

### Performance Improvement Through Talent Management, Career Development and Education in Mantri of PT Bank Rakyat Indonesia (BRI) Tbk Teluk Betung Branch

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#### ARTICLE HISTORY

Received: 05 August 25

Final Revision: 01 February 26

Accepted: 01 April 26

Online Publication: 30 June 26

#### KEYWORDS

Talent Management, Career Development, Education, Employee Performance, Microfinance Banking

#### KATA KUNCI

Manajemen Talenta, Pengembangan Karir, Pendidikan, Kinerja Pegawai, Perbankan Mikro

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#### DOI

10.37034/jems.v8i3.219

#### A B S T R A C T

This study investigates the influence of talent management, career development, and education on the performance of "Mantri" officers at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch. The research addresses a significant gap in the literature concerning field level employees within microfinance banking. Using a quantitative approach with a census of 52 Mantri officers, data were collected via structured questionnaires and analyzed using multiple linear regression. The results reveal that each independent variable talent management, career development, and education has a statistically significant and positive effect on employee performance. Talent management emerged as the most dominant predictor, followed by education and career development. The simultaneous test (F-test) confirmed the model's overall significance, with an R Square value of 0.900, indicating that 90% of the variance in employee performance is explained by the three variables. These findings suggest that integrating human resource practices can substantially enhance performance outcomes, particularly in dynamic frontline roles. This study contributes empirical evidence to support the implementation of strategic HR frameworks in regional banking and underscores the necessity for performance focused talent policies tailored to microfinance service contexts.

#### A B S T R A K

Penelitian ini mengkaji pengaruh manajemen talenta, pengembangan karir, dan pendidikan terhadap kinerja pegawai "Mantri" di PT Bank Rakyat Indonesia (BRI) Tbk Cabang Teluk Betung. Studi ini menjawab kesenjangan literatur terkait peran pegawai lapangan dalam sektor perbankan mikro. Dengan pendekatan kuantitatif dan teknik sensus terhadap 52 pegawai Mantri, data dikumpulkan melalui kuesioner terstruktur dan dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa ketiga variabel independent manajemen talenta, pengembangan karir, dan pendidikan berpengaruh signifikan dan positif terhadap kinerja pegawai. Manajemen talenta menjadi prediktor paling dominan, diikuti oleh pendidikan dan pengembangan karir. Uji simultan (uji F) mengonfirmasi signifikansi model secara keseluruhan, dengan nilai R Square sebesar 0,900, yang berarti 90% variasi kinerja dapat dijelaskan oleh ketiga variabel tersebut. Temuan ini menunjukkan bahwa integrasi praktik manajemen sumber daya manusia secara strategis dapat meningkatkan kinerja, khususnya dalam peran lapangan yang dinamis. Studi ini memberikan bukti empiris untuk mendukung penerapan kerangka kerja SDM berbasis kinerja di unit perbankan regional dan menekankan pentingnya kebijakan talenta yang sesuai dengan konteks layanan perbankan mikro.

#### 1. Introduction

In an era characterized by rapid technological advances and intense global competition, human resource management plays a critical role in shaping organizational performance, particularly within the banking sector. PT Bank Rakyat Indonesia (BRI) Tbk, as one of Indonesia's leading banks, faces significant pressure to continuously enhance its operational efficiency, customer service quality, and financial performance. The frontline personnel, specifically

"Mantri" officers at the Teluk Betung Branch, significantly impact the success of microfinance initiatives, customer relationships, and overall branch performance. However, challenges such as high workloads, employee turnover, and performance pressures potentially diminish productivity and morale.

Effective talent management has been identified as crucial for optimizing employee performance and maintaining competitive advantage [1]. Certain research emphasized that systematic talent

management practices ensure that organizations attract, develop, and retain highly skilled individuals. It highlights talent management as a strategic approach essential for sustaining high performance and employee engagement [2].

Furthermore, career development has been consistently linked with increased employee loyalty, motivation, and performance [3]. Education also plays a fundamental role in enhancing employee competencies, directly impacting job performance and adaptability to dynamic market conditions [4]. Despite the importance of these variables, existing studies predominantly focus on administrative roles or central offices, leaving a significant gap regarding field officers, particularly Mantri officers, who are vital in microfinance services. Given the unique challenges and requirements of their role, it is essential to comprehensively investigate how talent management practices, career development, and educational programs specifically influence their performance [5].

This research addresses several critical questions: Does talent management significantly impact the performance of Mantri officers at PT Bank Rakyat Indonesia (BRI) Tbk Teluk Betung Branch? Does career development positively influence their performance? How does educational advancement correlate with employee performance? Finally, do talent management, career development, and education collectively enhance Mantri officers' performance? Answering these questions will contribute valuable insights for HR management practices, particularly in microfinance-oriented banking operations [6].

Although numerous studies have investigated the influence of talent management, career development, and education on employee performance across various sectors, most of them concentrate on structural positions or employees at the head office level. Very few have specifically evaluated these three variables simultaneously in field-based roles such as Mantri in PT Bank Rakyat Indonesia (BRI) Teluk Betung Branch. The Mantri position has a unique work character dynamic, high risk, and demanding interpersonal competence and adaptability. Despite their strategic role in microfinance services, many Mantri still face limited access to career advancement, experience high workloads, and stagnate in their positions. These issues have not been extensively studied, especially within regional banking units, highlighting a clear gap in the literature. Moreover, most existing frameworks fail to account for the contextual needs and operational challenges of field-based staff in rural or semi urban banking operations [7].

This study presents a novelty by integrating three strategic human resource management dimensions talent management, career development, and education into a single research model to analyze their impact on

the performance of Mantri as the frontline of microfinance services at BRI Teluk Betung Branch. The research not only offers practical insights for developing more inclusive and context sensitive HR policies but also contributes to academic discourse on performance based human resource management in micro banking sectors. By focusing on a regional banking unit, this study offers a localized and empirical perspective that is currently underrepresented in the literature [8].

## **2. Research Method**

This study adopts a quantitative approach to examine the influence of talent management, career development, and education on employee performance. The object of this research is the "Mantri" employees at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch. The population includes all Mantri staff at the branch, with the sampling technique using a census method, due to the manageable size of the population. The data were analyzed using multiple linear regression analysis with the help of SPSS software. This method is appropriate for testing hypotheses regarding the relationship between independent and dependent variables, especially when aiming to assess the strength and significance of each predictor within a regression model [9].

The measurement of each variable is based on validated indicators from relevant studies. The talent management variable is measured using four main dimensions: performance management, talent coaching, career development, and leadership development [10]. The career development variable is assessed through six indicators: job performance, exposure, voluntary turnover, organizational loyalty, mentoring/sponsorship, and opportunities for growth [11]. The education variable includes levels of formal, non-formal, and informal education based on the national education system [12]. The performance variable is the dependent variable and includes indicators such as quantity, quality, efficiency, discipline, initiative, accuracy, honesty, and creativity [13].

### **2.1. Research Design**

This study adopts a quantitative research approach to analyze the influence of talent management, career development, and education on the performance of Mantri employees at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch. The research is descriptive and explanatory, aiming to identify both the current conditions and causal relationships among variables. The descriptive element seeks to describe systematically, factually, and accurately the characteristics of each variable, while the explanatory element is intended to explain the effect of the independent variables, including talent management,

career development, and education. On the dependent variable, there is employee performance.

The research employs a survey method, using a structured questionnaire to collect numerical data from respondents. This method is chosen for its ability to capture large scale perceptions and behaviors quantitatively and is commonly applied in management studies focusing on HR performance [14].

## 2.2. Population and Sample

The population in this study consists of all employees holding the functional position of Mantri at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch. These employees play a vital role in microfinance operations and are directly involved in delivering financial services to customers in the field. Given the relatively small and accessible size of the population, the sampling technique employed is a census method. This means that all Mantri staff at the branch are included as respondents. The rationale for using the census method is to obtain comprehensive and accurate data without sampling error, which is feasible when the population is limited in size and homogenous in function [15].

## 2.3. Data Collection Techniques

The primary method of data collection in this study is through a structured questionnaire distributed directly to all Mantri employees at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch. The questionnaire is designed using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), allowing for quantitative measurement of respondents' perceptions across all research variables. The questionnaire items are developed based on validated instruments from previous studies and adapted to the context of microfinance personnel in banking. The questionnaire covers four key constructs: talent management, career development, education, and employee performance. Each construct is operationalized through multiple indicators drawn from reputable scholarly sources and empirical studies [16]. To ensure clarity and reliability, a pilot test was conducted prior to full scale distribution. Feedback from the pilot was used to refine wording and eliminate ambiguity. Data collection was carried out over a defined period, with all responses anonymized to maintain confidentiality and reduce bias.

## 2.4. Operational Definitions and Variable Measurement

This study investigates four primary variables: talent management, career development, education, and employee performance. Each variable is operationalized based on established theoretical frameworks and empirical studies. Talent management is measured through four reflective indicators encompassing performance management, coaching, career planning, and leadership development, which

collectively capture the organization's approach to identifying, nurturing, and retaining top performing individuals. Career development is operationalized using six indicators: individual performance, visibility (exposure), voluntary turnover intentions, organizational loyalty, mentoring and sponsorship, and developmental opportunities. These dimensions reflect the extent to which the organization facilitates professional growth for its employees [17].

The education variable is measured by the respondent's formal educational attainment (e.g., basic, secondary, tertiary), involvement in non-formal learning (e.g., training sessions, certifications), and informal learning experiences acquired through work or self-directed study. This structure follows national education guidelines and lifelong learning principles [18]. Meanwhile, employee performance is assessed using a comprehensive set of indicators, including the quantity and quality of output, efficiency, work discipline, initiative, accuracy, honesty, and creativity. These metrics represent the expected standards for Mantri staff in executing tasks and delivering service excellence within a high-performance banking environment [13].

## 3. Result and Discussion

The results of this study provide empirical evidence of the significant impact of talent management, career development, and education on the performance of Mantri employees at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch. The analysis was conducted using quantitative methods based on survey data collected from 52 respondents. Through multiple linear regression testing, it was found that each independent variable talent management, career development, and education demonstrated a statistically significant relationship with employee performance, both individually and collectively. These results affirm that strategic human resource practices, when implemented effectively, can enhance employee output and contribute directly to organizational objectives.

This section elaborates on the outcomes of the regression analysis, including the magnitude and direction of influence of each variable on performance. In addition to testing individual effects, the study also assessed the simultaneous impact of the three variables using the F-test, which confirmed the model's overall significance. The regression model explains a substantial proportion of the variance in employee performance, suggesting that human capital development strategies are essential components of performance enhancement frameworks in banking institutions, particularly in frontline roles such as Mantri officers.

### 3.1. Results of the Determination Coefficient Test

The coefficient of determinant essentially measures the extent to which a model can explain variation in the dependent variable. The coefficient of determinant is between zero and one. A small R<sup>2</sup> value indicates that the independent variables' ability to explain variation in the dependent variable is very limited. Conversely, a value close to one indicates that the independent variables provide nearly all the information needed to predict the dependent variables.

Table 1. Determinant Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error
1	0.949 <sup>a</sup>	0.900	0.894	1.670

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Based on the results on Table 1, R square (R<sup>2</sup>) value of 0.900. In other words, this indicates that the percentage of performance improvement that can be explained by variations in the independent variables, namely talent management, career development, and education, is 90.0%, while the remaining 10.0% is explained by other variables outside the research variables. The R<sup>2</sup> value is close to 1, which indicates a high strength of the relationship and this indicates that the regression model used has strong predictive ability.

### 3.2. Partial Test Results

The partial test was conducted to determine the individual contribution of each independent variable talent management (X1), career development (X2), and education (X3) toward the dependent variable, which is employee performance (Y). This analysis is essential to evaluate whether each factor has a statistically significant effect on performance when assessed separately. The test employs the t-statistic to examine the null hypothesis for each variable, where a significance level (p-value) below 0.05 indicates a meaningful impact. By analyzing the t-values and corresponding p-values, this test identifies which among the independent variables exert a dominant influence on the performance of Mantri employees at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch.

Table 2. Partial Test Results

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients	Standardized Coefficients			
	B	Std. Error	Beta		
(Constant)	1.185	1.531		0.774	0.443
1 X1	0.924	0.218	0.476	4.243	0.000
X2	0.368	0.168	0.260	2.187	0.034
X3	0.599	0.230	0.252	2.605	0.012

a. Dependent Variable: Y

Table 2 summarizes the results of the partial test, including the regression coefficients (both unstandardized and standardized), standard errors, t-values, and significance levels for each variable. The

regression model provides insights into the strength and direction of the relationship between each independent variable and the dependent variable, as well as the relative importance of each predictor in explaining the variance in employee performance.

Table 2 presents the results of the partial test (t-test) used to assess the individual effects of each independent variable Talent Management (X1), Career Development (X2), and Education (X3) on the dependent variable, namely Employee Performance (Y). The table displays both unstandardized and standardized coefficients, the t-statistics, and significance values for each predictor. The constant value (intercept) is 1.185 with a significance level of 0.443, which is not statistically significant, indicating that the baseline level of performance without the influence of the independent variables is not a significant predictor. For Talent Management (X1), the unstandardized coefficient is 0.924 with a standard error of 0.218 and a t-value of 4.243. The significance level of 0.000 indicates a strong and statistically significant positive effect of Talent Management on performance. This result implies that enhancing talent management practices leads to a substantial increase in employee performance, supporting previous empirical evidence that aligns talent management with strategic organizational goals.

Career Development (X2) shows an unstandardized coefficient of 0.368, a standard error of 0.168, and a t-value of 2.187 with a significance level of 0.034. This confirms a statistically significant relationship, albeit with a smaller magnitude than Talent Management. It suggests that providing structured career growth opportunities positively contributes to performance, particularly in motivating and retaining employees in field positions. Meanwhile, Education (X3) has a coefficient of 0.599, a standard error of 0.230, and a t-value of 2.605 with a significance value of 0.012. This statistically significant result highlights that higher educational attainment or training interventions contribute positively to performance enhancement. Among the three variables, Talent Management demonstrates the strongest standardized beta coefficient (0.476), indicating it is the most influential factor in this model, followed by Career Development (0.260) and Education (0.252). In summary, the findings from Table 2 validate the hypothesis that all three variables independently and positively influence performance, with Talent Management having the greatest effect. These outcomes reinforce the importance of targeted HR strategies in maximizing employee output, particularly in the high demand roles such as Mantri officers in regional banking settings.

### 3.3. Simultaneous Test Results

An easy way to create layouts is to use this guide directly.

Table 3. Simultaneous Test Results

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1201.863	3	400.621	143.690	.000 <sup>b</sup>
	Residual	133.829	48	2.788		
	Total	1335.692	52			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Table 3 presents the results of the simultaneous test using Analysis of Variance (ANOVA), which evaluates whether the independent variables talent management (X1), career development (X2), and education (X3) collectively have a significant effect on the dependent variable, employee performance (Y). This test is crucial to validate the overall strength and reliability of the regression model. The F-test examines the null hypothesis that all regression coefficients are simultaneously equal to zero, meaning the model lacks predictive power. A significance value (Sig.) less than 0.05 indicates that the regression model is statistically significant and that at least one of the independent variables meaningfully contributes to the prediction of the dependent variable.

As shown in Table 3, the F value is 143.690 with a significance value of 0.000. This result confirms that the combined influence of talent management, career development, and education on employee performance is highly significant. The regression sum of squares is 1201.863, compared to a residual sum of squares of 133.829, indicating that the majority of the variation in performance is explained by the three predictors. The high F value and low p-value (<0.001) further suggest that the model has a strong explanatory power and that the inclusion of all three variables is justified. Therefore, these findings support the hypothesis that a holistic approach to human resource development integrating talent management, career progression opportunities, and educational investments can significantly improve employee performance in microfinance roles within the banking industry.

#### 4. Conclusion

This study concludes that talent management, career development, and education each have a significant and positive influence on the performance of "Mantri" employees at PT Bank Rakyat Indonesia (BRI) Tbk, Teluk Betung Branch. The findings, obtained through multiple linear regression analysis using SPSS, confirm that these three human resource management components are effective both individually and collectively in contributing to performance improvement. Talent management emerged as the most influential variable, underscoring the importance of identifying, developing, and retaining high potential employees in frontline roles. Career development also demonstrated a meaningful impact, suggesting that structured progression paths and development opportunities increase employee motivation and

commitment. Similarly, education plays a critical role in equipping employees with the necessary competencies to perform effectively in dynamic banking environments.

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