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The Influence of Job Analysis and Career Development on Employee Performance via Competence at the Micro and Small Business Division of Bank Jambi Head Office

Ahmad Akbar Hidayat¹, Pantun Bukit², Mufidah³

¹Universitas Batanghari, Jambi, Indonesia, Ahmadakkbarhidayat@gmail.com

²Universitas Batanghari, Jambi, Indonesia, pantunbukit97@gmail.com

³Universitas Batanghari, Jambi, Indonesia, mufidah@unbari.ac.id

Corresponding Author: pantunbukit97@gmail.com²

Abstract: Employee performance in the banking sector heavily depends on effective human resource management, including within the Micro and Small Division of Bank Jambi Head Office, which has faced fluctuations in employee numbers and credit disbursement realization during the 2021–2025 period. Previous studies have tended to examine job analysis, career development, competence, and performance separately, with empirical results remaining inconsistent regarding the mediating role of variables in the relationship between managerial practices and employee performance. This study aims to analyze the overview as well as the direct and indirect effects of Job Analysis and Career Development on Competence and Employee Performance, with Competence serving as an intervening variable. The research employs a descriptive-verificative quantitative approach using path analysis on 62 respondents drawn from a population of 168 employees. The findings indicate that Job Analysis, Career Development, Competence, and Performance are all rated from good to high categories; Job Analysis and Career Development simultaneously exert a significant effect on Competence (61.98%) and Performance (63.08%), though partially only Career Development shows a significant effect; Competence has a strong effect on Performance (92.16%) and acts as a mediator with an indirect effect of 60.25%. The uniqueness of this study lies in the integration of all four variables into a single path model with Competence as an intervening variable, within the context of a regional development bank, which remains underexplored in the literature.

Keyword: Job Analysis, Career Development, Competence, Performance.

INTRODUCTION

Human resources are a strategic asset that determines the success of an organization, including in the banking sector, which operates in the financial services industry, since organizational quality essentially depends on the quality of its human resources as the actors within it (Rivai & Basri, 2005). Banks, as financial intermediary institutions that collect and distribute public funds (Law No. 10 of 1998 concerning Banking), critically require effective

human resource management in order to remain competitive amid ever-changing market dynamics (Hasibuan, 2014). One unit that holds a strategic role in driving regional economic growth is the Micro and Small Division at Bank Jambi Head Office, which is responsible for disbursing credit to micro and small business segments. Internal company data indicate that the number of employees in this division fluctuated from 172 people in 2021 to 168 people in 2025, in line with the achievement of credit disbursement realization, which also fluctuated within the range of 91–92 percent of the target during the same period. This condition suggests that human resource management particularly through appropriate job analysis and planned career development needs to be directed toward enhancing competence and, ultimately, employee performance (Mathis & Jackson, 2007).

Conceptually, job analysis is defined as the process of systematically and regularly recording, studying, and summarizing information or facts related to a particular job (Hariandja, 2007), while career development is understood as the growth of employee abilities beyond what is required by their current job (Mathis & Jackson, 2007). Competence, on the other hand, is interpreted as the underlying characteristics possessed by an individual that are closely related to the effectiveness of their performance in the workplace (Rivai & Basri, 2005; Spencer & Spencer, 2003), while employee performance is viewed as a record of work outcomes produced from a particular job or activity over a specified period of time (Bernardin & Russell, 2002). These four concepts have thus far been largely examined partially in the human resource management literature (Gomes, 2012; Sedarmayanti, 2010; Susanto et al., 2023), meaning that the relationships among these concepts particularly the role of competence as a variable bridging the influence of job analysis and career development on performance have yet to be explicitly formulated within a comprehensive integrated model. This conceptual gap provides the impetus for research that positions competence not merely as an independent variable, but as a mediating (intervening) variable that links managerial practices namely job analysis and career development to employee performance outcomes.

This gap is also evident in the findings of previous empirical studies, which tend to be inconsistent with one another. Mulyono (2008), for instance, found that career development had no significant effect on employee performance at the Regional Secretariat Office of Sukoharjo Regency, in contrast to the findings of Tanumihardjo, Hakim, and Noor (2013), who actually proved that job descriptions and job specifications jointly exerted a significant effect on employee performance at the Regional Secretariat of the Malang Regency Government. On the other hand, Safwan, Nadirsyah, and Abdullah (2014) affirmed that competence, both simultaneously and partially, affected the performance of regional financial management, whereas Ade Syahputra A. (2023), in a study at Bank BNI Muara Bungo Branch, found that work motivation as a mediating variable did not significantly affect employee performance, even though servant leadership and affective commitment had a positive and significant effect. These differing findings explicitly indicate that the role of mediating variables in the relationship between managerial practices and employee performance remains an ongoing research debate that has yet to be resolved, particularly given that the mediating variables used vary across studies.

In addition to inconsistent findings, an implicit gap is also evident in terms of research context and setting. Most previous studies on job analysis and employee performance have been conducted primarily in government institutions or the public sector, such as Regional Secretariats (Mulyono, 2008; Tanumihardjo et al., 2013) and local governments (Safwan et al., 2014), while research in the regional banking sector remains relatively limited and has largely focused on variables such as leadership, motivation, and work discipline (Abdul Razak et al., 2018; Hernosa & Sidharta, 2016), without positioning job analysis and career development as the primary exogenous variables. In fact, the nature of work in the micro and small credit division of regional banks demands specific credit analysis competencies that differ

substantially from those in general government bureaucracy contexts (Wibowo, 2010). Therefore, the generalization of previous findings to the context of regional banks particularly Bank Jambi still requires further empirical testing.

Based on the mapping of both conceptual and empirical gaps outlined above, this study offers a unique contribution (state of the art) by integrating four variables—namely job analysis, career development, competence, and employee performance—into a single path analysis model that positions employee competence as an intervening variable between job analysis and career development on the one hand, and employee performance on the other. This approach has not been widely adopted in previous studies, which have generally used motivation or leadership as mediating variables (Ade Syahputra A., 2023; Abdul Razak et al., 2018). This study is also conducted within a specific context, namely the Micro and Small Division of Bank Jambi Head Office as a regional development bank with its own distinct operational characteristics and credit analysis competency requirements. As such, the findings are expected to enrich the body of knowledge on human resource management in regional banking, which has thus far been relatively underexplored in a comprehensive manner compared to the government sector (Hariandja, 2012).

Building upon the conceptual, empirical, and contextual gaps outlined above, this study aims to: (1) identify and analyze the current state of job analysis implementation, career development, competence, and employee performance at the Micro and Small Division of Bank Jambi Head Office; (2) identify and analyze the direct and indirect effects of job analysis and career development on employee competence; (3) identify and analyze the direct and indirect effects of job analysis and career development on employee performance; (4) identify and analyze the effect of competence on employee performance; and (5) identify and analyze the effects of job analysis and career development on employee performance through competence as a mediating variable at the Micro and Small Division of Bank Jambi Head Office.

METHOD

This study employs a quantitative approach with a descriptive and verificative design, which aims to describe the condition of each research variable while simultaneously testing the causal relationships among the variables under study (Sugiyono, 2009). The object of this research is the employees of the Micro and Small Division at Bank Jambi Head Office, with the independent variables being Job Analysis (X_1) and Career Development (X_2), the intervening variable being Employee Competence (Y), and the dependent variable being Employee Performance (Z). The population in this study consists of 168 employees in that division (Sugiyono, 2009), while the sample used comprises 62 respondents drawn from the Staff/Officer group. This sample size meets the minimum requirement for the use of path analysis as the verificative analytical tool in this study.

The operational definitions of the four research variables were developed based on concepts and indicators from various experts in order to avoid interpretive bias among different parties. Job analysis was measured using dimensions of authority, responsibility, and working relationships, referring to the concept of job analysis as a decision-making process that translates task, human, and technological factors into a job design (Gibson, Ivancevich, & Donnelly, 2003), as well as indicators of job description and job specification (Robbins, 2002). Career development was measured using indicators of career planning and career management, referring to the concept of employee ability growth that exceeds the demands of their current job (Mathis & Jackson, 2007). Employee competence was measured through dimensions of beliefs and values, skills, personality characteristics, motivation, and emotional issues (Rivai & Basri, 2005; Spencer & Spencer, 2003), while employee performance was measured based on indicators of quantity, quality, and timeliness of work completion (Bernardin & Russell,

2002). All statement items in the questionnaire were measured using an ordinal scale with five response options, ranging from strongly disagree/very poor to strongly agree/very good.

To address the first research objective, descriptive analysis was employed using the range of scale approach to identify the tendencies and variations in respondents' answers for each research variable, namely job analysis, career development, competence, and employee performance, with reference to the average scale formula developed by Zuriyati (2005). Meanwhile, to address the second through fifth research objectives, verificative analysis was conducted using path analysis techniques, a method developed by Sewall Wright in 1934 as an extension of correlation analysis to test causal relationships among variables without manipulating the variables under study (Sarwono, 2012). The path analysis model in this study was structured into four sub-structures, namely: the effect of Job Analysis and Career Development on Competence (sub-structure 1); the effect of Job Analysis and Career Development on Employee Performance (sub-structure 2); the effect of Competence on Employee Performance (sub-structure 3); and the effect of Job Analysis and Career Development on Employee Performance through Competence as an intervening variable (sub-structure 4), with path coefficients calculated based on Karl Pearson's Product Moment correlation coefficients (Muhidin & Abdurahman, 2007).

Hypothesis testing was conducted in two stages, namely a simultaneous test (F-test) to determine the combined effect of Job Analysis and Career Development on both Competence and Employee Performance, as well as a partial test (t-test) to determine the individual effect of each exogenous variable on the endogenous variables, with the testing criteria set at a significance level of $\alpha = 0.05$ (Muhidin & Abdurahman, 2007). If the significance value of the test results is less than 0.05, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted, indicating a significant effect between the variables being tested, whether directly, indirectly, or in total through the intervening variable.

RESULT AND DISCUSSION

Result

Respondent Profile

The respondents in this study are employees of the Micro and Small Division at Bank Jambi Head Office. The following section presents several characteristics of the respondents, which serve as one of the bases for interpreting the research findings, including gender, age, marital status, educational background, and length of service.

Table 1. Respondent Profile

No	Respondent Profile		Frequency	Percentage (%)
1	Gender	Man	30	48.39
		Woman	32	51.61
	Amount		62	100
2	Age Group (Years)	23 - 27	16	25.81
		28 - 33	11	17.74
		34 - 50	28	45.16
		> 50	7	11.29
	Amount		62	100
3	Years of service (Years)	< 3	6	9.68
		3 - 7	20	32.26
		7 - 10	24	38.71
		> 10	12	19.35
	Amount		62	100

Source: Compiled from the questionnaire summary (2026)

Results of Research Instrument Testing

To obtain high-quality primary data, the quality of the research instrument is essential. Careful planning is absolutely necessary to ensure that the research instrument is both valid and reliable. Therefore, prior to conducting the research, the instrument must be tested in advance. This is done to ensure that the data collected are valid and reliable.

Table 2. Results of Research Instrument Testing

No Item	<i>Pearson Correlation</i>			
	Job Analysis (X1)	Career Development (X2)	Competence (Y)	Performance (Z)
P1	0.889	0.889	0.937	0.879
P2	0.894	0.878	0.935	0.899
P3	0.944	0.952	0.927	0.941
P4	0.922	0.974	0.862	0.899
P5	0.921	0.850	0.953	0.933
P6	0.956	0.889	0.974	0.901
P7	0.889	0.878	0.967	0.899
P8	0.894	0.952	0.953	0.941
P9	0.944	0.974	0.974	0.974
P10	0.922		0.921	0.967
P11	0.974		0.956	
P12	0.967		0.944	
P13	0.953		0.922	
P14	0.974		0.921	
N	62	62	62	62
N of Item	14	9	14	10
Cronbach's Alpha	0.969	0.956	0.960	0.948

Source: Results of IBM SPSS Statistics 20 processing

Based on the instrument validity test results presented in Table 2, it can be seen that all statement items for the variables Job Analysis (X1), Career Development (X2), Competence (Y), and Performance (Z) have item-total correlation coefficients (r -calculated) ranging from 0.862 to 0.974. This validity test used the r -table value as the comparison criterion, with degrees of freedom (df) = $n - 2$, where $n = 62$ respondents, thus $df = 60$. At a significance level of $\alpha = 5\%$ (0.05), the r -table value for $df = 60$ is 0.4821 (approximate value from the r distribution table). Accordingly, since all r -calculated values for each item across the four variables are substantially greater than the r -table value of 0.4821, it can be concluded that all items are declared valid and suitable for use as measurement instruments for each respective research construct.

Furthermore, the instrument reliability test results indicate that all four variables have excellent Cronbach's Alpha coefficients. The Job Analysis variable (X1), with 14 statement items, obtained a Cronbach's Alpha value of 0.969; the Career Development variable (X2), with 9 items, obtained a value of 0.956; the Competence variable (Y), with 14 items, obtained a value of 0.960; and the Performance variable (Z), with 10 items, obtained a value of 0.948. The reliability testing criterion used was a minimum Cronbach's Alpha value of 0.60 as the lower acceptance threshold, with values above 0.70 considered good and those above 0.80 considered excellent. Referring to these criteria, all variables exhibit a high level of reliability (≥ 0.889), indicating that the research instrument possesses strong and stable internal consistency, and can therefore be trusted to produce reliable data in measuring the constructs under study.

Description of Research Variables

The descriptive analysis of the research data was used to address the first hypothesis of this study. Through an overview of the respondents' responses, it can be determined how respondents perceive each indicator of the variables under study. To facilitate the interpretation of the respondents' responses, the results are presented in Table 3 below.

Table 3. Description of Research Variables

No	Variable	Item	Score	Information
1	Job Analysis	14	3,297	Good
2	Career Development	9	2,094	Good
3	Competence	14	3,323	Very Good
4	Performance	10	2,341	Good

Source: Results of questionnaire data processing (2026)

Path Analysis Results

This analysis serves as one option for examining the interdependence among a number of variables within a model. It is a suitable method for explaining causal relationships when a large set of data is to be analyzed. The development of a path analysis model must be grounded in causal relationships supported by robust theory. The model is developed in the form of equations prior to conducting the path analysis. The model is designed based on concepts and theories. In this study, path analysis was performed using the Statistical Product and Service Solutions (SPSS) program version 20. The results of the path analysis are presented in Figure 1 below.

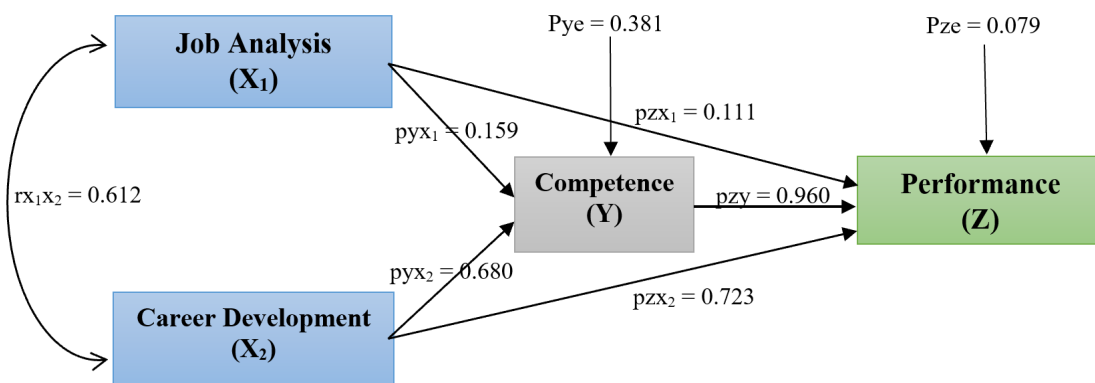


Figure 1. Causal relationships based on path coefficient analysis: Job analysis and career development variables affecting performance through competence.

The path analysis in this study consists of three sub-structures, each of which is intended to address each hypothesis in this research. The detailed results of the path analysis for each sub-structure will be elaborated one by one as follows.

a. Structural Path Analysis 1

To address research objective number 2, namely the direct and indirect effects of the variables Job Analysis (X_1) and Career Development (X_2) on the Competence variable (Y), both directly and indirectly, the results of the path analysis for sub-structure one in this study are presented in the following table.

Table 4. Summary of Direct and Indirect Effects of Job Analysis and Career Development on Competence

Variable	Effect		Sub-Total	Total Effect
	Direct	Indirect		
		X ₁ X ₂		
Job Analysis (X ₁)	2.52	6.61	6.61	9.13
Caree Development (X ₂)	46.24	6.61	6.61	52.85
Effect X₁ and X₂				61.98
Other Factors				38.02

Source: Data processed for research purposes (2026).

Based on Table 4, the direct and indirect effects of Job Analysis and Career Development on performance amount to 61.98%, indicating that Job Analysis and Career Development directly contribute to Competence by 61.98%.

The total combined effect of X₁ and X₂ explains the coefficient of determination (R²) value, as shown in the R² test results in Table 5 below:

Table 5. R and R Square Test Job Analysis and Career Development on Competence Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.886 ^a	.619	.454	.45291

a. Predictors: (Constant), Pengembangan Karir, Analisis Jabatan

The R value of 0.886 indicates the multiple correlation between Job Analysis and Career Development (combined) and Competence. Considering the R Square value of 0.619, this indicates that the role or contribution of the Job Analysis and Career Development variables is able to explain Competence by 61.9%, while the remaining 38.1% is influenced by other variables.

b. Structural Path Analysis 2

To address research objective number 3, namely the direct and indirect effects of Job Analysis (X₁) and Career Development (X₂) on the Performance variable (Z), both directly and indirectly, the results of the path analysis for sub-structure two in this study are presented in the following table.

Tabel 6. Summary of Direct and Indirect Effects of Job Analysis and Career Development on Performance

Variable	Effect		Sub-Total	Total Effect
	Direct	Indirect		
		X ₁ X ₂		
Job Analysis (X ₁)	1.23	4.79	4.79	6.02
Caree Development (X ₂)	52.27	4.79	4.79	52.07
Effect X₁ and X₂				63.08
Other Factors				36.92

Source: Data processed for research purposes (2026).

Based on Table 6, the direct and indirect effects of Job Analysis and Career Development on performance amount to 63.08%, indicating that both directly and indirectly, Job Analysis and Career Development contribute to performance by 63.08%.

The total effect values of X₁ and X₂ above explain the coefficient of determination (R²), as shown in the R² test results presented in Table 7 below:

Table 7. R and R Square Test Job Analysis and Career Development on Performance
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.723 ^a	.630	.508	.44697

a. Predictors: (Constant), Pengembangan Karir, Analisis Jabatan

The R value of 0.723 indicates the multiple correlation between Job Analysis and Career Development (combined) and Performance. Considering the R Square value of 0.630, this indicates that the role or contribution of the Job Analysis and Career Development variables is able to explain Performance by 63.08%, while the remaining 36.92% is influenced by other variables.

c. Structural Path Analysis 3

To address research objective number 4, namely the effect of Competence on Performance at the Micro and Small Division of Bank Jambi Head Office, a simple regression analysis was employed. Based on the calculation process performed, the direct effect of Competence on Performance shows a direct contribution of 92.16%, indicating that Competence has a direct and significant effect on Performance. This suggests that when employee competence in carrying out assigned tasks is high, it will be able to improve performance. To determine the extent to which the Competence variable influences Performance, the coefficient of determination (R^2) from the regression analysis is presented as follows:

Table 8. R and R Square Test Competence on Performance
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.960 ^a	.921	.920	.18014

a. Predictors: (Constant), Pengembangan Karir, Analisis Jabatan

The R value of 0.960 indicates the correlation between Competence and Performance. Considering the R Square value of 0.921, this indicates that the role or contribution of the Competence variable is able to explain the Performance variable by 92.1%, while the remaining 7.9% is influenced by other variables.

Hypothesis Testing Results

The results of the data analysis from the three analytical structures performed are summarized in the following table.

Table 9. SPSS Output of Three Sub Structures

Hypothesis	t	F	Sig.	Kesimpulan
Job Analysis & Career Development → Competence	-	28.862	0.000	Accepted
Job Analysis → Competence	1.760	-	0.083	Rejected
Career Development → Competence	7.508	-	0.000	Accepted
Job Analysis & Career Development → Performance	-	35.587	0.000	Accepted
Job Analysis → Performance	1.289	-	0.202	Rejected
Career Development → Performance	8.414	-	0.000	Accepted
Competence → Performance	27.792	-	0.000	Accepted

Source: Data processed from SPSS for Windows output.

Theoretically, simultaneous hypothesis testing is conducted using the F-test (simultaneous test) with the decision-making criterion that if the calculated F value (F-count)

obtained is greater than the F-table value, then the hypothesis is accepted, meaning that there is a significant effect of the observed independent variables collectively on the dependent variable. Alternatively, it can also be determined by looking at the significance value. If Sig. < 0.05 (5%), then the hypothesis is accepted; conversely, if Sig. > 0.05 (5%), then the hypothesis is rejected, meaning that there is no significant effect of the observed independent variables collectively on the dependent variable (Ghozali, 2018).

Meanwhile, partial hypothesis testing is conducted using the t-test (partial test) with the decision-making criterion that if the calculated t value (t-count) obtained is greater than the t-table value, then the hypothesis is accepted, meaning that there is a significant effect of the observed independent variable partially on the dependent variable. Alternatively, it can also be determined by looking at the significance value. If Sig. < 0.05 (5%), then the hypothesis is accepted; conversely, if Sig. > 0.05 (5%), then the hypothesis is rejected, meaning that there is no significant effect of the observed independent variable partially on the dependent variable (Ghozali, 2018).

Based on the hypothesis testing results conducted across the three structures, as presented in Table 9 above, two hypotheses were rejected, namely Job Analysis on Competence and Job Analysis on Performance, while the remaining hypotheses were accepted.

Discussion

The descriptive analysis results show that the Job Analysis variable obtained a total score of 3,297, falling into the good category; Career Development obtained a score of 2,094, also in the good category; Competence obtained a score of 3,323, categorized as high; while Employee Performance obtained a score of 2,341, falling into the good category. These findings indicate that the Micro and Small Division of Bank Jambi Head Office has implemented relatively sound human resource management practices, particularly in the formulation of job analysis, which provides clarity regarding duties, responsibilities, and authority for each employee (Hariandja, 2007), as well as career development programs that open opportunities for capability enhancement through education, training, and job promotions (Mathis & Jackson, 2007). The high-category competence condition further reinforces the finding that the individual basic characteristics related to performance effectiveness have been well established among employees (Rivai & Basri, 2005; Spencer & Spencer, 2003).

The results of the simultaneous test (F-test) show that Job Analysis and Career Development together have a significant effect on Employee Competence, with a calculated F value (F-count) of 28.862, which is greater than the F-table value of 2.75 at a significance level of 0.000 (< 0.05), thus the second hypothesis is accepted. However, the results of the partial test (t-test) reveal a different pattern between the two exogenous variables: Job Analysis does not have a significant partial effect on Competence (t-count 1.760 < t-table 1.997; sig. 0.083), whereas Career Development has a positive and significant effect on Competence (t-count 7.508 > t-table 1.997; sig. 0.000). Proportionally, the direct effect of Job Analysis on Competence is only 2.53% with an indirect effect of 6.62% (total 9.14%), while the direct effect of Career Development reaches 46.24% with an indirect effect of 6.61% (total 52.82%), resulting in a total effect of both variables on Competence of 61.98%. This pattern reinforces the view that competence develops optimally when the organization provides an environment that supports continuous learning and development (Spencer & Spencer, 2003), in this case through the career development pathway, which is far more dominant than merely having clear job descriptions.

A similar pattern was also found in the testing of the effects of Job Analysis and Career Development on Employee Performance. Simultaneously, both variables have a significant effect on performance (F-count 35.587 > F-table 2.74; sig. 0.000), with a coefficient of determination (R^2) of 0.630, meaning that 63.0% of the variation in Employee Performance

can be explained by Job Analysis and Career Development, while the remaining 37.0% is influenced by other factors outside the research model. The direct effect of both variables on performance was recorded at 53.50% and the indirect effect at 9.58%, bringing the total effect to 62.08%. These findings confirm that clarity of duties and responsibilities obtained by employees through job analysis, when accompanied by adequate career development opportunities, will encourage employee work motivation to perform more optimally (Hariandja, 2012).

The testing of the effect of Competence on Employee Performance yielded the strongest results among all the relationships examined, with a t-count value of 27.792 and a significance level of 0.000, as well as a contribution effect exceeding 90% of the variation in Employee Performance. The magnitude of this effect confirms that competence, which encompasses knowledge, skills, personality characteristics, and work attitudes (Rivai & Basri, 2005; Spencer & Spencer, 2003), is the most determining factor in employees' success in completing their work effectively and efficiently. This is in line with the concept of performance as a record of work outcomes achieved by an individual based on the quality and quantity of responsibilities assigned to them (Bernardin & Russell, 2002).

The overall path analysis results confirm that Competence serves as an intervening variable that mediates the effects of Job Analysis and Career Development on Employee Performance, with a total indirect effect through Competence reaching 60.25%. However, the magnitude of this mediating role is not evenly distributed between the two exogenous variables: Job Analysis contributes only 6.31% to Performance through Competence, while Career Development contributes far more substantially, namely 53.55% through Competence and other variables. This implies that although the direct effect of Job Analysis on Competence is not partially significant, clarity of job descriptions still contributes to Performance when accompanied by adequate employee competence. Meanwhile, Career Development proves to be the dominant and most effective pathway for enhancing both Competence and Performance of analysts at the Micro and Small Division of Bank Jambi Head Office.

These findings enrich and add a new nuance to the results of previous studies. The results of this study align with Safwan, Nadirsyah, and Abdullah (2014), who affirmed that competence has a significant effect on performance, and are also consistent with Tanumihardjo, Hakim, and Noor (2013), who demonstrated the importance of job analysis for employee performance, although in this study the effect of Job Analysis was only significant when channeled through Competence as a mediator, rather than directly. In contrast, the finding of Mulyono (2008), which stated that career development has no significant effect on performance in the context of government bureaucracy, does not hold true in the Bank Jambi context, where Career Development is actually the most dominant variable in its contribution to both Competence and Performance. This difference reinforces the argument that the role of mediating variables is context-dependent, in line with the findings of Ade Syahputra A. (2023), which showed that not all mediating variables (in that case, work motivation) exert a significant effect on banking employee performance. Thus, the selection of Competence as an intervening variable in this study proves to be more relevant to the context of the Micro and Small Division of Bank Jambi Head Office.

Practically, these findings indicate that Bank Jambi Head Office needs to prioritize the strengthening of structured career development programs, such as competency-based training, professional certification, coaching, mentoring, and the establishment of clear and objective career paths (Kessler, 2011), without neglecting periodic evaluations of job analysis to ensure that the alignment between job demands and employee capabilities is maintained (Wibowo, 2010). Through such strategies, the enhancement of employee competence is expected to occur sustainably, thereby directly impacting the optimization of Analyst performance at the Micro and Small Division of Bank Jambi Head Office.

CONCLUSION

Conclusion

Based on the results of the data analysis and discussion elaborated above, this study concludes that the conditions of Job Analysis, Career Development, Competence, and Employee Performance at the Micro and Small Division of Bank Jambi Head Office are generally in the good to high categories, with respective scores of 3,297 for Job Analysis, 2,094 for Career Development, 3,323 for Competence, and 2,341 for Employee Performance. These conditions indicate that the human resource management practices implemented in that division have been running relatively well; nevertheless, the magnitude of the effects exerted by each exogenous variable on the endogenous variables is not uniform.

Simultaneously, Job Analysis and Career Development have been proven to have a significant effect on both Competence and Employee Performance, with total direct and indirect effects of 61.98% on Competence and 63.08% on Employee Performance, respectively. However, partial testing revealed that only Career Development exerts a significant effect on Competence, while Job Analysis does not show a significant partial effect. Employee Competence, in turn, has been proven to have a very strong direct effect on Employee Performance, namely 92.16%, and serves as an intervening variable capable of mediating the effects of Job Analysis and Career Development on Employee Performance, with a total indirect effect through Competence reaching 60.25%. These findings confirm that improving employee performance at the Micro and Small Division of Bank Jambi Head Office is determined more by strengthening competence derived from the effectiveness of career development programs, rather than merely from the clarity of job analysis.

Research Limitations

This study is not without several limitations that should be taken into consideration when interpreting the findings. First, this study employs a cross-sectional design that only captures the condition of variables at a single point in time, thus it is not yet able to explain the dynamics of relationships among variables over time, nor causality in a stronger sense. Second, the sample size is relatively limited, consisting of 62 respondents drawn from the Staff/Officer group within a single division at one regional development bank head office, so the results of this study may not necessarily be generalizable to other divisions, other job levels, or other banking institutions with different operational characteristics. Third, the research data were collected through self-report questionnaires, which carry the potential for perception bias as well as social desirability bias on the part of respondents in assessing the research variables, including their own performance. Fourth, the coefficient of determination values in several model sub-structures—such as the effect of Job Analysis and Career Development on Employee Performance, which explains only 63.0% of the variation in performance—indicate that there are still other factors outside this research model that also influence Employee Performance but have not been accommodated, such as work motivation, job satisfaction, work environment, and leadership style.

Recommendation

Based on the conclusions and limitations outlined above, future research is recommended to expand the research model by incorporating other variables that theoretically and empirically have the potential to influence employee performance, such as work motivation, job satisfaction, work environment, organizational culture, and leadership style, in order to obtain a more comprehensive picture of the determinants of employee performance in the banking sector. Future studies are also advised to broaden the scope of the population and sample, either by involving other divisions or branch offices of Bank Jambi, or by comparing it with other regional development banks as well as private banking institutions, in order to test the

consistency and generalizability of the findings of this study across different organizational contexts. Furthermore, the use of longitudinal research designs or mixed-method approaches that combine quantitative and qualitative data may be considered to deepen the understanding of the mechanisms underlying the relationships among Job Analysis, Career Development, Competence, and Employee Performance in a more comprehensive manner.

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