether, while people with high self efficacy will try harder to master the challenge. Friedman and Schustack in Ujan Jaenuddin (2015) say "self efficacy is an expectation of belief (hope) about how far individuals are able to perform one behavior in a particular situation". From the above definitions, it can be concluded that self efficacy is a natural attitude in the form of encouragement that arises from within a person in the form of belief in one's ability to face and overcome problems faced or likely to occur.

Bandura in Ariani (2015) the source of the formation of self-efficacy in a person because of the following things:

1. Individual Experience

Direct experience or master experience, someone who has successful experience tends to want quick results and is not easily brought down by failure.

2. Other People's Experience

The experience of others is a substitute experience provided for social models through observation of others, the impact of modeling in self-efficacy is strongly influenced by the similarity between the individual and the model.

3. Verbal Persuasion

Verbal persuasion is a source of information that influences how a person acts or behaves. With verbal persuasion, individuals get the suggestion that they are able to overcome the problems they will face.

4. Psychological Condition

Psychological conditions are situations that suppress emotional conditions that can affect a person's achievement, emotional conditions can affect a person in influencing career decisions. Meanwhile, according to Atkinson in

Mawanti (2011: 33-36) sources of self-efficacy are mastery experience (experience of success), vicarious experience or modeling (imitation), social persuasion, physiological and emotional state, and level of education.

Bandura in Suseno (2021) suggests that self efficacy is influenced by several factors:

1. Nature of the Task at Hand

The more complex and difficult a task is for a person, the greater the doubt in their ability.

2. External Incentives

Incentives in the form of gifts from others to reflect on individual success in mastering or carrying out a task to increase self-efficacy, so that the right or attractive gift will increase one's motivation.

3. One's status in the Environment

Someone who has a higher social status will have high self-efficacy than someone who has low self-efficacy. High social status makes a person get more respect from others so that it also has an influence on his self-efficacy.

4. Information About Personal Abilities

Self efficacy will increase if a person gets positive information about himself and vice versa self-efficacy will decrease if he gets negative information about himself.

According to Bandura in Suseno (2021), there are three components that provide impetus for the formation of self-efficacy, namely:

1. Outcome Expectancy

That is the expectation of the possible results of behavior. This expectation is in the form of cognitive forecasts about the possible results that will be obtained and the possibility of achieving goals.

2. Efficacy Expectancy

It is the expectation of the emergence of behavior that is influenced by a person's perception of his performance ability related to results.

3. Outcome Value

That is the value of the meaningfulness of the results obtained by a person. The value of a very meaningful result will have a strong influence on one's motivation to get it back.

(Bandura & Wessels, 1997) states that there are 3 indicators of self-efficacy, namely:

1. Level (Task Difficulty Level)

The extent to which individuals believe they can complete tasks of varying difficulty.

2. Strength (Strength of Belief)

How strong is the individual's belief in his or her ability to complete the task.

3. Generality

The extent to which self-efficacy applies across different situations or fields.

Work Motivation

The word motivation (motivation) the basic word is motif (motive) which means encouragement, cause, or reason for someone to do something (Nawawi, 2020). Then the motive according to Drs. Manullang quoted in the book Susilo Martoyo (2018) is the driving force or driving force that encourages humans to act or a force in humans that causes humans to act. According to Anoraga (2015) that motive is what motivates individuals to act to achieve these goals. The characteristics of individual motives are as follows (Anoraga, 2015):

1. Motives are compound. In an action actually not only has a goal but several goals that take place together.
2. Motives can change. Motives for a person often change. This is because human desires always change according to their needs or interests.
3. Motives are different for individuals.
4. Some motives are not realized by the individual. Many human behaviors are not realized by the perpetrator, so that some of the urges that arise, because they are faced with an unfavorable situation, are then suppressed in their subconscious.

Motivation means a condition that encourages or causes someone to do an action or activity, which takes place consciously (Nawawi, 2020). Munandar (2020) suggests that motivation is a process by which needs encourage a person to carry out a series of activities that lead to the achievement of certain goals. Furthermore, Anoraga (2015) states that motivation is a model in mobilizing and directing employees so that they can carry out their respective duties in achieving goals - with full awareness, enthusiasm, and responsibility. Then Martoyo (2018) suggests the definition of work motivation is something that gives rise to encouragement or work enthusiasm. There is a difference between people who are motivated to work and people who work with high motivation (Anoraga, 2015). People who are motivated to work, work only because they have to fulfill their vital needs for themselves and their families such as getting health insurance in old age, status, or to get a pleasant association. For him, a pleasant and interesting job will not necessarily motivate him in carrying out his duties.

Labor motivation will be determined by the motivator. The intended motivator is the engine driving the motivation of the workforce so as to influence the individual behavior of the workforce concerned. The driving elements of motivation are (Robbins, 2017):

1. Achievements
2. Awards
3. Challenge
4. Responsibility
5. Development
6. Engagement
7. Opportunity

In general, the form of motivation that is often adopted by companies includes four elements, namely:

1. Compensation in the FORM of Money

Compensation given to the workforce is usually in the form of money. Compensation as a motivating force has always had a good reputation and rightfully so.

2. Direction and Control

Direction is meant to determine for the workforce what they should do and what they should not do. Meanwhile, control is intended to determine that the workforce must do the things they are instructed to do.

3. Establishment of Effective Work Patterns

In general, the reaction to work boredom poses a significant barrier to work productivity output

4. Virtue

Benevolence can be defined as an action taken deliberately by management to influence the attitudes or feelings of the workforce. In other words, benevolence is an attempt to make the workforce happy.

There are two types of motivation that are processually different in influencing a person, namely:

1. Positive Motivation

The process of influencing someone to do something by providing the possibility of getting a "reward" which can be in the form of extra money, awards and so on. Positive motivation can be done as follows:

- Appreciation for the work done
- Clear information about something
- Genuine concern for employees as individuals
- Healthy competition
- Participation in democratic management
- Pride in work
- Money

2. Negative Motivation

The process of influencing someone to do something you want them to do. But the basic technique used is through the power you have to coerce. For example, if a person does not do something that is desired, then they will lose something, usually money or perhaps a position.

(Miner, J. B., 2015) citing from McClelland's theory states that a person's motivation is influenced by three main needs, also known as motivation indicators:

1. Need for Achievement (nAch) - The Need for Achievement

Strong desire to complete challenging tasks, set high standards, and achieve personal success characterized by liking challenges, setting realistic goals, and receiving feedback on performance.

2. Need for Power (nPow) - Need for Power

The drive to influence or control other people and situations with the characteristics of wanting to have authority, wanting to be recognized as a leader, liking to organize and make decisions.

3. Need for Affiliation (nAff) - The Need for Affiliation

The need for close, harmonious social relationships and acceptance by the group characterized by liking teamwork, avoiding conflict and prioritizing interpersonal harmony.

Performance

Nurjaya (2021: 44) states that performance is the level of achievement of results on the implementation of certain tasks. Company performance is the level of achievement of results in order to realize company goals. Putri (2021: 6) states that performance is the results of the job function of a person or group in an organization in a certain period of time which reflects how well a person or group meets the requirements of a job in an effort to achieve organizational goals. According to Cashmere (2016: 182) states: "Performance is the result of work and work behavior that has been achieved in completing the tasks and responsibilities given in a certain period". According to Rivai & Basri in Masram (2017: 138) states: "Performance is the result or level of success of a person as a whole during a certain period in carrying out tasks compared to various possibilities, such as work result standards, predetermined targets that have been mutually agreed upon". Performance is the result of work that can be achieved by a person or group of people in an organization, in accordance with their respective authorities and responsibilities in order to achieve the objectives of the organization concerned legally, not against the law and in accordance with norms and ethics (Pratama and Soekarno, 2021). Performance is the achievement of organizational goals that can be manifested in the form of quantitative or qualitative output, creativity, flexibility, reliability or anything else that the organization can desire. Performance emphasis can be short-term or long-term, as well as at the individual, group or organizational level. Individual performance contributes to group performance which in turn contributes to organizational performance. (Fariyani, Pertiwi and Anwar: 2023). Putri (2021: 23) states that the factors that affect performance are as follows:

- Ability and expertise are the abilities or skills that a person has in doing a job.
- Knowledge is someone who has a good knowledge of the job
- Work design is a job design that will facilitate employees in achieving their goals.
- Personality is a person's personality or character.
- Work motivation is the drive for someone to do work.
- Leadership is the behavior of a leader in organizing, managing and ordering his subordinates to carry out the tasks and responsibilities he assigns.
- Leadership style is the style or attitude of a leader in dealing with or ordering his subordinates.
- Self efficacy is the habits or norms that apply and are owned by an organization or company, it can also be the atmosphere or conditions around the location where you work.
- Loyalty is the loyalty of employees to keep working and defending the company where they work.

- Commitment is employee compliance to carry out company policies or regulations at work.
- Work discipline is an employee's effort to carry out his work activities seriously. Work discipline in this case can be in the form of time, for example, always coming to work on time.
- Compensation relates to expectations and reality of the compensation system.

Performance is the result of work that can be achieved by a person or group of people in a company in accordance with their respective authorities and responsibilities in an effort to achieve organizational goals. There are six indicators to measure employee performance (Siagian, 2018: 2), namely:

1. Quality of Work

Measured by employee perceptions of the quality of work produced and the perfection of tasks against employee skills and abilities.

2. Quantity

It is the amount produced expressed in terms such as number of units, number of cycles of activity completed.

3. Timeliness

It is the rate at which activities are completed at the beginning of the stated time, from the point of view of coordination with output results and maximizing the time available for other activities.

4. Effectiveness

It is the degree to which the use of organizational resources (manpower, money, technology, raw materials) is maximized with a view to increasing the output of each unit of resource use.

5. Independence

This is the level of an employee who will be able to carry out their work functions without asking for help, guidance from other people or supervisors.

6. Work commitment

Is a level where employees have a work commitment to the agency and employee responsibility to the office.

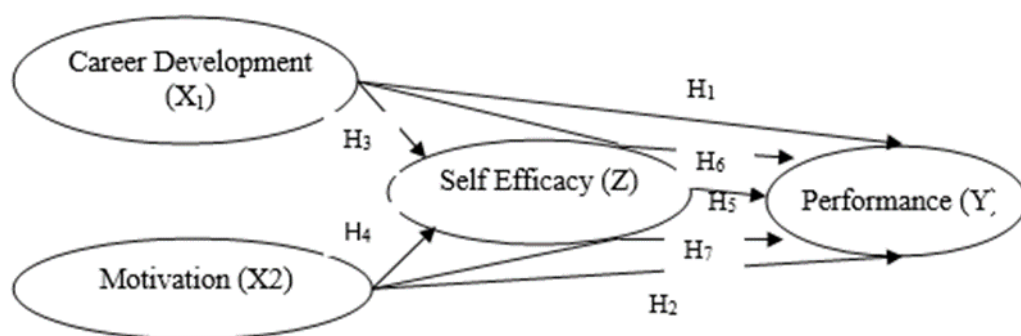


Figure 2. Conceptual Framework

Hypothesis

1. H1 : Career development has a positive and significant effect on the performance of employees of PT PNM Surabaya.
1. H2 : Motivation has a positive and significant effect on the performance of employees of PT PNM Surabaya.
2. H3 : Career development has a positive and significant effect on Self Efficacy of PT PNM Surabaya employees.
3. H4 : Motivation has a positive and significant effect on Self Efficacy of PT PNM Surabaya employees
4. 5. H5: Self Efficacy has a positive and significant effect on the performance of employees of PT PNM Surabaya
5. H6 : Career development has a positive and significant effect on the performance of employees of PT PNM Surabaya through Self Efficacy as an intervening variable.
6. H7 : Motivation has a positive and significant effect on employee performance of PT PNM Surabaya through Self Efficacy as an intervening variable.

METHODOLOGY

This study uses a quantitative method with an operational definition of the research variables as many as 4 variables as follows: Career Development is a continuous process that individuals go through through personal efforts in order to realize their career planning goals that are adjusted to organizational conditions. Career Development indicators according to Ghoniyah & Muhammadun, (2019) are opportunities to learn new things, opportunities to achieve something valuable, opportunities to develop abilities and work experience. Self efficacy is a belief about an individual's ability to do something when in a variety of conditions with whatever skills he currently has. According to the indicators of self-efficacy are as follows (Sari et al., 2023) Outcome Expectancy, Efficacy Expectancy, Outcome Value. Performance is the result of work that can be achieved by a person or group of people in a company in accordance with their respective authorities and responsibilities in an effort to achieve organizational goals. There are six indicators to measure employee performance (Siagian, 2018: 2), namely work quality, quantity, timeliness, effectiveness, independence, work commitment. Work Motivation, motivation indicators in this study according to Brahmasari, Ida Ayu and Suprayetno (2019), namely achievement needs, physical needs, security needs. Primary data processed in this study were obtained by distributing questionnaires to employees at PT Permodalan Nasional Madani. Secondary data for this study was obtained by collecting data from reference books, articles, journals, and websites related to the selected variables. The measurement scale used in this study uses a Likert Scale.

The population in this study were employees at PT Permodalan Nasional Madani as many as 157 employees in the Finance and Administration Officer (FAO) position. The sample used is all employee populations. Data analysis using SEM-PLS with the help of SmartPLS (Smart Patrial Least Square) software. Activities in data analysis are activities that classify data based on variables and

types of respondents, tabulate data based on all respondents who present data from each variable selected for study, perform calculations to answer problem formulations, and perform calculations to test hypotheses that have been proposed in a study. (Sugiyono, 2016).

Table 2. Research Object

	Description	Total	
Age	< 20 years	7	4,46%
	21 - 27 years	135	85,99%
	28 - 34 years old	14	8,92%
	> 35 years	1	0,64%
	Total	157	100,00%
Length of Service	< 1 year	22	14,01%
	1 - 3 years	54	34,39%
	4 - 6 years	66	42,04%
	7 - 10 years	15	9,55%
	Total	157	100,00%
Last Education	SMA/SMK	75	47,77%
	D1	3	1,91%
	D3	6	3,82%
	S1	73	46,50%
	Total	157	100,00%

RESULTS

Convergent Validity

Convergent validity measures the extent to which indicators of a construct are highly correlated with each other.

Table 3. Outer Loading

	career development	performance	motivation	self efficacy
x1.1	0,908			
x1.2	0,890			
x1.3	0,892			
x2.1			0,883	
x2.2			0,922	
x2.3			0,929	
y1		0,726		
y2		0,873		
y3		0,856		
y4		0,846		
y6		0,781		
z1				0,794
z2				0,733
z3				0,803
z4				0,729
z5				0,829
z6				0,824
z8				0,786

All indicators have a loading factor above 0.7 which indicates that all indicators have a strong contribution to the construct

Construct Reliability

Construct reliability shows internal consistency between indicators within a construct.

Table 4. Construct Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
career development	0,878	0,879	0,925	0,804
performance	0,878	0,879	0,912	0,675
motivation	0,898	0,902	0,936	0,831
self efficacy	0,899	0,903	0,920	0,623

The results of the analysis show: Career Development: $\alpha = 0.878$; CR = 0.925; AVE = 0.804. Work Motivation: $\alpha = 0.898$; CR = 0.936; AVE = 0.831. Self-Efficacy: $\alpha = 0.899$; CR = 0.920; AVE = 0.623. Performance: $\alpha = 0.878$; CR = 0.912; AVE = 0.675. All constructs have met high reliability criteria with Composite Reliability (CR) and Cronbach's Alpha values > 0.70 and Average Variance Extracted (AVE) > 0.50 , indicating that the data is internally consistent.

Discriminant Validity

Discriminant validity indicates the extent to which a construct is empirically distinct from other constructs in the model.

Table 5. Fornell-Larcker Criterion

	career development	performance	motivation	self efficacy
career development	0,897			
performance	0,466	0,822		
motivation	0,501	0,673	0,911	
self efficacy	0,484	0,776	0,721	0,789

All square roots of the AVE of a construct are greater than the correlation of that construct with other constructs, for example career development (0.897) is higher in value than other constructs, so discriminant validity is met.

Table 6. HTMT

	career development	performance	motivation	self efficacy
career development				
Performance	0,525			
Motivation	0,568	0,757		
self efficacy	0,542	0,625	0,792	

All square roots of the AVE of a construct are greater than the correlation of that construct with other constructs, for example career development (0.897) is higher in value than other constructs, so discriminant validity is met.

R-Square

Table 7. R-Square

	R Square	R Square Adjusted
performance	0,772	0,767
self efficacy	0,640	0,634

Self-Efficacy: $R^2 = 0.640 \rightarrow$ career development and motivation constructs explain 64% of the variance in self-efficacy. Performance: $R^2 = 0.772 \rightarrow$ the constructs career development, motivation, and self-efficacy explain 77.2% of the variance in employee performance. R^2 of 0.772 is classified as strong, and 0.640 is classified as medium-strong, so this model has good explanatory power.

F-Square

Table 8. F-Square

	career development	performance	motivation	self efficacy
career development		0,765		0,511
performance				
motivation		0,320		0,665
self efficacy		1,298		

The results show that all paths have an f^2 value ≥ 0.15 , which means that each variable has a practically meaningful effect on the target construct.

Q-Square

Table 9. Q-Square

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
career development	471,000	206,640	0,561
Performance	785,000	385,824	0,509
Motivation	471,000	184,473	0,608
self efficacy	1099,000	555,575	0,494

These Q^2 values indicate that all endogenous constructs in the model have strong predictive ability. With $Q^2 > 0.35$ on all endogenous variables, it can be concluded that the predictive relevance of the model is very good.

Hypothesis Test

Table 10. Hypothesis Test

	Original Sample (O) β	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
career development -> performance	0,239	0,236	0,046	4,098	0,004
career development -> self efficacy	0,185	0,173	0,092	3,099	0,009
motivation -> performance	0,274	0,278	0,103	2,475	0,011
motivation -> self efficacy	0,639	0,634	0,068	9,385	0,000
self efficacy ->	0,803	0,809	0,081	9,903	0,000

performance					0
career development -> self efficacy -> performance	0,232	0,239	0,075	4,763	0,00 5
motivation -> self efficacy -> performance	0,513	0,514	0,084	6,131	0,00 0

DISCUSSION

Effect of Career Development on Performance

The test results show that career development has a positive and significant effect on employee performance with a positive coefficient value of 0.239, t-statistic $4.098 > 1.96$, and p-value $0.004 < 0.05$. This shows that the better the career development carried out by the company, the higher the resulting employee performance. This finding supports the first hypothesis and is consistent with the theory that career development has an impact on improving performance. (H1 accepted)

Effect of Motivation on Performance

Work motivation was found to have a positive and significant direct effect on performance, with a positive coefficient value of 0.274, t-statistic $2.475 > 1.96$, and p-value of $0.011 < 0.05$. This means that the higher the level of work motivation, both intrinsically and extrinsically, the more employee performance will increase. This finding shows the importance of companies creating a work climate that is able to generate motivation to achieve individual and organizational goals. (H2 accepted)

The Effect of Career Development on Self-Efficacy

The relationship between career development and self-efficacy also shows significant results, with a positive coefficient value of 0.185, t-statistic of $3.099 > 1.96$, and p-value of $0.009 < 0.05$. This indicates that a well-designed career development program can increase employees' belief in their own abilities (self-efficacy). Improvements in this aspect strengthen personal competence, adaptation to work challenges, and readiness to achieve performance targets. (H3 accepted)

Effect of Motivation on Self-Efficacy

The effect of motivation on self-efficacy shows highly significant results, with a positive coefficient of 0.639, t-statistic $9.385 > 1.96$, and p-value $0.000 < 0.05$. These results indicate that high work motivation can encourage individuals to be more confident in completing their tasks. The more motivated an employee is, the higher his confidence to face job challenges, which strengthens self-efficacy. (H4 accepted)

The Effect of Self-Efficacy on Performance

Self-efficacy was shown to have a very strong and significant influence on performance, with a positive coefficient of 0.803, t-statistic of $9.903 > 1.96$, and p-value of $0.000 < 0.05$. These findings suggest that individual beliefs in one's own abilities play a major role in determining the success of employee performance. Employees who have a high level of self-efficacy tend to show perseverance, responsibility, and courage in completing tasks, which ultimately has an impact on achieving optimal performance. (H5 accepted)

Indirect Effect of Career Development on Performance through Self-Efficacy

The results of indirect path analysis show that career development has a significant indirect effect on performance through self-efficacy mediation, with a positive coefficient value of 0.232, t-statistic $4.763 > 1.96$, and p-value $0.005 < 0.05$. This means that the effect of career development on performance does not only occur directly, but also through increasing employee self-efficacy. This indicates that a good career development program will increase self-efficacy, which then drives performance improvement. (H6 accepted)

Indirect Effect of Motivation on Performance through Self-Efficacy

Similarly, work motivation has a significant indirect effect on performance through self-efficacy, with a positive coefficient value of 0.513, t-statistic $6.131 > 1.96$, and p-value $0.000 < 0.05$. This finding indicates that self-efficacy acts as an important mediator in the relationship between motivation and performance. The higher an employee's work motivation, the higher his/her perceived self-efficacy, which in turn has a positive impact on his/her performance. (H7 accepted)

CONCLUSIONS

The better the career development, the higher the employee performance

Career development carried out by the company is proven to be able to improve employee performance, although its effect is not as great as other variables in the model. This shows that career development programs-such as functional training, financial and administrative training, information system training, and job rotation opportunities-contribute to improving the work capacity of FAO employees.

However, these results also indicate that without psychological and motivational support, career development does not automatically increase productivity. In the field, some FAO employees may still see training or job rotation as an administrative obligation, rather than a long-term competency development opportunity. Therefore, the effect of career development on performance will be optimal when combined with strategies that build positive perceptions and employee confidence in the benefits of the program.

The higher the work motivation, the better the employee performance

Work motivation, both intrinsic (such as the desire to develop, a sense of pride in work) and extrinsic (such as rewards, salary, or promotion), has been shown to have a direct influence on performance improvement. Within PT PNM Surabaya Branch, motivation often arises from the company's social awareness, namely that FAO is part of PNM's big mission to empower the community through ultra-micro financing.

Employees who feel that their work has a social impact tend to have a higher work motivation. However, the effect of motivation on performance remains stronger when accompanied by self-efficacy. This means that motivation without confidence in task execution will be difficult to produce maximum work output.

The better the career development, the higher the self-efficacy.

The results confirm that good career development will increase employee self-efficacy. This is in line with field findings where FAO employees who received job briefings, supervisor assistance, or experience in managing financial documents across units became more confident in carrying out their duties. Employees feel more prepared, more confident, and more alert in dealing with work pressures.

Self-efficacy is a crucial internal factor because FAO's work includes a high administrative and reporting burden, and demands accuracy and speed. The courage to make administrative decisions and assertiveness in managing documents can only be done if employees have confidence in their own capacity.

The higher the work motivation, the higher the self-efficacy.

This research reveals that work motivation is one of the main drivers of self-efficacy. When employees feel valued, involved in the work process, and recognized for their performance, they will be more confident in their potential and capacity. This can be seen in many FAOs who show improved performance after being entrusted with additional tasks or after being given the opportunity to lead daily work teams.

This is an important signal that in the context of PNM Surabaya Branch, strengthening employee motivation is an important strategy to build self-efficacy, especially for young or new employees who are in the process of adjusting to the company's work system.

The better the self-efficacy, the better the employee performance.

The results show that self-efficacy has the greatest influence on performance, compared to career development or motivation. This suggests that regardless of training programs or incentives provided, employees who are not confident will not be able to perform optimally.

In reality, FAOs who have high self-efficacy are seen to be able to complete work faster, face deadline pressure more calmly, and take more active initiatives when encountering administrative problems. Such employees are an asset to the organization because they not only carry out procedures, but are also able to provide solutions in dynamic working conditions.

The higher the mediating role of self efficacy, the better the effect of career development on employee performance.

Career development not only has a direct effect on performance, but also has an indirect effect through self-efficacy. This result explains that career development becomes more effective in improving performance when employees have strong confidence in their abilities.

In the context of FAO PT PNM Surabaya Branch, career development programs such as administrative technical training, digital system training, or job rotation will not have an optimal impact on performance if they do not build employee confidence. Many FAO employees after receiving training still feel unprepared or hesitant in making administrative decisions, which shows that technical competence needs to be balanced with psychological empowerment. Therefore, career development should be directed not only at improving skills, but also at strengthening personal mentality, confidence, and leadership.

The higher the mediating role of self efficacy, the better the effect of motivation on employee performance.

The mediating role of self-efficacy is also very strong in the relationship between motivation and performance. Self-efficacy serves as a psychological bridge that connects work enthusiasm (motivation) with work performance (performance).

In the FAO environment of PT PNM Surabaya Branch, highly motivated employees may not necessarily show optimal work performance if it is not accompanied by the belief that they are able to complete tasks efficiently. For example, employees who are motivated to grow often remain unsure when working on financial reports or dealing with new systems if they have never been trusted to handle such tasks before.

This confirms that motivation alone is not enough without confidence in personal abilities. Therefore, organizational interventions aimed at improving employee performance should prioritize building and strengthening self-efficacy, for example through mastery experience, role models, coaching from superiors, and recognition of small achievements.

RECOMMENDATIONS

Based on the results of the research that has been conducted, there are several suggestions that can be given as practical and academic implications of the findings in this study:

Improving the Competence of Employees with Low Education

The results show that employees with a D1 educational background have the lowest performance compared to other education groups, especially in the aspect of work independence. Therefore, companies are advised to provide intensive training and coaching to improve work skills, problem-solving abilities, and confidence in working independently for employees with lower secondary education. On-the-job training programs, mentoring, and practice-based technical training will be very helpful in improving the performance of this group.

Strategies for Strengthening Employee Performance with Short Tenure

Employees with less than one year of service show slightly lower work performance than other groups. This could be due to the suboptimal adaptation process to the work culture and organizational system. Therefore, it is recommended that companies develop more systematic orientation and onboarding programs, as well as implement a short-term performance evaluation system as a form of coaching and constructive initial feedback for new employees.

Optimizing the Role of Senior Employees

Employees over the age of 35 have lower average performance than other age groups. Although the difference is not significant, it is a concern because senior employees play an important role in maintaining organizational stability. Therefore, companies should provide strategic roles and appropriate motivation for senior employees, such as involvement in mentoring activities, role model assignments, or leadership training, to keep them feeling valued and motivated to perform.

Maintaining Motivation and Commitment of Younger Employees

Employees under the age of 20 are performing at a very high level, indicating strong motivation and morale. To maintain this positive momentum, companies need to create a work environment that supports professional growth, such as providing career development opportunities, recognition of achievements, and open and fair promotion paths.

FURTHER STUDY

1. It is recommended that further research expand the sample to several branches or other work units, so that the results are more generalized.
2. Qualitative or mixed-method methods can be used to explore more complex and contextualized employee perceptions and experiences.
3. Further research can include additional variables such as work environment, leadership style, or work-life balance to see more complete performance dynamics.

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