


The Influence of Career Opportunity and Job Involvement on the Performance of Officers at Bank Muamalat KC Semarang Raya

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Article Info	ABSTRACT
<p>Keywords: Career Opportunity Job involvement Employee Performance</p>	<p>This study aims to analyze the influence of career opportunity and job involvement on employee performance at Bank Muamalat KC Semarang Raya. The sample consisted of 41 employees selected using a saturated sampling technique. Data were collected through a Likert-scale questionnaire distributed via Google Forms and analyzed using multiple linear regression with SmartPLS version 4.0. The results show that career opportunity has a positive but not significant effect on employee performance, while job involvement has a positive and significant effect. Simultaneously, career opportunities and job involvement have a significant influence on employee performance. Based on the coefficient of determination test, 58% of the variation in employee performance can be explained by the two independent variables, while the remaining 42% is influenced by other factors not examined in this study. These findings indicate that job involvement is a key factor that directly drives performance improvement. Meanwhile, the perception of career opportunities does not yet have a significant impact, suggesting a need to reassess the effectiveness of the organization's career development system.</p>
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INTRODUCTION

Talent management is an organizational strategy in managing human resources through the identification, development, and retention of potential employees in order to support the achievement of long-term goals. One of the important components in talent management is employees performance management, which is a structured process in assessing, monitoring, and improving employee performance in order to align with the organization's vision. This approach not only increases individual productivity, but also encourages work engagement and loyalty (Collings & Mellahi, 2009).

Officer performance is one of the crucial elements in the achievement of organizational goals, which reflects the extent to which an individual is able to complete his tasks effectively and efficiently in accordance with the responsibilities given (Mangkunegara, 2014; Robbins et al., 2018). In public and private sector organizations, employee performance measurement is an important indicator in determining managerial success and long-term strategic planning (Sedarmayanti, 2017). One of the factors that affect employee performance is Career opportunity (career opportunities). Career opportunity (career opportunities) is an important

aspect of human resource management that contributes directly to the improvement of individual performance in the organization. The availability of a clear, fair, and structured career development path encourages an increase in work motivation, because employees feel they have promising professional prospects. This encourages increased commitment, loyalty, and encouragement to work optimally. According to Herzberg's two-factor theory, career opportunities are included in the category of motivators that can increase job satisfaction and performance. In addition, a well-planned career system is able to synergize organizational needs with employee aspirations, thus creating a work climate that is conducive to productivity and the achievement of work targets (Azwanda et al., 2024; Robbins et al., 2018; Wibowo, 2017).

The decline in individual performance in organizations is often triggered by the lack of jobs involvement (work involvement) in the work carried out. Therefore, increasing the participation of employees in various work activities is important so that they feel they have a higher commitment, so that performance can be driven positively. This condition shows the success of the organization in managing its human resources. Sethi & Mittal (2016) explained that employees who are less involved in organizational activities tend to view their work as less meaningful for self-esteem and do not have an emotional bond with the organization, which has implications for decreased performance. In addition, Khalid & Khalid (2015) added that the low level of employee commitment causes a lack of commitment to work and a decrease in active participation in contributing and innovation.

Bank Muamalat Indonesia is the first public bank to apply Islamic Sharia principles in its operations since it was established in 1991 by the Indonesian Ulama Council and the Indonesian Government, and began operating in 1992 (Karno, 2025). In 2024, several Bank Muamalat branches experienced a significant decline in performance as reflected in the Key Performance Indicator (KPI) value that did not reach the minimum target of 70%, one of which is the Semarang Raya branch which includes the Semarang branch, Baiturahman Mosque, Kendal, Kudus, Salatiga and Pati. This condition requires an in-depth analysis to identify the causative factors and formulate a performance recovery strategy going forward. Here is a graphic that illustrates the KPI values in 2024.

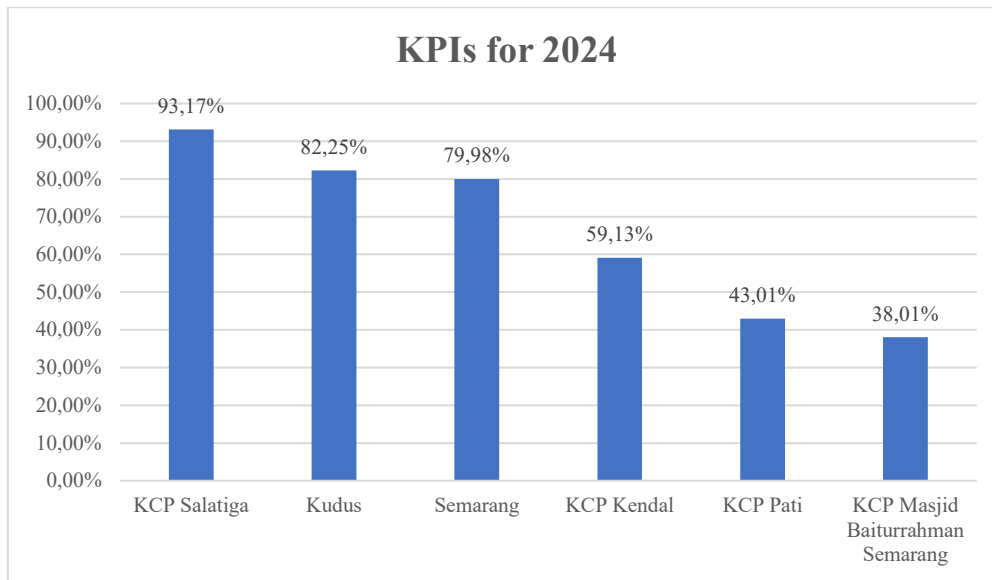


Figure 1. 2024 KPI graph

(Source: Report Key Performance Indicators (KPI) Year 2024 Bank Muamalat Semarang Raya Branch and processed by researchers)

Based on the 2024 KPI graphic that shows performance achievements in several Branch Offices and Sub-branches (KCP), there are significant differences between units. KCP Salatiga recorded the highest achievement of 93.17% with a total of 7 staff employees, followed by KCP Kudus (82.25%) with a total of 8 staff employees and KC Semarang (79.98%) with a total of 14 staff employees. On the other hand, the lowest achievement was shown by KCP Masjid Baiturrahman Semarang (38.01%) with 3 staff employees, KCP Pati (43.01%) with 4 staff employees, and KCP Kendal (59.13%) with 5 staff employees. Differences in KPI achievement between branches can be explained through a human resource management approach, especially related to career opportunities and work involvement. Units with high KPI achievement generally have a good career development system, such as clear promotions and continuous training. This increases employee motivation and productivity. On the other hand, the low KPI in some KCP reflects weak career support and work engagement, which has a negative impact on performance.

Research on career opportunities and work engagement is important because both play a strategic role in improving employee performance. Clear career opportunities encourage motivation and loyalty, while work involvement strengthens commitment and productivity. The absence of these two aspects can lower performance and increase the risk of turnover. Therefore, this study is needed as a basis for adopting an effective and sustainable HR management policy. So looking at the phenomenon above, the researcher gave the title of this research which is " Career Influence opportunity and Job involvement on Officer Performance at Bank Muamalat KC Semarang Raya".

METHOD

The total number of employees at Bank Muamalat KC Semarang Raya is 41 people. The subjects of this research are all employees with a sample size of 41 respondents who were taken by saturated sampling, which is a sampling technique when all members of the population are used as a sample. This research measures each construct with an endogenous variable, namely employee performance, and an exogenous variable, namely career opportunity and job involvement. Data collection using a questionnaire through googleform with a five-point likert scale. The collected data was analyzed using multiple linear regression analysis and data processing using the SmartPLS version 4.0 application. Data processing consists of three (3) levels. The first stage is the classical assumption test (multicollinearity and heteroscedasticity). The second stage, which is the multiple linear regression test by looking at the T test (partial test) and the F test (simultaneous test), as well as the third stage of testing the coefficient of determination (R Square) (Sihombing & Arsani, 2022).

RESULTS AND DISCUSSION

Classical Assumption Test

Multicollinearity

In regression analysis, multicollinearity can be identified by using variance Inflation Factor (VIF). A VIF value smaller than 10 indicates that there is no multicollinearity problem, while a VIF value greater than 10 indicates a multicollinearity problem that needs to be noted.

Table 1. VIF values

	VIF
X1	1.267
X2	1.267

In table 1, it can be seen that the VIF value of each variable is less than 10 so it can be said that there is no multicollinearity problem.

Heteroscedasticity

Heteroskedasticity is tested by looking at the P value. If the P value is greater than 0.05, then there is no heteroscedasticity problem, whereas if the P value is smaller than 0.05, then the regression model does not pass the heteroskedasticity test, which can indicate the presence of irregularity in the residual variance of the model.

Table 2. Value of Breusch - Pagan Test

	Test -Statistics	df	P -value
Breusch-Pagan Test	4.702	2	0.095

In table 2, it can be seen that the value of the Breusch -Pagan Test (P value) > 0.05 means there is no problem of heteroskedasticity (the absence of irregularity in the residual variance of the model).

Multiple Linear Regression Test
Graphical Output

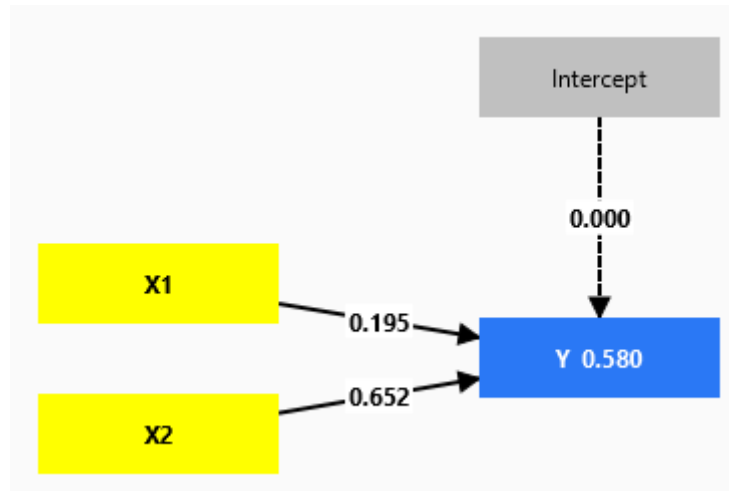


Figure 2. Regression Model Output

T-Test (Partial Test)

The T test (Partial Test) is used to test the significance of the regression coefficient of each independent variable in the model. If the P- value is smaller than 0.05, then the independent variable has a significant influence on the dependent variable. On the other hand, if the P-value is greater than 0.05, then the independent variable does not have a significant influence on the dependent variable in the tested regression model.

Table 3. T-Test Output

	Unstandardized coefficient	Standardized coefficient	SE	T - value	P - value
X1	0.124	0.195	0.075	3.551	0.108
X2	0.621	0.652	0.113	2.642	0.000
Intercept	9.848	0.000	4.660	1.187	0.041

Based on table 3, it can be seen that:

- Variable X1 (career opportunity) has a P- value of 0.108. Because this P-value is greater than 0.05, then X1 has a non-significant effect on the dependent variable in the tested regression model, which means that career opportunity has a positive and insignificant effect on employee performance.
- Variable X2 (job involvement) has a P- value of 0,000. Because this P-value is smaller than 0.05, then X2 has a significant effect on the dependent variable in the tested regression model, which means that career opportunity have a positive and significant effect on employee performance.

F-Test (Simultaneous Test)

The F test (Simultaneous Test) is used to test the joint influence of the independent variables on the dependent variable in the regression model. If the P- value is smaller than 0.05, then it can be concluded that the independent variables have a significant and simultaneous effect on the dependent variable. On the other hand, if the P- value is greater

than 0.05, then there is no significant simultaneous influence of the independent variables on the dependent variable in the tested regression model.

Table 4. F Test Output

	Sum Square	df	Mean Square	F	P -value
Total	815,220	40	0.000	0.000	0.000
Error	342,730	38	9.019	0.000	0.000
Regression	472,489	2	236,245	26.193	0.000

Based on table 4, it can be seen that the P value in the F test for regression is 0.000. Because this P value is smaller than 0.05, then the independent variables in the model have a simultaneous effect on the dependent variable being tested, which means that career opportunity and job involvement simultaneously has a significant effect on employee performance.

Coefficient of Determination Test (R Square)

The coefficient of determination test (R Square) measures how much variation in the dependent variable can be explained by the independent variable in the regression model. R Square values range from 0 to 1, where higher values indicate that the regression model is better at explaining data variation, with R Square approaching 1 indicating a very good model fit.

Table 5. R- Square Output

	Y
R- Square	0.580
R- Square adjusted	0.557
Durbin-Watson test	2.002

Based on the results of the coefficient of determination (R- Square) test, the R- Square value of 0.580 shows that 58% of the employee's performance is influenced by career opportunity and job involvement. While 42% was influenced by other variables that were not included in this research model.

Identification of Respondent Characteristics

The characteristics of the research respondents show that the majority are male (54%), productively aged between 25-35 years (27%) and 36-45 years (49%), and have a master's degree (91%). In addition, most have more than 10 years of work time (56%), which indicates a combination of experience, education, and productive age. This condition has the potential to support optimal employee performance, because the combination of experience and academic competence affects the ability to adapt and work productivity. Therefore, it is necessary to have the right management of human resources to maintain motivation and develop competence so that the performance of officers continues to improve sustainably (Mangkunegara, 2014).

Hypothesis Findings

Career Influence opportunity on Employee Performance (H1)

The results of hypothesis testing have unstandardized values coefficients 0.124 (positive), P Value $0.108 > 0.05$ (not significant) which means career opportunity has a positive and insignificant effect on employee performance. This indicates that the existence of the career system is not strong enough to directly encourage performance improvement. The insignificance is suspected to be caused by the perception of officers towards the career system which is not yet clear, less consistent, or not transparent. Therefore, it is important for organizations to develop a career development system that is fair, open, and understood by all employees in order to be able to improve performance effectively. The results of this research are supported by several researchers who obtained the results that career opportunity has a positive and insignificant effect on the performance of officers (Haris & Indar, 2021; Mamahit et al., 2016; Mustapa et al., 2022; Setiyayanrum, 2019; Shaputra & Hendriani, 2015). However, it is not in line with some studies that give results of positive and significant influence between Career opportunity to the performance of officers (Adila & Aribowo, 2023; Balbed & Sintaasih, 2019; Fadila et al., 2020; Lutfi, 2023).

Job Influence involvement on Employee Performance (H2)

The results of hypothesis testing have unstandardized values coefficients 0.621 (positive), P Value $0.000 < 0.05$ (significant) which means job involvement have a positive and significant effect on employee performance. This finding shows that the higher the employee's involvement in work, both emotionally and psychologically, the higher the performance. Strong involvement encourages a sense of responsibility, commitment, and dedication in completing tasks, thus directly contributing to improved performance. According to Yakup (2017), this increase in involvement can have a direct impact on individual work results and performance, where those who are more involved in work will consider work as an integral part of personal life. This is in line with several studies that give positive and significant results of job influence involvement against the performance of officers (Halawa & Yokanan, 2024; Seprianto, 2021; Septiadi et al., 2017).

Career Influence opportunity and Job involvement on Employee Performance (H3)

Research results show that career opportunity and job involvement positively and significantly affect employee performance. A positive regression coefficient value and a significance value below 0.05 indicate that career improvement opportunity and job involvement will have an impact on the improvement of employee performance. In addition, simultaneous testing shows that the two variables together make a significant contribution in explaining the variation in employee performance. Despite the career opportunity does not have a significant effect on employee performance, theoretically this variable remains relevant because it can affect performance indirectly through other factors such as job satisfaction or motivation. Instead, jobs involvement proved to have a positive and significant influence, showing that employee involvement in work has a dominant role in improving performance. This finding is in line with previous research that states that simultaneously career opportunity and job involvement contribute positively to employee performance (Afridhamita & Efendi, 2020; Kaseger & Greis M Sendow, 2017; Mamahit et al., 2016).

CONCLUSION

Career opportunity has a positive and insignificant effect on employee performance. Job involvement have a positive and significant effect on employee performance. Career opportunity and job involvement simultaneously has a positive and significant influence on employee performance.

SUGGESTIONS

Some things that the author can suggest for future research, namely as follows:

- a. Future research is recommended to involve a wider range of respondents, namely other regional muamalat banks, so that the research results become more representative.
- b. Data collection is not only done through questionnaires, but also through direct interviews with respondents. This approach aims to obtain more detailed and accurate data from each statement item or question, so that it can strengthen the reliability and validity of the research results.
- c. Adding the mediating variable of job satisfaction because employees who feel involved and have development opportunities tend to be more satisfied, so their performance increases.

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