

Analysis Of Career Planning Management At Pt. Bank Btpn Syariah Tbk.

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ABSTRACT

Objective: PT Bank BTPN Syariah Tbk. manages career planning and development by taking action by providing a Hari Raya Allowance twice the salary, the opportunity to travel abroad, an undergraduate scholarship program, housing facilities, and work vehicles. This research aims to understand the stages of Human Resources in designing PT Bank BTPN Syariah Tbk employees' careers. **Methodology:** This research uses a descriptive qualitative method with previous research related to this research as a reference. The sources of information studied came from national journals and interviews with the Human Capital Business Partner of PT Bank BTPN Syariah, Tbk. **Results:** A well-executed performance review process will provide valuable data for future workforce planning and development strategies. Information gathered from reviews can be instrumental in identifying skills gaps, understanding training needs, and preparing employees for industry advancements. This data-driven approach ensures that employees are ready for future changes in industry or technology but also allows the organization to remain competitive by strategically investing in its workforce. **Limitations:** The limitation of this study lies in the fact that it was only conducted on one employee in one company at BTPN Syariah. This can limit the generalization of research results to a broader population, as the dynamics of work ethic and career paths can differ across different organizations or sectors. In addition, an employee's career path is often influenced by other factors, such as education level, experience, and interpersonal relationships, which, if not considered in the analysis, can lead to an inaccurate correlation between each employee's work ethic and career path. **Contribution:** This research is helpful for further research on human resource planning and development in Islamic banking. **Novelty:** An employee career planning program with a one-to-one evaluation method with superiors will produce the quality of employee performance by the company's management standards. Effective career planning, which includes career education, career counseling, and career evaluation, is essential for achieving organizational goals and improving organizational structure stability.

Keywords: Career Management, Human Resource Management, Career Planning Management.

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INTRODUCTION

Human Resources (HR) is vital to the company's future development. The success of achieving company goals is highly dependent on the ability of human resources or employees. HR is required to develop their capabilities within the company proactively. Currently, companies need human resources who can grow sustainably and be willing to help the company in various conditions so that the trust given by the company to employees can pay off by improving their abilities. The commitment of every employee to the company is essential to achieve common goals. Career development is vital for paying attention to and developing human resources. This powerfully supports the effectiveness of individuals, groups, and organizations in achieving goals and increasing job satisfaction.

A person's career journey generally moves from a combination of skills or skills with values, especially the work values that a person has (Pio, 2017). Not all employees have an explicit and written career plan, and so does the company. Therefore, it allows employees to protest to the company about the future of their unclear careers. Ignorance of career boundaries with all its rules adds to the problem of dissatisfaction among employees. If this is allowed to drag on, there will be an uncomfortable working atmosphere, which can affect the performance of employees and company performance.

To achieve company goals, they must be encouraged through awards and opportunities to develop their careers through job promotions or certain positions following their competencies. One of the strategies management must implement is to make career planning and development plans for all employees while working in the company. Career certainty is crucial because they will know the highest position that can be achieved throughout the formal working age, so they are motivated and continue to strive to improve their abilities and be loyal to the company. On the other hand, in this position, management has an essential role in the organization's interests in the long term because the planning and career development of each organization member, both directly and indirectly, is related to the sustainability of the organization's life.

However, a person's career development is determined by what he will give to the company and how to maintain the career long enough. A person with the potential and desire to support his career will make any effort, including developing his potential through careful training and career planning. This can be done independently or by following the company's program. Companies with good human resource management should have a training and development program that can usually be done during the initial period of the employee's entry (Mardikaningsih, 2021).

Every organization and company has a responsibility to retain its employees so that they can make maximum contributions to the organization (Widyaningtyas, 2023). As a forum for a group of people to work together to achieve goals, human resources (HR) are inherently flexible, with quality that can increase or decrease. Therefore, employees, managers, and upper ranks need to be given training so that their hard and soft skills develop and can adapt to the latest technology and the workplace environment.

If these things have been fulfilled for the employees, HR managers can easily manage the career management of the employees. All actions related to the employee's work are included in career management. Recruiting, deploying, and developing employees is the first step in this process, which ends with termination. Therefore, employees with expertise in their fields must be able to realize the company's goals. HR can help employees realize their potential with career planning and development. Career planning is a directed process that helps people recognize their skills, discover where their interests and knowledge are concentrated, get motivated, and decide what steps to take based on their unique characteristics to meet the company's goals (Ali, 2021).

Thus, career planning and development is a process that allows employees to identify career goals and paths to these goals. Career planning and development programs should allow employees to explore their interests, desires, and career options within the company because, through this process, employees can find ways to improve themselves and develop their skills and abilities to achieve a targeted position.

Career planning is also carried out at PT. Bank BTPN Syariah Tbk. Bank BTPN Syariah is a subsidiary of Bank Tabungan Pensiunan Nasional (BTPN), which is engaged in Islamic banking. Bank BTPN Syariah has the principles of PRISMA, namely Professionalism, Integrity, Mutual Respect, and Cooperation. The goal of Bank BTPN Syariah is to become an inclusive Islamic bank, change the lives of underprivileged families in Indonesia, and provide financial product services under the basic principles of Sharia. (Dewi, 2023) For Bank BTPN Syariah, good and successful employee performance is measured by how the employee can obtain the work results that have been charged to the employee. Therefore, HR conducts career development aimed at all employees working at Bank BTPN Syariah to support the employee career planning process and achieve company goals.

Literature Review

Career

Each individual's status is the definition of a career in the professional world of work. According to Handoko (1992), the definition of career has three differences, including: 1) During a person's tenure, the process of developing a person from the lower level to the top of the process of transferring a person's position to a higher level of responsibility is the meaning of career; 2) Career can serve as a working guide that clarifies career paths and creates a systematic pattern of progression; 3) In the professional world, career is a person's foothold during his career path (Nurmasari, 2019).

As a guideline in professional life, sometimes employees need to be more open to the basic concept of a career. The basic idea of a career is an important thing that employees need to pay attention to in using it as a reference in pursuing a career path in the future. These basic concepts include: (1) Career path, the series of jobs that shape a person's career known as their professional career path; (3) Career goals, determining the career position or future job position that a person aspires to is a form of career goal; (4) Career planning, career planning is a series of processes that are planned before a person achieves their career goals and career path; (5) Career development, during the process of achieving career goals and career paths that a person has planned, there needs to be a process of self-development and the ability to achieve career goals (Riane Johnly Pio, 2018).

Career Management

Career management is a process designed by an employee in a structured manner and aims to manage and organize supporting things related to their career. Career management also includes

what steps the employee needs to take to help them achieve their expected career goals (Ardini & Rosmila, 2021). In career management, several stages need to be considered, namely, Career planning, self-development, and choosing the right decisions; by looking at the process of career management, the involvement of all parties connected to a person's career is needed. Career management has a role in employee recruitment, helping the organization's process to classify the interests and careers of employees as well as the capabilities of the organization itself. In addition, career management is also used by organizations to regulate the career flow of employees through available positions, whether they meet the organization's goals or the individual itself. Career management's challenge is determining the balance point for employee career advancement. At the same time, in other cases, companies or organizations need to add employees with the latest skills.

In career management, there are goals, namely that career management can meet the needs of the organization by providing a competent workforce that is ready to face business challenges, developing the skills that employees have according to their jobs, increasing employee satisfaction by helping employees reach their full potential and feel satisfied with their work, creating a unified strategy in the staffing process and internal placement of the company, maintain good relationships with employees to create a conducive and comfortable work environment, increase productivity so that employees who have a clear career plan will be more productive and committed to the company (Marissa, 2021).

Career Planning

The series of planned actions taken by a business to help its employees grow is known as organizational career planning. Through organizational career planning, companies determine career paths and activities for each employee to support their personal development. A career path is a customizable route that allows a worker to advance in an organization. With the company's support, individuals can pursue career advancement along a predetermined career path. More and more companies are using the Web to help staff members identify their career paths and the necessary competencies. From a worker's perspective, pursuing a career path may involve switching jobs and companies to gain more experience and expertise.

According to Mondy (2008), career planning is an ongoing process in which a person sets goals for their career and determines how to achieve them. Later, Handoko writes in Martoyo (2000) that "career planning" refers to "a plan regarding the possibility for an employee/member of an organization as an individual to advance through the promotion process according to his or her qualifications and abilities." According to Simamora (2001), career planning is a process in which people can choose their goals, take actions to achieve them, and plan to do so. The basic concepts of career planning, namely:

1. Career: A person's job positions are included in their career.

2. Career path: A career path is a model that shows how a succession of job positions shapes a person's career.
3. Career goals: A person's career goals are the roles they expect to hold. These goals act as standards for one's professional journey.
4. Career planning: Choosing career goals and paths that will lead to those goals is known as career planning.
5. Career growth: A person's progress in achieving their career plan is career growth.

An organization's career planning program should only be started by a business if it helps them achieve their goals now and in the future. As a result, different companies have different basic ideas and methods for career planning programs. In the modern world, that basic idea has become increasingly important. Career planning programs are expected to achieve one or more of the following goals:

1. Effective coaching of existing talents. When growth becomes a component of a defined career path, people are more willing to commit to it. As a result, they will be better able to understand the advantages of progress. Employees often highly value career planning and development programs, which are cheaper than bonuses and raises.
2. Staff members considering unconventional or new career options have opportunities for self-evaluation. Because companies currently have very few promotional prospects, some of the best employees may not consider traditional upward mobility a career option. Other workers become disillusioned with their jobs and start looking for innovations. A business can help those workers find new and different career paths by providing career planning rather than firing them.
3. Creation of career paths in different departments and regions. The scope of development should be broader than one business area.
4. Proof of genuine dedication to affirmative action and fair employment opportunities. There will be adverse effects at almost every level of the organization. Businesses fully committed to minimizing negative impacts often have difficulty finding minorities and competent women to fill vacant positions. A successful planning and development program is one strategy to overcome this problem.
5. Fulfillment of the unique development needs of employees. Individuals are more likely to feel satisfied with their profession and organization when they feel that their demands for personal growth are being met. They usually stick with the company.
6. Improved performance. The most crucial factor affecting professional progress is the job itself. Each profession can offer unique experiences and challenges.

7. Increased motivation and loyalty among staff members reduce employee turnover. Confident individuals are more likely to stay with the company.
8. Techniques to identify training and development needs. There is a need for training and development when one wants to pursue a particular career path but currently does not have the necessary qualifications.

Career planning benefits the business and its employees or members in carrying out their duties. In a banking company, the advantages of career planning and creating programs to develop its employees' careers can help build internal staff performance, especially those with great potential in specific fields. Career planning can lower staff turnover because an individual's career will be considered in a predetermined career plan, which can increase their devotion to the company they work for. As a result, this will allow the company to minimize the staff turnover system. HR can also realize the potential of employee workers who can be encouraged to explore their talents individually and in groups to achieve professional goals with the help of clear and sound career planning.

Effective career planning can encourage people to work harder and advance. Employee motivation can be maintained to achieve the company's desired results. With career planning, the talents buried in employees can be honed for the better. The existence of career planning suggests that individual employees are valued, which also implies that personal achievements are recognized and valued. This will satisfy employees, which is the need of employees as well. Support the implementation of the approved activity plan. Group members can prepare for more significant roles by using career planning. The approved activity plan will be implemented with the help of this preparation.

Career Development

Career development is a condition to show the level of career status set by an organization or company or in its way to provide continuity, order, and value to a person's life. Career development includes an activity designed by a person to advance and improve the career path he wants. This career planning and development discusses how a person or organization can develop and achieve the goals they want to accomplish through a planned career path. Apart from the above goals, the factors that affect career development are:

1. Internal Factors

Internal factors in each individual are factors that start from the influence of the development of the individual itself. How does a person work, and what is the form of professionalism of an employee towards the work and the company he works for? The employee's career development benchmark can be seen from the employee's ability to face challenges at work, the employee's characteristics in forming a good work ethic, and the employee's true nature,

whether he can adapt to the group. These internal factors affect each individual's career development.

2. External Factors

Apart from internal factors, external factors such as the environment around the company or organization also significantly affect how a person develops their career. For example, management in a company that affects the work process of employees can produce both good and bad impacts. Suppose the system in the company's management follows the way employees work. In that case, employee performance results will be under the company's targets and objectives and can be carried out effectively. However, it can also have a destructive impact if the employee cannot adapt to the management that the company has determined.

The principle of career development is that the work itself significantly influences career development. Furthermore, the specific job demand determines the type of skill development required. If one has yet to acquire the necessary skills for their position, development will not occur. By finding a rational list of individual job placements, the time spent on development can be reduced or reduced. Career development is defined as an employee's effort to carry out his career through various stages of education, training, job acquisition, and experience at work. Each employee is responsible for career development and advancement (Nurmasari, 2015).

There are three stages of individual career development in an organization. According to Planning et al. (2023), the first stage is the beginning of a career. By implementing challenging mentoring and mentoring practices and constructive performance feedback, companies help new hires engage and build their careers early. In addition, companies should encourage and support employees to participate in self-assessment training, find flexible and realistic career paths, and help employees create career plans.

The second stage is a mid-career one. At this stage, a transition or change in the mid-career can cause problems in the personal career. At this stage, people review their current work to determine whether they can achieve their life goals and careers. This can be achieved through a satisfying work environment for challenging entry-level tasks, repetitive tasks, project or work changes, task-related communication, performance-related rewards, and involved management.

The third stage is the final career. People begin to release themselves from responsibility and prepare for retirement at this stage. To stay productive and prepare for retirement, people can train successors, ease the workload, and assign essential tasks later in their careers. Then, most employees must deal with aging, post-mid-career stability, and negative age bias in the workplace. A person must stay positive, think positively, and get social encouragement from his family members at work and home to adjust to a successful career in the future. Employees already entering retirement

should participate in planning their long-term finances, planning time to have fun with their spouse, and planning for an ideal retirement.

Career Development Options

Each employee is allowed to develop a career by their goals and abilities through various career development directions and paths that have been provided. Employees can take advantage of these opportunities anywhere and anytime to advance their careers. According to Nurmasari (2019), the choice of direction and career path includes the following aspects:

a. Enrichment

Assigning special tasks is one common way to develop and improve employee capabilities. These additional tasks allow employees to hone and learn new skills.

b. Lateral

Career development laterally involves moving to different but parallel positions, which allows employees to gain new experiences and increase confidence. This move can open opportunities to work with other teams and learn new perspectives.

c. Vertical

Promotion to a higher position with greater responsibility is a form of vertical career development. These promotions are usually given to employees with excellent performance and leadership potential.

d. Relocation

Employees are provided with opportunities to develop themselves and advance their careers by transferring to different organizational units or work locations. This move can offer a new work culture experience and broaden employees' horizons.

e. Exploration

Employees assist in decision-making regarding the future of their careers by exploring various career options within the organization. By exploring different possibilities, employees can discover interests and talents they were unaware of.

f. Realignment

Moving to a lower position can reduce workload and stress. This move can be the right choice for employees overwhelmed with too much responsibility or experiencing burnout.

Through the career development path above, the interests and strengths of the company and employees can be balanced by the values of the partnership. This allows staff members to receive professional development emphasizing improving functional skills and organizational structure. As a result, structural and functional positions are recognized as equal partners.

Career Development Goals and Successful Career Analysis

There are various ways to implement career development for employees. First, workers can be retained in their current roles with the right incentives. Second, organizations can help individuals move horizontally into roles that better suit their competencies. Finally, qualified workers can be given promotions to higher positions (Nurmasari, 2019)

In the traditional approach, organizations have complete control over the Planning and execution of employee career development. The organization determines every aspect of the development process, from goal setting to outcome evaluation. Promotion or promotion is often considered the only benchmark of success in career development. In contrast, modern approaches give employees more autonomy in managing their careers. In this approach, career development is an ongoing process that focuses on improving individual performance. Employees are encouraged to seek opportunities to learn and grow proactively, and promotion is no longer the only goal to be achieved (Nurmasari, 2019)

Career Development Management

The career development process involves communication between the company and the individual. People actively participate in creating professional goals, choosing relevant disciplines, and acquiring the necessary skills. Organizations serve as temporary facilitators by offering the necessary assistance and resources. Building a work environment that supports employees' professional development is an essential responsibility for organizations. This can be achieved by providing opportunities for greater responsibility, mentorship, and training. Employers must also ensure that the professional aspirations of their staff members are aligned with the company's business plan.

Accurate data and information are essential to support the professional development process. Data on market trends, training needs, and employee performance can help make better career planning, training program development, and employee placement decisions. As a result, investing in professional development can benefit individuals and companies (Nurmasari, 2019).

METHOD

To understand employee career planning in the human resources department of Bank BTPN Syariah, this study uses a descriptive qualitative method. The method used is in-depth interviews with key informants, human capital managers, and employee recruiters. Senior Human Capital Business Partners from the HR division, who are directly involved in employee recruitment and selection, participate in 45–60 minute online interviews via Zoom meetings to collect primary data. This qualitative study examines how Bank BTPN Syariah's HR department designs employee careers, develops employee potential, and provides the correct positions for employees. The

questions asked aim to explore aspects such as talent selection criteria, interview evaluation, and challenges in finding suitable candidates.

RESULTS AND DISCUSSION

Career planning helps execute predetermined activity plans and prepare for more significant positions. Based on the results of interviews with Human Capital, Bank BTPN Syariah provides career education programs, career counseling, and career evaluation to benefit from career planning for the sustainability of the company's vision and mission and the stability of its organizational structure.

A. Career Education

Many employees do not know their work ethics well when they execute their careers. Therefore, HR departments should improve employee understanding through various teaching strategies, including workshops and seminars. In this activity, employees will be given a briefing on how to design their Plans and career paths. This career education can be done through print, electronic, and oral media. In carrying out career education for employees, Bank BTPN Syariah holds a program that covers two main aspects: technical skills and employee literacy. Self-development also includes soft skills such as influencing others, especially for leaders who must be able to direct the team. In addition to formal training, development can be done through on-the-job training or job rotation to expand employees' business understanding. The success of the career planning program at Bank BTPN Syariah is measured by whether employees can fill a vacancy in the company's organizational structure.

B. Career Counseling

Career counseling is necessary to assist HR in setting employee career goals and determining the best steps to achieve them. In addition to observing and interpreting attitudes, skills, and other psychological assessments, career counseling will assist employees in choosing the career they are interested in. Employees should work on improving their credentials through further education or training. The HR division at Bank BTPN Syariah provides direction so that employees understand the importance of developing their skills and pursuing higher education through outreach programs. Meetings can be used to provide career guidance—seminars or meetings with staff members at mutually agreed upon times. In addition, the HR division can explain possible causes of obstacles to career advancement through this counseling.

The career counseling process carried out by HR can hamper employees' talents and skills, so this is a challenge that HR and the company must face. Because of the obstacles employees feel, if they cannot carry out tasks that are not within their skills, it can have fatal

consequences on their careers and hinder the process of achieving company goals. Therefore, Bank BTPN Syariah Human Capital provides a career evaluation program as a complementary program in employee career planning at Bank BTPN Syariah.

C. Career Evaluation

A complementary program in planning a career at Bank BTPN Syariah is to evaluate previously implemented programs. By assessing the performance and results of career education and career counseling programs, HR will know whether implementing the program is relevant and effective for employees at Bank BTPN Syariah. The company conducts evaluations with an evaluation-based performance appraisal program, which is carried out regularly to measure employee performance abilities following the performance standards determined by the company. Bank BTPN Syariah conducts this program twice a year, carried out in the middle and beginning of the year. In this evaluation program, employees fill out a self-assessment performance assessment for 6 months, which two superiors in each employee division will review. This program was followed by a one-on-one program with the boss discussing the employee's performance during the last 6 months.

D. SWOT Analysis

1. Strength

Bank BTPN Syariah has a clear organizational structure, either horizontal or vertical management structure. BTPN Syariah also provides programs such as seminars to increase insight and motivate employees to support their careers. In addition, once a month, HR provides a questionnaire service through a website that all employees can access to learn about their skills. This aims to plan the future of the employee's career.

In addition to improving technical skills, Bank BTPN Syariah's employee development program also emphasizes developing soft skills, which are crucial for career advancement. To further help employees adjust and achieve their best potential, BTPN Syariah also provides opportunities for employees to participate in mentorship programs with more experienced managers or colleagues, which can be done several times a year according to the needs of employees at Bank BTPN Syariah. New and existing employees of Bank BTPN Syariah can attend this training. Using this holistic strategy, Bank BTPN Syariah ensures that employees can effectively plan and achieve their career goals according to their skills and desires.

In addition, an employee performance evaluation program is also carried out at Bank BTPN Syariah to evaluate and review the effectiveness and efficiency of employee performance following the employee's performance results. This performance evaluation program aims to ensure that in the future, mistakes made by Bank BTPN Syariah employees will be avoided and can provide solutions to the problems faced by

employees and the challenges that come with their work. Twice a year, at the beginning and middle of the year, organizations evaluate employees using a performance review program. Under this evaluation program, employees complete a six-month self-assessment of performance, which two supervisors from each employee division then assess. After that, a one-on-one meeting was held with supervisors to discuss employee performance during the six months of work.

2. Weakness

Bank BTPN Syariah concentrates on UMKM businesses and individuals who need business capital, including parents wanting to start or develop their businesses. This segmentation is highly vulnerable to economic imbalances and has great potential to encourage local economic growth. Suppose there are economic fluctuations, such as high inflation, recession, or interest rate hikes. In that case, it can affect people's purchasing power, customers' ability to pay off financing, and even the sustainability of people's businesses. As a result, BTPN Syariah faces significant challenges as the financing quality can be disrupted, and the bank may need help attracting new clients.

BTPN Syariah's career planning management is essential to address this issue. One of the main focuses in career planning is ensuring employees understand the market segments banks serve, especially MSMEs. Employees must be trained to understand the economic risks that affect their customers and find innovative solutions to help their businesses survive, especially during difficult times—training related to risk management and financing analysis techniques. BTPN Syariah must ensure that its employees' career paths have clear and measurable opportunities for self-development. Employees will be more motivated to help the bank's growth if allowed to participate in training programs, professional certifications, or innovative projects. Good career planning management also requires a flexible and creative work environment. Banks must continue to innovate to adjust goods and services according to market needs during economic changes. Employees should be encouraged to be innovative and proactive when looking for ways to solve client problems. BTPN Syariah can improve the quality of human resources and build more substantial competitiveness to support the growth of the Islamic economy in Indonesia through targeted career planning.

3. Threats

In the increasingly aggressive business world, companies face various problems that can impact their operations and performance. Bank BTPN Syariah often faces a high turnover rate. This can affect the workers' professional development plans and the improvement of human resources, which can have a negative effect due to high turnover costs. This danger no longer describes the lack of pleasure of workers. Still, it

is a challenge related to the organizational culture and human resource control implemented through Bank BTPN Syariah.

a. High Employee Turnover Rate

One of the main threats that can disrupt the stability and performance of a company's operations is excessive employee turnover costs. When an employee leaves the organization, the company not only loses the knowledge and abilities of the employee but also loses funds for the training and improvement that has been carried out. Training techniques and hiring new hires require a lot of time and resources, so control can also forget about various strategic focuses that can be very important.

Additionally, excessive turnover can lead to uncertainty among team members, affecting productivity and work output. Frequent turnover of team members can disrupt cooperation among teams, leading to a lack of employee productivity and good results from such frequent employee turnover and interfering with the comfort of other members.

b. Impact on Career Planning

Effective career planning is an essential part of human resource improvement techniques. However, a well-crafted plan will only become valid once the employee leaves the company. This can prevent the improvement of the abilities and capabilities of employees who continue to be in the company and reduce the capabilities within the company as a place of business that guarantees an outstanding profession. Employees may also experience no longer having a good career path, and the lack of possibilities to grow is getting more complicated and complex, so they can decide to improve their careers elsewhere.

c. Work Ethics and Employee Commitment

A solid work ethic is needed to increase workers' dedication to the organization. Those who work in companies with a good work ethic tend to be more involved in their work, show more dedication, and make an undoubted contribution to the company culture. In contrast, employees who work in companies with low work ethics tend to experience disappointment with their workplace, which can also lead them to resign. Various motives often lead to this dissatisfaction, consisting of loss of career paths, management roles, and lack of assistance from career development.

d. Strategic Implications

In the face of these threats, companies must formulate a comprehensive strategy to improve employee retention and strengthen work ethic. The strategic

implications that can be made in dealing with these threats can be done by implementing strategies to enhance the atmosphere in the work environment, which supports each other and can work together for the company's sustainability in achieving the same goals. With this, companies must also provide a comfortable work environment to motivate employees to work. The system of awarding employees who reach the target is carried out by Bank BTPN Syariah, one of which is by giving Umrah gifts to these employees. In addition, the company also routinely provides holiday allowances of twice the salary.

By recognizing and responding to challenges related to employee turnover and work ethic, Bank BTPN Syariah can build a more stable and productive work environment. This is evidenced by the lack of employees at Bank BTPN Syariah who resign based on discomfort and for other reasons, such as no salary and position increases. This will improve employee retention and play a role in the company's total performance and competitiveness in the market.

4. Opportunity

BTPN Syariah offers a range of exciting career planning management opportunities. Employees have excellent professional development prospects that are in line with the development of the Sharia-based financial sector. The increasing public interest in Islamic financial services drives the demand for qualified labor in this field. This motivates BTPN Syariah to provide its staff with relevant knowledge and skills. Additionally, collaborating with academic institutions such as colleges or training facilities may be a strategic move to develop emerging talents. Companies can attract and develop quality human resources by offering special internship programs, training, or scholarships for staff skill development in Sharia.

BTPN Syariah can improve career planning management in the digital era by utilizing HR technology. Employees can assess their skills, create a more focused self-development plan, and understand the different career paths available using digital technology. Employees can feel more motivated to achieve their career goals with advice from superiors or mentors with experience and higher career paths. Another significant opportunity is the Sharia certification program. In addition to improving employee competence, BTPN Syariah builds credibility as a reliable Islamic bank by offering training and certification related to Sharia. This action can improve the position of workers in the field and encourage a work environment oriented towards professional and personal development. With the help of these opportunities, BTPN Syariah can efficiently oversee career planning and promote staff development and long-term well-being.

CONCLUSION

This study aims to explore career planning at Bank BTPN Syariah and how the programs provided by Human Capital contribute to employee development. The study results show that effective career planning, which includes career education, career counseling, and career evaluation, is essential to achieve organizational goals and improve the stability of organizational structures. Career education programs that include technical and soft skills training and counseling that help employees set career goals have proven to significantly benefit employees in planning and achieving their desired career path. In addition, regular performance evaluations help ensure that employees can fill vacant positions and contribute best to achieving the company's vision and mission. All of these programs support the sustainability of the company's vision and provide stability in the organizational structure.

The limitation of this study lies in the narrow scope, which only involves one employee of BTPN Syariah, namely an employee of Human Capital. This method limits the generalization of research results to a broader population because work ethic and career paths can vary significantly between sectors and organizations. Education level, work experience, company culture, and interpersonal relationships are external factors that affect an employee's career path. This study should have analyzed these factors more thoroughly. As a result, the resulting findings must accurately represent the relationship between work value and career path. These limitations suggest that further research with a broader sample coverage and consideration of additional variables is needed to get a more complete and representative picture. The inability to control other factors can lead to improper interpretation and possible bias in associating career planning and development with career success, given that everyone has a developmental journey influenced by different backgrounds and situations.

The review process is thorough and methodical, and the performance evaluation process supports workforce planning and future development planning initiatives. Companies can gather precise and relevant information about team and individual performance through these reviews, which can then be used to identify skills gaps and understand employee training needs. With this data, Bank BTPN Syariah can create focused training programs, including technology-based courses, technical training, or soft skills enhancement, to better prepare staff for changing market conditions and industry advancements. In addition, training programs and seminars provided to employees can contain material related to Islamic law in terms of Islamic banking. This data-driven strategy ensures that business workforce development investments produce the best results, increase worker productivity, and create a skilled and competitive workforce. Ultimately, this procedure prepares workers for the challenges and maintains the company's ability to compete and maintain its market leadership.

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