

The Effect of Training and Career Development on Job Satisfaction and Employee Performance at PT Gadai Syariah Berkat Bersama

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ABSTRACT: *Training, Career Development is one of the various factors that affect Employee Performance. This study aims to test and analyze the Training and Career Development of PT. Sharia Pawn Blessing Together. This research was conducted using SEM-PLS with SmartPLS 3 software in analyzing data. The results of hypothesis testing show that training has a positive and significant influence on job satisfaction and employee performance. Career development has a positive and significant influence on job satisfaction but does not have a significant effect on employee performance. Job satisfaction has a positive and significant influence on employee performance. Job satisfaction can mediate training and career development for the performance of PT Gadai Syariah Berkat Bersama employees.*

KEY WORD: *Training; Career Development; Job Satisfaction; Employee Performance*

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I. INTRODUCTION

In order to encourage economic growth, the Bank Financial Institution (LKB) industry has an important role in the economy, namely providing and distributing funds for the economic development of the community. In addition, efforts to increase economic competitiveness are by conducting economic restructuring that encourages community initiatives in economic activities. One of them is by increasing the role of Non-Bank Financial Institutions (LKNB) such as insurance, pension funds, financing companies, venture capital companies and mortgages. Currently, all Bank Financial Institutions (LKB) and Non-Bank Financial Institutions (LKNB) are required to continue to innovate in achieving competitive advantage.

Therefore, Human Resources have an important influence on the company's efforts to achieve a goal. For companies, in addition to providing adequate capital and materials, it is impossible for an organization to achieve its goals without Human Resources. Human Resources is a strategic factor and is an investment in any organization that must be managed appropriately (Schraeder, 2011). Along with the emergence of many Non-Bank Financial Institutions (LKNB), PT Gadai Syariah Berkat Bersama is here with the aim of providing the fastest funding solution for the community through sharia-based pawn services spread across the East Kalimantan and South Sulawesi regions.

Currently, there is a fairly visible phenomenon where PT Gadai Syariah Berkat Bersama in 2023 has experienced a decrease in the number of customers by 17.8%, namely 2,546 customers from 14,299 customers in 2022 to 11,753 customers in 2023. In addition, the aspect of achieving the company's turnover also decreased in 2023 by 3.94%, namely Rp. 3,389,500,000,- from the achievement of a turnover of Rp. 85,946,200,000,- rupiah in 2022 to Rp. 82,556,700,000,- rupiah in 2023.

In addition, from the observation results, it is known that the average value of the total performance evaluation score of all front office employees in 2023, shows that the average performance evaluation score of 87 employees in 41 branches is in a poor position. The decline in employee competence from the results of the total score assessment of employee performance evaluation in 2023 is an indication that the employee performance produced is not optimal. In addition, there are other indications, namely that customers are not satisfied with the results of the assessment given, this can occur as a result of the lack of communicative employees in explaining products or pawn contracts to customers.

Referring to this, there are trainings carried out, such as: pre-employment training, competency certification training, quarterly competency test training, and other training, where in 2023 the realization of costs for employee training will reach Rp. 227,276,695 rupiah, which is felt to have not achieved the expected goals and has not produced maximum results. Where employee training and development is one of the reliable sources of excellence to compete in a constantly changing and competitive environment. Training and development are beneficial for employees in particular and also beneficial for companies in general (Falola H., 2014).

In career development, PT Gadai Syariah Berkat Bersama is still constrained by the small scope of business per branch which makes front office employees in a stuck position or not moving in their current position. So it is feared that it can cause burnout for employees in the future. Companies also need to consider effective management of employee aspects based on different careers that require individuals to acquire and develop a set of personal skills and competencies.

This research also focuses on analyzing the level of employee performance in the company after the emergence of issues or phenomena that occur. This performance analysis is reviewed through variables, training, career development and job satisfaction as mediation. The goal is that with training, career development and job satisfaction as mediation, it is hoped that employee performance will improve even more.

II. METHODS

2.1. Operational Definition

2.1.1. Independent Variables

Training (X1) is a short-term educational process that uses systematic and organized procedures in which non-managerial employees of PT Gadai Syariah Berkat Bersama learn technical knowledge and skills in a limited purpose.

Career Development (X2) is the advancement in the previous position to the highest position ever achieved by an employee of PT Gadai Syariah Berkat Bersama in his working life. The importance of career development at PT Gadai Syariah Berkat Bersama is to increase employee loyalty, creativity, and satisfaction. Measures of employee career development include promotions, potential skills, responsibilities, awards, and qualifications.

2.1.2. Intervening Variables

Job Satisfaction (Y) is an affective or emotional response to various aspects of employee work at PT Gadai Syariah Berkat Bersama.

2.1.3. Dependent Variables

Employee Performance (Z) is an Outcome that results from work or activities that have been carried out within a certain period of time.

2.1.4. Research Population and Sample

Population is an overall area consisting of objects and subjects that have qualities and characteristics that can certainly be applied in this study which can then be drawn a conclusion (Sugiyono, Educational Research Methods Quantitative, Qualitative, and R&D Approaches, 2014, p. 112). The population in this study is non-managerial employees who work at PT Gadai Syariah Berkat Bersama. The sample in a research activity is representative and made a respondent of the research subject or who will be researched and made a research respondent. The sample itself is part of the population that is always a concern for researchers. The sampling technique used is Nonprobability Sampling, which is a sampling technique that does not provide equal opportunities for each element (member) of the population to be selected as a sample member (Sugiyono, 2005). And the type of Nonprobability Sampling used is Saturated Sampling, which is a sampling technique when all members of the population are used as samples. It is often used for research that wants to make generalizations with little or no error. The sample used in this company was 87 samples that acted as respondents, of which the total number of non-managerial employees working at PT Gadai Syariah Berkat Bersama was 87 employees for 41 branches.

2.1.5. Data Analysis Techniques

1. Descriptive Statistical Analysis

Descriptive statistics is the elaboration or depiction of statistical values used in analysis without a generalized or generalized conclusion. Included in descriptive statistics are tables on the calculation of mode, median, mean, calculation of data distribution through the calculation of mean and standard deviation, as well as percentage calculation (%). The determination of the percentage of the questionnaire data obtained from each variable uses the percentage calculation formula:

$$\% = \frac{n}{N} \times 100\%$$

Information:

n = Score obtained

N = Ideal score

% = Percentage

In this study, the technique used to collect data is using questionnaires. Sugiyono (2014) explained that questionnaires are a data collection technique that is quite efficient if the researcher knows exactly the variables to be measured and knows what the respondents can expect. The questionnaire that was distributed contained questions regarding training, career development, employee satisfaction, and employee performance. The answers provided in each of these questions or statements, use the Likert scale. According to Sugiyono (2014) the Likert Scale is used to measure the attitudes, opinions, and perceptions of a person or a group of people about social phenomena. In research, this social phenomenon has been specifically determined by the researcher, which is further referred to as the research variable. Then the indicator is used as a starting point to compile instrument items that can be in the form of statements or questions. For each question in this study, 5 (five) alternative answers are provided with the following scores:

- a) The answer is very agreeable given a score of 5
- b) Answers agreed were given a score of 4
- c) Neutral answers are given a score of 3
- d) Answers that disagree are given a score of 2
- e) Strongly disagree answers are given a score of 1

2.1.6. Structural Analysis Modeling

This research will be analyzed using the Structural Equation Model (SEM), using PLS (Partial Least Square) software. According to Ghazali (2006), the main benefits of SEM compared to the first generation of multivariate such as principal component analysis, factor analysis, discriminant analysis and multiple regression, SEM has higher flexibility for researchers to connect between theory and data. Ghazali (2006) stated that PLS is an alternative approach that shifts from a covariant-based SEM approach to a variant-based approach.

1. Partial Least Square (PLS)

Partial Least Square according to Ghazali (2006) is a powerful analysis method because it does not assume that the data must be measured on a certain scale, and the number of samples is small. PLS is also a predictive model, not the same as covariant-based SEM which generally tests causality/theory. In the analysis test, Ghazali and Latan (2015) stated that PLS uses two evaluations, namely the measurement model (outer model) for validity and reliability tests and the structural model (inner model) used for causality tests (hypothesis testing for tests with prediction models).

2. Evaluation of Measurement Model (Outer Model)

Ghazali (2013) said that validity tests are used to measure the validity of a questionnaire. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that will be measured by the questionnaire, while the reliability test (Ghazali, 2011) is a tool to measure a questionnaire that has indicators of variables or constructs. A questionnaire is declared reliable or reliable if a person's answers to statements are consistent or stable over time.

Table 1: Summary of Rule of Thumb Measurement Model Evaluation (Outer Model)

Validity and Reliability	Parameters	Rule of Thumb
Convergent Validity	Loading Factor	<ul style="list-style-type: none"> • 0.7 for Confirmatory Research • > 0.60 for Exploratory Research
	Average Variance Extracted (AVE)	>0.50 Confirmatory Research and Exploratory Research
	Communality	>0.50 Confirmatory Research and Exploratory Research
Validity of Discriminant	Cross Loading	> 0.70 for each variable
	The square root of AVE and Correlation Between Latent Constructs	AVE Square Root > Correlation Between Latent Constructs
Reliability	Cronbach's Alpha	<ul style="list-style-type: none"> • 0.70 for Confirmatory Research • > 0.60 is still acceptable for Exploratory Research
	Composite Reliability	<ol style="list-style-type: none"> 1. 0.70 for Confirmatory Research 2. 0.60 is still acceptable for Exploratory Research

3. Structural Model Evaluation (Inner Model)

The inner model or structural model describes the relationship between latent variables based on substantive theory. The structural model was evaluated using R-square for the dependent construct. Stone-GeisserQ-square test for predictive relevance and t-test and significance of structural path parameter coefficients.

Table 2: Summary of Structural Model Evaluation (Inner Model)

Criterion	Minimum Value
R-Square	0.67, 0.33, and 0.19 indicate strong, moderate and weak models (Chin et al. 1998).
Effect Size	0.02, 0.15 and 0.35 (small, medium and large).
Q2 predictive relevance	Q2 > 0 indicates that the model has predictive relevance and if Q2 > 0 indicates that the model lacks predictive relevance.
Q2 predictive relevance	0.02, 0.15 and 0.35 (weak, moderate and strong).
Significance (two tailed)	T-value 1.65 (significance level = 10%), 1.96 (significance level = 5%) and 2.58 (significance level = 1%).

III. RESULTS AND DISCUSSION

3.1. Descriptive Analysis of Research Variables

In collecting and presenting data to make it easy to understand, one way of the statistics section is to use descriptive analysis. Descriptive analysis was used to determine the answer score of each statement for each variable studied. From the answer scores, the average score can be obtained which will be categorized into several groups. The variables in this study consist of: (1) Exogenous Variable (Independent), which consists of training and career development (2) Endogenous Variable (Dependent), namely employee performance; and (3) Intervening variables, namely job satisfaction.

Measurements on these variables were measured with the lowest score of 1 (strongly disagreed/strongly dissatisfied) and the highest score was 5 (strongly agreed/strongly dissatisfied). So that in determining the interval as follows:

$$\text{Interval} = (\text{Maximum Grade} - \text{Minimum Grade}) / (\text{Number of Classes})$$

$$= (5-1)/5$$

$$= 0.8$$

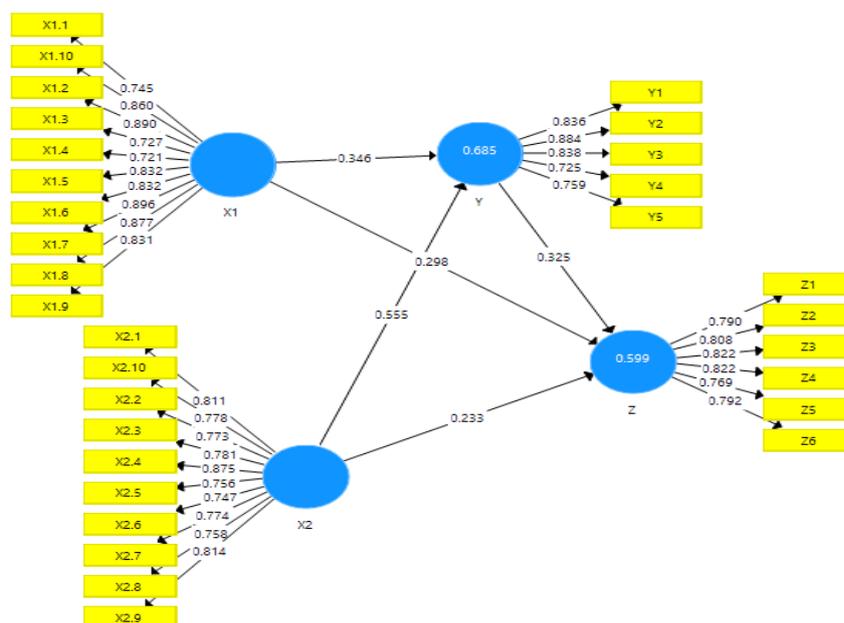
Based on the calculation above, the scale of the distribution of opinion criteria is as follows:

- Very low : 1,00 – 1,80
- Low : 1,81 – 2,61
- Keep : 2,62 – 3,42
- Tall : 3,43 – 4,23
- Very high : 4,24 – 5,00

3.2. Measurement Model Test Results (Outer Model)

The outer model is used to define how each indicator relates to its latent variable. In testing the measurement model (outer model), it is necessary to test the validity and reliability of the indicators used. Testing is carried out using SmartPLS software. The outer model in this study can be seen in the following figure:

Figure 1: Image of Outer Model Test Results Using Smart PLS



Source: Primary Data, processed using Smart-PLS 4 (2024)

3.3. Loading Factor

Loading factor is part of convergent validity. The convergent validity test will be fulfilled if the loading factor value on each indicator > 0.7. The following are the results of the convergent validity test of all indicators in the research conducted:

Tabel 3: Convergent Validity Test

Indicators	Loading Factor	Critical Value	Validity
X1.1	0.745	0.7	Valid
X1.10	0.860	0.7	Valid
X1.2	0.890	0.7	Valid
X1.3	0.727	0.7	Valid
X1.4	0.721	0.7	Valid
X1.5	0.832	0.7	Valid
X1.6	0.832	0.7	Valid
X1.7	0.896	0.7	Valid
X1.8	0.877	0.7	Valid
X1.9	0.831	0.7	Valid
X2.1	0.811	0.7	Valid
X2.10	0.778	0.7	Valid
X2.2	0.773	0.7	Valid
X2.3	0.781	0.7	Valid
X2.4	0.875	0.7	Valid
X2.5	0.756	0.7	Valid
X2.6	0.747	0.7	Valid
X2.7	0.774	0.7	Valid
X2.8	0.758	0.7	Valid
X2.9	0.814	0.7	Valid
Y1	0.836	0.7	Valid
Y2	0.884	0.7	Valid
Y3	0.838	0.7	Valid
Y4	0.725	0.7	Valid
Y5	0.759	0.7	Valid
Z1	0.790	0.7	Valid
Z2	0.808	0.7	Valid
Z3	0.822	0.7	Valid
Z4	0.822	0.7	Valid
Z5	0.769	0.7	Valid
Z6	0.792	0.7	Valid

Source: Primary Data, processed using Smart-PLS 4 (2024)

3.4. Composite Reliability

In addition to the validity test, a reliability test was also carried out on each variable in the study. The reliability test was carried out by looking at the composite reliability and Cronbach alpha values contained in each variable. The values that must be met for each variable to be declared reliable are > 0.7 for the composite reliability value and > 0.7 for the Cronbach alpha value. Composite realism is used as a tool to identify all research variables that have a level of consistency and adequacy in measuring construction variables.

Tabel 4: Composite Reliability Test

Variable	Composite Reliability	Critical Value	Test Results
Training (x1)	0.954	0.7	Realistic
Career Development (X2)	0.942	0.7	Realistic
Job Satisfaction (Y)	0.905	0.7	Realistic
Employee Performance (Z)	0.915	0.7	Realistic

Source: Primary Data, processed using Smart-PLS 4 (2024)

Cronbach Alpha is used as a form of testing to strengthen the results that have been tested on composite reliability, so that later the research variables will be declared fully realistic or not depending on the test on Cronbach Alpha.

Tabel 5: Cronbach Alpha Test

Variable	<i>Cronbach Alpha</i>	Critical Value	Test Results
Training (x1)	0.947	0.7	Realistic
Career Development (X2)	0.932	0.7	Realistic
Job Satisfaction (Y)	0.868	0.7	Realistic
Employee Performance (Z)	0.889	0.7	Realistic

Source: Primary Data, processed using Smart-PLS 4 (2024).

3.5. Average Variance Extracted (AVE)

In addition, the convergence validity test can also be carried out by looking at the AVE value. The indicator is said to be Valid if the AVE value > 0.5. AVE (Average Variance Extracted) is used as a form of testing to support the conduct of the discriminant validity test that will be carried out, so that later the discriminant validity test will be declared fully valid if it has gone through the AVE (Average Variance Extracted) test.

Tabel 6: Average Variance Extracted Test

Variable	<i>Average Variance Extracted (AVE)</i>	Critical Value	Test Results
Training (x1)	0.678	0.5	Valid
Career Development (X2)	0.620	0.5	Valid
Job Satisfaction (Y)	0.657	0.5	Valid
Employee Performance (Z)	0.641	0.5	Valid

Source: Primary Data, processed using Smart-PLS 4 (2024)

3.6. Cross Loading

In addition, the indicators used are declared valid in the discriminant validity test if the cross loading factor value is the highest value for the intended variable compared to the cross loading factor for other variables.

Tabel 7: Cross Loading Test

Indicators	Training (x1)	Career Development (X2)	Job Satisfaction (Y)	Employee Performance (Z)
X1.1	0.745	0.421	0.379	0.471
X1.10	0.860	0.541	0.663	0.53
X1.2	0.890	0.571	0.574	0.625
X1.3	0.727	0.337	0.402	0.510
X1.4	0.721	0.389	0.420	0.386
X1.5	0.832	0.598	0.692	0.621
X1.6	0.832	0.65	0.622	0.610
X1.7	0.896	0.643	0.681	0.678
X1.8	0.877	0.642	0.632	0.586
X1.9	0.831	0.582	0.694	0.558
X2.1	0.534	0.811	0.679	0.590
X2.10	0.432	0.778	0.475	0.479
X2.2	0.549	0.773	0.751	0.592
X2.3	0.576	0.781	0.779	0.588
X2.4	0.594	0.875	0.670	0.673
X2.5	0.417	0.756	0.499	0.377
X2.6	0.538	0.747	0.570	0.423
X2.7	0.515	0.774	0.492	0.472
X2.8	0.500	0.758	0.604	0.556

Indicators	Training (x1)	Career Development (X2)	Job Satisfaction (Y)	Employee Performance (Z)
X2.9	0.549	0.814	0.535	0.557
Y1	0.534	0.602	0.836	0.585
Y2	0.539	0.682	0.884	0.661
Y3	0.550	0.611	0.838	0.671
Y4	0.656	0.581	0.725	0.425
Y5	0.637	0.701	0.759	0.558
Z1	0.601	0.599	0.612	0.790
Z2	0.746	0.574	0.590	0.808
Z3	0.546	0.569	0.575	0.822
Z4	0.434	0.664	0.612	0.822
Z5	0.470	0.421	0.550	0.769
Z6	0.447	0.435	0.511	0.792

Source: Primary Data, processed using Smart-PLS 4 (2024)

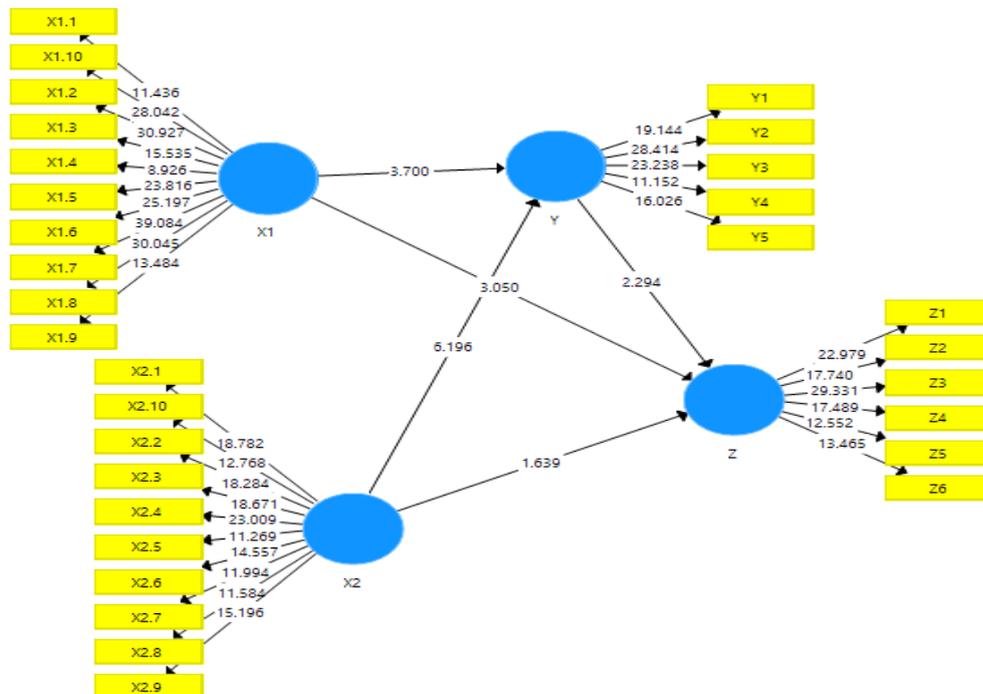
3.7. Structural Model Test Results (Inner Model)

The inner model test was carried out to determine the relationship between the construct, significance value and R² of the research model. This is done by paying attention to the R² value on the endogenous latent variable and the tcal value on each exogenous latent variable against the endogenous latent variable from the bootstrapping results.

3.8. Hypothesis Testing (Bootstrapping)

To see whether a hypothesis can be accepted or rejected by paying attention to the significance values between constructs, t-statistics and p values. In the bootstrapping method in this study, the significance value used (*two-tailed*) *t-value* is 1.96 (significance level = 5%) with the provision that the statistical t-value must be greater than 1.96.

Figure 1: Image of the results of the inner model test using SmartPLS



Source: Primary Data, processed using Smart-PLS 4 (2024)

The following are the values of the path coefficients or inner models that indicate the level of significance in hypothesis testing:

Tabel 8:Path Coefficient Result Valu

Hypothesis	Influence of Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H1	X1 -> Y	0.346	0.352	0.094	3.700	0.000
H2	X2 -> Y	0.555	0.555	0.090	6.196	0.000
H3	X1 ->Z	0.298	0.301	0.098	3.050	0.002
H4	X2 -> Z	0.233	0.237	0.142	1.639	0.102
H5	Y-> Z	0.325	0.319	0.141	2.294	0.022

Source: Primary Data, processed using Smart-PLS 4 (2024)

H1 : It is suspected that training has a positive and significant effect on the job satisfaction of employees of PT Gadai Syariah Berkat Bersama

The Original Sample of the effect of training on job satisfaction is 0.346 (positive value) so that it can be said that training has a positive effect on job satisfaction, where the more training provided by the company to employees, the more the level of job satisfaction in employees of PT Gadai Syariah Berkat Bersama increases. Then the T-Statistic value of training on job satisfaction was greater than 1.96, which was 3,700 and the P Values value of 0.000 was smaller than 0.05. Thus, it can be said that the training has a significant effect on the job satisfaction of employees of PT Gadai Syariah Berkat Bersama so that the research hypothesis is accepted.

H2 : It is suspected that Career Development has a positive and significant effect on the job satisfaction of employees of PT Gadai Syariah Berkat Bersama

The Original Sample of the influence of career development on job satisfaction is 0.555 (positive value) so that it can be said that career development has a positive effect on job satisfaction, where the more career development provided by the company to employees, the more the level of job satisfaction in employees of PT Gadai Syariah Berkat Bersama increases. Then the T-Statistic value of career development on job satisfaction was greater than 1.96, which was 6.196 and the P Values of 0.000 were smaller than 0.05. Thus, it can be said that career development has a significant effect on the job satisfaction of employees of PT Gadai Syariah Berkat Bersama so that the research hypothesis is accepted.

H3 : It is suspected that training has a positive and significant effect on the performance of employees of PT Gadai Syariah Berkat Bersama

The Original Sample of the influence of training on employee performance is 0.298 (positive value) so that it can be said that training has a positive effect on employee performance, where the more training provided by the company to employees, the more the level of employee performance at PT Gadai Syariah Berkat Bersama will increase. Then the T-Statistic value of training on employee performance was greater than 1.96, which was 3,050 and the P Values of 0.002 were smaller than 0.05. Thus, it can be said that the training has a significant effect on employee performance at PT Gadai Syariah Berkat Bersama so that the research hypothesis is accepted.

H4 : It is suspected that Career Development has a positive and significant effect on the performance of employees of PT Gadai Syariah Berkat Bersama

The Original Sample of the influence of career development on employee performance is 0.233 (positive value) so that it can be said that career development has a positive effect on employee performance, where the more career development provided by the company, the more the level of employee performance at PT Gadai Syariah Berkat Bersama increases. Then the T-Statistic value of career development on job satisfaction was obtained less than 1.96, which was 1.639 and the P Values value of 0.102 was greater than 0.05. Thus, it can be said that career development has an effect but not significantly on the performance of PT Gadai Syariah Berkat Bersama employees so that the research hypothesis is rejected.

H5 : It is suspected that Job Satisfaction has a positive and significant effect on the performance of employees of PT Gadai Syariah Berkat Bersama

The Original Sample of the effect of job satisfaction on employee performance is 0.325 (positive value) so that it can be said that job satisfaction has a positive effect on employee performance, where the more job satisfaction is given by the company to employees, the more the level of employee performance at PT Gadai Syariah Berkat Bersama will increase. is greater than 1.96, which is 2.294 and the P Values of 0.022 are smaller than 0.05. Thus, it can be said that job satisfaction has a significant effect on the performance of PT Gadai Syariah Berkat Bersama employees so that the research hypothesis is accepted.

In addition to testing the hypothesis partially through the value of the path coefficient. Hypothesis testing is also carried out simultaneously. Simultaneous hypothesis testing in SmartPLS can be seen in the

results of indirect effects. Therefore, indirect effects are used to see the effect of intervening variables that connect independent variables with dependent variables where bootstrapping literacy results must obtain a T-Statistic value of more than 1.96 in order to be said to be fully mediated (Abdillah W. d., 2015).

Tabel 9: Indirect Effect Result Value

Influence of Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y -> Z	0.112	0.111	0.056	1.991	0.046
X2 -> Y -> Z	0.180	0.181	0.089	2.034	0.042

Source: Primary Data, processed using Smart-PLS 4 (2024)

The Original Sample of the influence of training variables mediated by job satisfaction variables on employee performance is 0.112 (positive value) so that it can be said that training mediated by job satisfaction has a positive effect on employee performance. Then the T-Statistic value of the training mediated by job satisfaction on employee performance was greater than 1.96, which was 1.991 and the P Values value of 0.046 was smaller than 0.05. So that the results of the indirect effect state that the influence of training mediated by job satisfaction on employee performance is partial mediation. In which the job satisfaction mediator has an indirect influence and the training independent variable also has a significant direct influence on the dependent variable of employee performance.

Meanwhile, the Original Sample had the effect of career development variables mediated by job satisfaction on employee performance by 0.180 (positive value) so that it can be said that career development mediated by job satisfaction has a positive effect on employee performance. Then the T-Statistic value on the career development variable mediated by job satisfaction on employee performance was greater than 1.96, which was 2.034 (positive value) and the P Values value of 0.042 was smaller than 0.05. So that the results of the indirect effect state that the influence of career development mediated by job satisfaction on employee performance is full mediation. The independent variable of career development is fully mediated by the job satisfaction mediator because there is no direct influence of the independent variable on the dependent variable. Or in other words, career development can affect employee performance, when employees feel or get job satisfaction first.

3.9. R-Square (R²)

In this study, an R-Square (R²) test was carried out, where the higher the R² value, the better it is proven by the data. The R² results for the endogenous latent variables in the structural model indicate that the model is strong, moderate, or weak.

Tabel 10: R-Square Test Result Value (R²)

Variable	R-Square (R ²)	R-Square Adjusted
Job Satisfaction (Y)	0.685	0.677
Employee Performance (Z)	0.599	0.585

Source: Primary Data, processed using Smart-PLS 4 (2024)

It is explained that the R-square value of the job satisfaction variable is 0.685 or 68.5%. This means that the job satisfaction variable can be explained by the training and career development variable by 68.5% while the rest is explained by other variables outside the model studied. In addition, the R-square value in the employee performance variable is 0.599 or 59.9% where this means that the employee performance variable is explained by the variables of training, career development and job satisfaction by 59.9% and the rest is explained by other variables outside the variables in this study. According to Chin (1998) in (Ghozali & Latan, 2015, p. 81), the R-Square values of 0.685 and 0.599 are declared moderate.

The results of data analysis and hypothesis testing that have been described above will then be discussed and connected with theories or with the results of previous studies.

1. The Effect of Training on Job Satisfaction

The results of Hypothesis Test 1, explained that the relationship between training variables and job satisfaction had P values of 0.000 with a significance value of 0.05 and a statistical t value of 3,700 with a two-tailed value of 1.96 at the significance level of 5% which showed that there was a significant influence on training variables on employee job satisfaction of PT Gadai Syariah Berkat Bersama. From the results of the data analysis, the Original Sample value of the influence of training on job satisfaction is also displayed at 0.346 (positive value) which shows a positive relationship between the training variable and the job satisfaction variable, where every increase in the value of the training variable will also increase the value of the job satisfaction variable.

This is in line with the results of research conducted by Abdul Yamin, Lenny Christina Nawangsari (2023) which shows that there is a positive and significant relationship between training and job satisfaction.

This research is also strengthened by the results of research conducted by Mamik Eko, et al. (2019) which shows that there is a positive and significant relationship between training and job satisfaction.

The company's concern for training such as providing opportunities for employees to participate in training activities held by the company, providing training according to employee needs, preparing professional instructors or teaching staff and ensuring that the training program has clear goals for employees PT Gadai Syariah Berkat Bersama will provide job satisfaction to employees, so that PT Gadai Syariah Berkat Bersama employees have the opportunity to be able to improve their competence and work skills.

2. The Effect of Career Development on Job Satisfaction

The results of Hypothesis 2 explained that the relationship between career development variables and job satisfaction had P values of 0.000 with a significance value of 0.05 and a statistical t value of 6,196 with a two-tailed value of 1.96 at the significance level of 5% which showed that there was a significant influence on career development variables on the job satisfaction of employees of PT Gadai Syariah Berkat Bersama. From the results of the data analysis, it also displays the Original Sample value of the influence of career development on job satisfaction of 0.555 (positive value) which shows a positive relationship between career development variables and job satisfaction variables, where every increase in the value of career development variables the value of employee job satisfaction variables will also increase.

This is in line with the results of research conducted by Ra Retno Puoso Dwi Febriani D.E.S (2018) which shows that career development has a positive and significant effect on job satisfaction and states that career development in daily life has a direct impact on the achievement of job satisfaction and career dedication for employees.

According to Patton and McMahon (2014), the concept of development is a lifelong process to prepare to make a choice among the many jobs available in society. In the context of an organization, a career development program refers to how an employer designs and manages a career program to tie employees' interests and abilities to the organization's opportunities for current and future organizational adjustment to change (Ismail, Adnan, Awang, Rani, & Ismail, 2015). The company's concern for career development such as policies related to promotion, opportunities for all employees to be able to become branch leaders or certain positions, opportunities to take part in training, opportunities to be able to continue education, opportunities to be able to participate in seminars/workshops/discussions, and opportunities to be able to take skills certificates, will provide job satisfaction to employees, so that PT Gadai Syariah Employees Berkat Bersama have high self-discipline, high loyalty, and high work motivation in carrying out their work.

3. The Effect of Training on Employee Performance

The results of Hypothesis 3 test, explained that the relationship between training variables and employee performance had P values of 0.002 with a significance value of 0.05 and a statistical t value of 3,050 with a two-tailed value of 1.96 at the significance level of 5% which showed that there was a significant influence on the training variable on the performance of PT Gadai Syariah Berkat Bersama employees. From the results of the data analysis, the Original Sample value of the influence of training on employee performance is also displayed as 0.298 (positive value) which shows that there is a positive relationship between training variables and employee performance variables, where every increase in the value of training variables will also increase the value of employee performance variables.

As for the results of the indirect effect, it explained that the Original Sample of the influence of training variables mediated by job satisfaction variables on employee performance was 0.112 (positive value) so that it can be said that training mediated by job satisfaction has a positive effect on employee performance. Then the T-Statistic value of the training mediated by job satisfaction on employee performance was greater than 1.96, which was 1.991 and the P Values value of 0.046 was smaller than 0.05. However, judging from the significance value of indirect effects which tend to be smaller than direct effects, job satisfaction mediators are said to be partial mediation. In which the job satisfaction mediator has an indirect influence and the training independent variable also has a significant direct influence on the dependent variable of employee performance.

This is in line with the results of research conducted by Mamik Eko, et al. (2019) showing that there is a positive and significant relationship related to training and employee performance. This research is also strengthened by the results of research conducted by Nur Wahyuni (2016) which shows that there is a positive and significant relationship between employee training and performance.

The company's attention and concern for training such as: providing opportunities for employees to participate in training activities held by the company, providing training according to employee needs, preparing professional instructors or teaching staff and ensuring that the training program has clear goals for PT Gadai Syariah Berkat Bersama employees is the company's effort to improve the competence and work skills of employees. So that employees have the ability to be able to improve their performance now and in the future.

4. The Effect of Career Development on Employee Performance

The results of the Hypothesis Test 4, explained that the relationship between career development variables and employee performance had P values of 0.102 with a significance value of 0.05 and a statistical t value of 1.639 with a two-tailed value of 1.96 at the significance level of 5% which showed that there was an influence but not significant on the career development variable on the performance of PT Gadai Syariah Berkat Bersama employees. From the results of the data analysis, the Original Sample value of the influence of career development on employee performance was also displayed at 0.233 (positive value) which showed a positive relationship between career development variables and employee performance variables. This is in line with the results of research conducted by Anizah Cahyawati Setiyaningrum (2019) which shows that career development has a positive but not significant effect on employee performance.

As for the results of the indirect effect, explained the Original Sample of the influence of career development variables mediated by job satisfaction on employee performance by 0.180 (positive value) so that it can be said that career development mediated by job satisfaction has a positive effect on employee performance. Then the T-Statistic value on the career development variable mediated by job satisfaction on employee performance was greater than 1.96, which was 2.034 (positive value) and the P Values value of 0.042 was smaller than 0.05. And judging from the greater significance value on the indirect effect, the job satisfaction mediator is said to be a full mediation. The independent variable of career development is fully mediated by the job satisfaction mediator because there is no direct influence of the independent variable on the dependent variable.

This is in line with the results of research conducted by Abdul Yamin, Lenny Christina Nawangsari (2023) which shows that job satisfaction as a mediator of career development has a positive and significant effect on employee performance. Career development is the advancement of a person's position in an organization to the highest position a person has ever achieved in his or her working life. The importance of career development in the company increases employee loyalty, creativity, and satisfaction which will have an effect on improving employee performance. Measures of employee career development include promotion, potential skills, responsibility, awards, and qualifications (Busro, 2018).

There are policies related to promotion, opportunities for all employees to be able to become branch leaders or certain positions, opportunities to participate in training, opportunities to be able to continue education, opportunities to be able to participate in seminars/workshops/discussions, and opportunities to be able to take skills certificates, providing job satisfaction to employees. Employee perceptions based on the results of the questionnaire show that job satisfaction is high, but the career development felt is not too influential. Therefore, indirectly job satisfaction is able to overcome career development. And it can be concluded that job satisfaction is able to mediate career development to employee performance.

Or in other words, career development can affect employee performance, when employees feel or get job satisfaction first.

5. The Effect of Job Satisfaction on Employee Performance

The results of Hypothesis Test 5, explained that the relationship between the job satisfaction variable and employee performance had a P value of 0.022 with a significance value of 0.05 and a statistical t value of 2.294 with a two-tailed value of 1.96 at the significance level of 5% which showed that there was a significant influence on the job satisfaction variable on the performance of employees of PT Gadai Syariah Berkat Bersama. From the results of the data analysis, the Original Sample value of the effect of job satisfaction on employee performance is also displayed at 0.325 (positive value) which shows a positive relationship between the job satisfaction variable and the employee performance variable, where every time there is an increase in the value of the job satisfaction variable, the value of the employee performance variable will also increase.

This is in line with the results of research conducted by Nur Wahyuni (2016) which shows that job satisfaction has a positive and significant influence on employee performance at the Gowa Education Office. In addition, research conducted by Mamik Eko Supatmi, Umar Nimran, Hamidah Nayati Utami (2019) shows that job satisfaction has a positive and significant effect on employee performance. This means that job satisfaction has a significant effect on employee performance. Job satisfaction and employee performance are positively related, which means that the higher the employee's job satisfaction, the higher the employee's performance. Rahardja et al. (2017) also show that job satisfaction is a positive attitude of workers towards their work, which is created based on an assessment of the work situation. A positive attitude from a workforce or employee is indispensable for an organization. Job satisfaction is basically something individual, each individual has different levels of satisfaction according to the system and values that apply to him. And the organization will become big and continue to grow if each employee has good performance so that the company's performance will continue to improve.

There is concern from the company for employee job satisfaction such as a good relationship between employees and superiors, opportunities to channel employee expertise at work, a positive work environment, the existence of equal opportunities in obtaining job promotions, appropriate wages and benefits will provide a

sense of comfort at work, employees will feel helped and motivated well at work so that they can improve employee performance now and in the future come.

IV. CONCLUSION

Based on the results of the analysis and discussion that has been presented in the previous chapter, conclusions are obtained, as follows:

1. Training has a positive and significant effect on job satisfaction. This shows that the provision of training will have an effect on increasing job satisfaction. The higher the training carried out by employees, the higher the job satisfaction of PT Gadai Syariah Berkat Bersama employees.
2. Career Development has a positive and significant effect on job satisfaction. This shows that career development results in increased job satisfaction. Or in other words, the higher the career development carried out, the higher the job satisfaction of PT Gadai Syariah Berkat Bersama employees.
3. Training has a positive and significant effect on employee performance. This shows that the provision of training will have an effect on improving employee performance. The higher the training carried out by employees, the higher the performance of PT Gadai Syariah Berkat Bersama employees will also be.
4. Career Development has a positive but not significant effect on employee performance. This shows that career development has an influence but not significantly on improving the performance of PT Gadai Syariah Berkat Bersama employees. If the company wants to improve employee performance through career development, then PT Gadai Syariah Berkat Bersama needs to involve the job satisfaction variable as a mediator. Or in other words, career development can affect employee performance, when employees feel or get job satisfaction.
5. Job satisfaction has a positive and significant effect on employee performance. This shows that employee job satisfaction has an effect in improving employee performance. The higher the job satisfaction felt by employees, the higher the performance of PT Gadai Syariah Berkat Bersama employees will also be.

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