

Analysis Of Career Path Startup Companies PT. Sahabat Gadai

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Abstract

This research uses a qualitative descriptive approach, namely by describing and analyzing the problems found. This research was obtained by conducting observations, interviews, and documentation, while secondary data was obtained through books, previous research, and articles related to the research.

The purpose of this research is to analyze how PT. Sahabat Gadai organizes and manages career paths in this dynamic startup environment. This research will identify the challenges faced in implementing a career path system, as well as evaluate its impact on employee motivation and performance.

From the results of this research, it can be seen that PT Sahabat Gadai employees are more motivated by the promotion structure and of course they are driven by financial needs. This can be seen from the data results which show that 40% of the sample chose this. Because this company is a newly developing company, PT Sahabat Gadai continues to improve its self-development program.

Keywords: Career Path, Start-up Company, HR.

1. Introduction

A startup is a company that is newly established and developing, often still in the process of identifying its target market (Yusian and Aulia, 2021). In Indonesia, there are approximately 1,500 startups, including those in the pawn service sector, which remains relevant as it fulfills urgent financial needs without requiring the sale of assets (Bakhar et al., 2023). Pawn services, as defined by Article 1150 of the Indonesian Civil Code, provide creditors with rights over movable goods to secure debts, with priority over other creditors for repayment. The history of pawn businesses in Indonesia is closely linked to Perum Pegadaian, established to prevent usury practices, with regulatory changes in 1990 and 2000 forming the operational foundation of the business today.

One such startup in this sector is PT. Sahabat Gadai Jawa Barat, which has grown since obtaining its business license in 2021 (KEP-35/NB.1/2021), expanding to 40 branches across various regions. However, like other startups, the company faces challenges in managing career paths, which are essential for enhancing employee motivation, retention, and performance (Muliati & Susiana, 2023).

A preliminary survey conducted among 15 employees of PT. Sahabat Gadai revealed that the primary motivations for working are promotion opportunities (40%) and salary or benefits (40%), with the work environment cited by 20% of employees. While 80% of respondents strongly agree and 20% agree that the company provides fair career advancement opportunities, learning opportunities appear to be less emphasized. This study aims to analyze the career path system at PT. Sahabat Gadai, identify implementation challenges, and evaluate its impact on employee motivation and performance. The findings are expected to provide strategic insights for the company and contribute academically to the study of career management in startups.

2. Literature Review

2.1 Concept of Startup Companies

A startup is often understood as a newly established company striving for growth. According to Merriam-Webster, a startup is a nascent business enterprise, while The American Heritage Dictionary defines it as a business that has just begun operations. Yusian and Aulia (2021) conclude that a startup is a business in its early operational stages, often still exploring and identifying its target market. Startups are typically characterized by innovation, fresh ideas, and operations in uncertain environments. They are often associated with digital technology and business models that can scale rapidly. In essence, startups are in an initial phase filled with challenges but also possess significant growth potential if they can seize market opportunities (Kawegian, 2024).

In Indonesia, startups have proliferated rapidly, particularly with advancing technology. Currently, there are over 1,500 startups in Indonesia across various sectors, including fintech, e-commerce, and pawn services. This rapid development not only influences related industries but also positively impacts the national economy (Bakhar et al., 2023).

2.2 Pawn Services in Indonesia

Pawn services have become a crucial part of Indonesia's financial system, particularly as a solution for individuals requiring quick cash without selling their assets. A pawn transaction involves movable goods being pledged as collateral for debt, granting the creditor rights to sell the pledged goods if the debt is not repaid. According to Article 1150 of the Indonesian Civil Code, a pawn is a creditor's right over movable goods pledged by a debtor as debt collateral, giving the creditor priority in repayment through the sale of those goods if the debtor fails to fulfill obligations.

Pawn services in Indonesia were first introduced by Perum Pegadaian, a state-owned enterprise established in 1901 to provide financial solutions without involving usury practices. Over time, pawn services have become increasingly essential, with numerous government and private pawn businesses emerging. Government Regulation No. 10/1990, effective April 1, 1990, became the foundation for modernizing pawn services in Indonesia, with the main mission of preventing usury and offering secure and legal financial solutions. Today, Pegadaian remains the leading player in Indonesia's pawn industry, with an extensive network across the country.

In addition to Perum Pegadaian, private pawn companies have emerged, driven by more flexible regulations for operating pawn services. This sector has further expanded with startups offering innovative solutions in pawn services. One such startup is PT. Sahabat Gadai, which obtained an operational license in 2021 under KEP-35/NB.1/2021 (dated April 30, 2021). PT. Sahabat Gadai has demonstrated rapid growth, opening over 40 branches in various regions. Pawn services thrive in Indonesia due to the public's urgent need for quick cash without having to sell valuable assets. These services are typically used in emergencies, such as for education costs, healthcare, or other pressing needs. Items such as gold, electronics, vehicles, and other valuables are commonly pledged as collateral.

In the context of startups in pawn services, challenges include fierce competition, digital technology adaptation, and maintaining customer trust through fast and transparent service. Despite the familiarity of pawn services, startups in this field have opportunities for further growth by leveraging digital innovation and flexible business models (Firdausi, 2020). Thus, pawn services remain a vital part of Indonesia's financial industry, both through government-owned enterprises and startups like PT. Sahabat Gadai, which continue to strive for modern and accessible financial solutions for the public.

2.3 Career Paths in Companies

Career paths refer to processes that allow employees to develop within an organization, whether through promotion, increased responsibilities, or skill enhancement. According to Muliati and Susiana (2023), a structured career path is critical in human resource management as it provides motivation and improves employee retention.

In a company, a well-defined career path helps employees see their future development, drives productivity, and influences job satisfaction. It also provides employees with a clear understanding of the steps required to reach higher positions, ultimately fostering loyalty to the company.

- **Organizational Structure:** Clear hierarchy supports defined career progression; flat structures allow flexibility but lack clarity.

- **Skill Development:** Training, mentoring, and growth opportunities enhance readiness for promotion.
- **Performance Evaluation:** Transparent assessments identify areas for improvement and promotion readiness.
- **Fairness in Promotion:** Equitable processes boost motivation, satisfaction, and employee retention.

3. Material and Method

The research was conducted from September to October 2024, during which data collection was carried out through interviews and observations. The company's data and information are as follows:

Company Name : PT. Sahabat Gadai
 Address : Jl. Ruko Rose Garden 2, Bekasi, West Java.

This company was selected as the research site due to its status as a newly established enterprise facing unique challenges in managing career paths and human resources (HR). As a startup in the pawn service sector, PT Sahabat Gadai emphasizes fast and reliable service while adapting to changing market demands. Observations focused on the company's HR strategies, organizational culture, and career systems to gain insights into effective practices and innovations in HR management within a dynamic industry environment.

The data used in this study consisted of primary and secondary data. Primary data was obtained through observation, interviews, and documentation, while secondary data came from literature and various written sources, such as previous research, books, and articles relevant to the research topic.

Data Sources and Research Samples

1. Primary Data:

The primary data for this research were collected directly from the field. Techniques used include:

- Interviews**
 Semi-structured interviews were conducted with selected informants to gain detailed insights into their experiences, perspectives, and knowledge about the company's career pathways and HR systems. These interviews allowed for a conversational approach, fostering richer and more nuanced data collection (Makbul, 2023).
- Observation**
 Direct observation of daily operations, organizational practices, and employee interactions was carried out to understand the dynamics within PT Sahabat Gadai. Observations were systematic, focusing on relevant phenomena and activities

without disturbing the natural setting. This method emphasizes the use of human senses to gather data from the environment (Makbul, 2023).

c. Documentation

Data were gathered from company reports, official records, photographs, and other written materials. These documents provided additional context and evidence to support the findings of the research (Rusandi & Rusli, 2021).

2. Secondary Data:

Secondary data were obtained through a comprehensive literature review of academic papers, journals, books, and previous research related to the topic. This process involved analyzing published sources to understand theoretical frameworks, historical contexts, and similar case studies. The literature review was crucial in identifying gaps in existing knowledge and establishing a foundation for the study (Mahanum, 2021).

3.1 Design Study

The research method refers to a series of systematic steps used to search, process, and analyze data scientifically, resulting in findings that are reliable and support the planning and execution of the study in a structured and objective manner. In this study, the researcher applied a qualitative method. According to Ummah (2019), qualitative research aims to understand phenomena through detailed and complex descriptions. It uses language to answer research questions and presents detailed perspectives from informants who have experienced the events being studied. This study specifically employed a case study approach, which involves an in-depth investigation of individuals, groups, or organizations over a specific period. The goal is to obtain a comprehensive and detailed description of the object being studied. Data obtained through this approach were analyzed using various data collection procedures, including interviews, observations, and document reviews (Yona, 2014).

3.2 Data Analysis

According to Miles and Huberman, the data analysis process includes the stages of data collection, data reduction, data display, and drawing conclusions or verification (Utomo, 2021). Below are the detailed steps of data analysis conducted in this study:

- **Data Collection**
Data collection is a crucial part of analyzing data. To determine the appropriate data collection techniques, the researcher must identify questions formulated in the research focus. Each formulated question may require different data collection techniques (Alhamid & Anufia, 2019). In this study, data collection was conducted through interviews and observations involving several employees of PT Sahabat Gadai.
- **Data Reduction**
At this stage, the researcher filters and reduces all information obtained during the first stage. The data reduction process must focus on specific issues to avoid an overly broad scope. This involves selecting data that is relevant, significant, useful, and new. Reduced data is then categorized according to the research focus. During the selection

phase, the researcher refines the established focus, analyzes the data in-depth, and reconstructs the information into structured knowledge, hypotheses, or new insights (Fadli, 2021).

- **Data Presentation**

Data presentation aims to facilitate understanding of the findings. If the hypotheses are consistently supported by field data, they become more robust. This stage is conducted inductively, based on data collected from the field and verified through continuous data collection. The results of this phase contribute to the refinement and validation of theoretical models (Fadli, 2021).

- **Drawing Conclusions and Verification**

Drawing conclusions and verification begins early in the data collection process, encompassing patterns, causal relationships, and other relevant elements. Conclusions in qualitative research may address the initial research questions or evolve beyond them since qualitative research questions are typically dynamic and adaptable throughout the study. Nonetheless, the findings are expected to yield novel insights (Fadli, 2021).

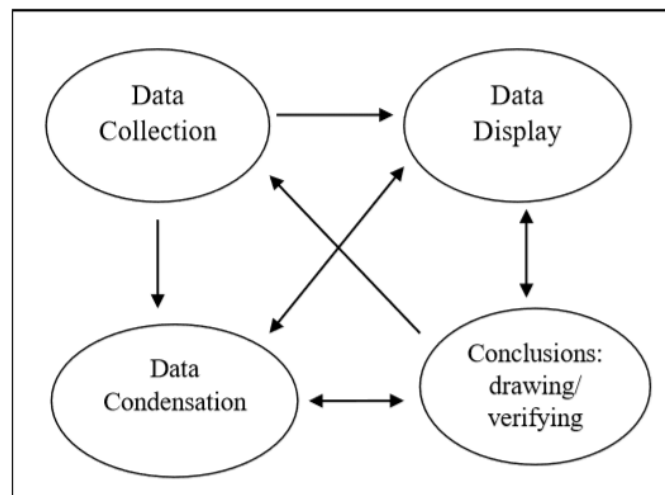


Figure 1. Data Analysis Techniques

3.3 Data Validity Techniques

In this study, the researcher used the triangulation technique to ensure data validity. Triangulation can be conducted by verifying data from the same source using different approaches, methods, or timeframes (Mekarisce, 2020).

Source triangulation is the first type of triangulation discussed, which examines data collected from multiple informants. This method involves cross-checking the information gathered during the research through various sources or informants to enhance data credibility (Alfansyur & Andarusni, 2020). By using the same technique, researchers can collect data from different informants to ensure consistency and reliability.

Additionally, this study applied triangulation techniques in data collection by combining observation, interviews, and documentation methods to obtain the necessary information.

4. Result

4.1 Data Description

- **Unit of Analysis and Scope of Research**

To ensure the research is conducted effectively, the researcher carried out the data collection process according to the designed research steps. Interviews were conducted by asking relevant questions about career paths at PT Sahabat Gadai to obtain accurate descriptions. Participants in this study consisted of four individuals: one from the front office division, two from the auditor division, and one from the finance division.

- **Participant Description**

This study employs a qualitative approach aimed at analyzing career paths within PT Sahabat Gadai. PT Sahabat Gadai is a financial services company specializing in pawn and asset-based financing. As a growing organization, PT Sahabat Gadai has several core divisions supporting its operations, such as the Front Office Division (customer service), Back Office Division (operations), Finance Division, Internal Audit Division, Marketing and Sales Division, Information Technology Division, Human Resources (HR) Division, and Risk and Compliance Division.

No	Participant	Years of Service	Position
1	Participant A	3 Years	Front Office Staff
2	Participant B	2 Years	Auditor Staff
3	Participant C	3 Years	Auditor Staff
4	Participant D	3 Years	Finance Staff

Table 4.1: Participant Data

Source: Compiled by Researcher (2024)

4.2. Data Result

The research aimed to explore the career structure, challenges, and impact of career paths on employee motivation and performance at PT Sahabat Gadai. The findings revealed that the career structure within the company varies across divisions, with each division having different levels and pathways for promotion. In the Front Office Division, career progression begins at the staff level and can move up to senior staff, supervisor, and eventually branch manager, with promotions based on performance and work experience. In the Audit Division, the career path progresses from junior auditor to senior auditor and head of audit, with promotions evaluated annually. In the Finance Division, career progression starts from finance staff to coordinator, supervisor, and head of the division, with additional certifications in finance or accounting being important criteria for promotion.

Regarding the challenges faced by the company in managing career paths, several obstacles were identified. One key challenge is providing equal opportunities for promotion, especially for employees in lower-level positions, such as the front office, who may face difficulty advancing. Another challenge is the limited availability of senior positions, which creates intense competition for higher-level roles. Additionally, the lack of relevant training for employees in certain divisions can hinder career progression, as employees struggle to meet the criteria for higher positions without proper development. Furthermore, the rapid changes in financial regulations require employees to continuously update their technical skills to remain eligible for promotions.

4.3 Data Discussion

The research highlighted the positive impact of career paths on employee motivation and performance. The possibility of promotion motivates employees to work harder, as they see clear career advancement opportunities. While competition within the company can be intense, having defined career paths can drive employees to put in extra effort to achieve their professional goals. Clear guidelines for career progression also enhance performance, as employees know exactly what steps they need to take to move up. Overall, career paths not only increase motivation but also contribute to higher loyalty and productivity, as employees feel their hard work will be recognized and rewarded, leading to greater organizational commitment.

5. Discussion

Career paths at PT Sahabat Gadai are designed to consider the development and progress of each employee in various divisions. Each division has a different career structure, tailored to the needs and priorities of each area. In the Front Office Division, the career path begins with the staff position, followed by senior front office, supervisor, and eventually branch manager, with promotions depending on performance and work experience. In the Audit Division, the career path consists of junior auditor, senior auditor, and head of audit, with promotions typically evaluated annually. Meanwhile, the Finance Division has a career structure from finance staff, coordinator, supervisor, to head of department, with additional certifications in finance or accounting being an essential factor for promotion.

However, the company faces several challenges in designing a fair and effective career path system. One of the challenges is providing equal opportunities for all employees, especially those in entry-level positions such as Front Office, which are often viewed as basic roles and have limited promotion opportunities. Another challenge is the limited availability of senior positions, which creates intense competition for career advancement. Additionally, the lack of relevant training also becomes a barrier for employees to develop the necessary skills for promotion. In the Finance Division, especially, the rapid changes in financial regulations require employees to continually update their skills and knowledge to meet the requirements for higher positions.

In terms of impact, career paths have proven to have a significant influence on employee motivation and performance. When employees see the opportunity to advance to higher positions, they are more motivated to improve their performance. With a clear and organized career path structure, employees have guidance that helps them work more focused

and improve productivity. Moreover, career paths also play a role in fostering loyalty, as employees who feel valued and have the opportunity to grow tend to be more committed to their work and the organization. Overall, a well-designed career path system at PT Sahabat Gadai not only enhances motivation but also performance and employee loyalty.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

The study on career paths at PT Sahabat Gadai demonstrates that a clear and structured career development system plays a significant role in motivating employees and enhancing their performance. The research highlights the importance of transparency, fairness, and the provision of clear advancement criteria, which can motivate employees to strive for higher positions. Career paths at PT Sahabat Gadai are structured differently across divisions, reflecting the unique needs of each area. Despite the benefits, challenges such as limited promotion opportunities and a lack of relevant training were identified, particularly in divisions with fewer senior positions. The findings indicate that career paths not only influence employee motivation but also improve performance and organizational loyalty.

6.2 Implication

1) Theoretical Implications

This study reinforces theories on human resource management, particularly the significance of career path structures in motivating employees and enhancing performance. A well-defined career path aligns with motivation theories such as Expectancy Theory, which asserts that employees are more motivated when they understand the connection between their efforts and the outcomes they will achieve. Additionally, the research supports Human Capital Theory, which suggests that investment in training and skill development positively impacts organizational productivity. The study underscores that transparency and fairness in career paths are essential indicators of successful career management. The findings provide a foundation for further analysis of the factors influencing the effectiveness of career paths in complex organizational structures.

2) Practical Implications

A. Transparency and Fair Evaluation Systems: Companies should ensure that the promotion process is transparent, with clear and objective criteria. A fair performance evaluation system will make employees feel their efforts are valued and motivate them to strive for higher positions.

B. Providing Training and Skill Development: Companies should offer training programs that are relevant and support employee skill development according to the requirements of their roles. This will better prepare employees for challenges at the next career level.

C. Career Planning and Employee Retention: Companies should implement long-term career planning focusing on developing internal talent. Providing clear career opportunities and supporting employee growth can increase loyalty, reduce turnover, and strengthen organizational stability.

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