



Analysis of the influence of visionary leadership, career development, and intellectual intelligence on employee performance at pt bca, tbk, kcp asia medan

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ABSTRACT

This study aims to determine the influence of visionary leadership, career development, and intellectual intelligence on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan from June 2025 to August 2025. The research employs a descriptive and quantitative method. The research subjects are the employees of PT Bank Central Asia, Tbk, KCP Asia Medan, with a population of 91 employees. The instrument used is a questionnaire to collect data on the variables of visionary leadership, career development, intellectual intelligence, and employee performance. The data analysis method included are: validity test, reliability test, descriptive analysis, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, simultaneous coefficient test (F-test), and coefficient of determination test. The results of the descriptive analysis show that the variables of visionary leadership and intellectual intelligence fall into the very good category, while the variables of career development and employee performance fall into the good category at PT Bank Central Asia, Tbk, KCP Asia Medan. Based on the results of the partial hypothesis test or t-test, the variables of visionary leadership, career development, and intellectual intelligence have a positive and significant influence on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan. Simultaneously, visionary leadership, career development, and intellectual intelligence also have a positive and significant effect on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan. The contribution of the variables of visionary leadership, career development, and intellectual intelligence to employee performance is 0.611 or 61.10%, while the remaining 38.90% is influenced by other factors outside this study, such as job stress, work discipline, and others.

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INTRODUCTION

Human resources constitute one of the most critical factors for organizations in achieving their goals, as they serve as the key determinant of organizational development. One essential aspect of human resource management is the placement of employees, which significantly affects organizational outcomes. Companies must employ individuals who possess the knowledge and skills required to manage operations effectively so that employee performance can improve.

The role of leaders in an organization is crucial, as leadership influences human resource management and shapes strategic decisions that determine organizational sustainability. A leader is an individual with specific abilities and competencies, particularly expertise in a given field, enabling them to influence others to carry out certain activities in pursuit of one or more objectives (Sundari, 2022). According to (Muhammad Amyadi, 2024) visionary leadership requires leaders to formulate clear and targeted ideas. They must be able to inspire and motivate others through a compelling vision for the future. Visionary leaders possess a long-term outlook and can articulate the direction the organization seeks to pursue while encouraging others to work toward that vision. Such communicated vision has positive effects on employees, as it motivates them and strengthens their confidence in achieving the vision. It is critical for organizations to have a clear vision that aligns with contemporary developments. Therefore, leaders must be capable of communicating this vision to employees to ensure that organizational goals are achieved.

Career development exerts a substantial influence on organizations because it serves as a benchmark for employees in managing their professional growth. Without career development initiatives, organizations may struggle to enhance employees' career progression, which can have negative consequences for employee advancement. Career development is one of the key functions of human resource management, aimed at developing the capabilities of individual employees as well as the organization as a whole. It seeks to improve employees' positions or roles within the company. To achieve positive outcomes, organizations must design appropriate career development programs to support employees and enhance their job effectiveness so they can contribute optimally to the organization's business objectives. Career development is not only associated with employees' skills but is also linked to intellectual intelligence, which can influence employee performance. Employees with strong intellectual intelligence (IQ) tend to exhibit logical, rational, academic, and systematic qualities. Higher intellectual intelligence can enhance employee performance and enable individuals to express ideas more openly.

Performance constitutes a critical component for organizations, as it provides valuable benefits. Consequently, efforts to improve employee performance represent an ongoing challenge for companies. Employee performance can be influenced by various factors, both individual-related and organizational environmental factors. Performance evaluation is conducted to improve and enhance organizational performance through the continuous improvement of employee performance. Evaluation does not merely assess physical work output but examines overall job execution, including competencies, diligence, discipline, teamwork relations, and specific tasks and responsibilities deemed appropriate for assessment.

The following data represent employee performance records from PT Bank Central Asia, Tbk at the Asia Medan Sub-Branch (KCP Asia Medan), the 2022 sales target for PT Bank Central Asia, Tbk at KCP Asia Medan was IDR 1,000,000,000; however, the realized sales amounted to IDR 701,700,000, or 70.17% of the target. The unmet target for 2022 was IDR 298,300,000, equivalent to 29.83%. In 2023, the sales target was IDR 1,500,000,000, with actual sales recorded at IDR 1,095,000,000, representing 73% achievement. In 2024, the sales target was IDR 2,000,000,000, while actual performance reached IDR 1,205,300,000, or 60.27%. The unmet target for 2024 was IDR 794,700,000, or 39.73%. Based on these data, it can be concluded that the sales performance of PT Bank Central Asia, Tbk at KCP Asia Medan remained below the company's minimum target achievement standard of 85%. The failure to reach the 85% performance standard at BCA KCP Asia

Medan can be explained by several internal factors aligned with Human Resource Management (HRM) theory. Insufficient visionary leadership may contribute to unclear communication of organizational goals, reducing employee motivation and role clarity, which HRM literature identifies as critical for performance alignment. Additionally, limited career development opportunities may lead to lower employee engagement and capability growth, affecting task execution effectiveness. Differences in employees' intellectual intelligence may also influence adaptability, problem-solving, and productivity levels, particularly in a competitive and technology-driven banking environment. According to HRM theory, performance outcomes are shaped by the alignment between leadership practices, employee competencies, development systems, and organizational context, suggesting that the performance gap reflects systemic HR-related misalignment rather than isolated operational issues. A notable phenomenon at PT Bank Central Asia, Tbk KCP Asia Medan is the decline in sales performance in 2024, which fell by 9.9% compared with 2022, and by 12.73% compared with 2023.

Companies staffed with high-performing employees are better positioned to achieve organizational targets. Hence, the company conducts quarterly performance evaluations to provide feedback to employees and reassess performance outcomes. Organizations are not exempt from the influence of technological and societal developments, which reshape how employees perform their tasks. As a result, companies serve as platforms for human resources to develop innovations to maintain competitiveness. The increasing competition within the banking industry and rapid technological transformation serve as strong justification for examining visionary leadership, career development, and intellectual intelligence simultaneously. As financial institutions face digital disruption and intensified market pressures, leaders must demonstrate a clear strategic vision to guide organizational adaptation. At the same time, employees require continuous career development to ensure that their competencies remain relevant in evolving operational systems. Intellectual intelligence also becomes critical, as employees must demonstrate analytical abilities, adaptability, and problem-solving skills to respond effectively to technological shifts. Thus, studying these three variables together is essential to understanding how organizations can sustain employee performance and maintain competitiveness in an increasingly dynamic banking environment. The banking industry, in particular, faces increasing competition due to the emergence of new financial institutions in Indonesia.

PT Bank Central Asia, Tbk (BCA) is one of Indonesia's leading private banks operating in the financial services industry since 1957. In Medan, the Asia Main Branch Office (KCU Asia) oversees all BCA Sub-Branch Offices (KCP) in the region. KCU Asia remains committed to facilitating banking services for customers, given Medan's significant business potential in agriculture, trade, and industry. This study focuses on PT Bank Central Asia, Tbk at the Asia Medan Sub-Branch (KCP Asia Medan).

Based on the discussion of visionary leadership, career development, intellectual intelligence, and employee performance, the author is interested in conducting a study titled "An Analysis of the Influence of Visionary Leadership, Career Development, and Intellectual Intelligence on Employee Performance at PT Bank Central Asia, Tbk at the Asia Medan Sub-Branch".

RESEARCH METHOD

The study was conducted at PT Bank Central Asia, Tbk in the Asia Medan Sub-Branch (KCP Asia Medan), which includes KCP Asia II, Sumatera, Asia Mega Mas, Rahmadsyah, HM Yamin, KCP Kas, and Citraland Gamacity. The research took place from June 2025 to August 2025 and focused on examining the influence of visionary leadership, career development, and intellectual intelligence on employee performance at PT Bank Central Asia, Tbk in KCP Asia Medan.

The population in this study consists of 91 employees working at PT Bank Central Asia, Tbk in KCP Asia Medan. The sampling technique employed was the census method. Census sampling is a technique in which all members of the population are included as research samples. Thus, the total sample for this study is 91 respondents. The use of the census method is scientifically justified because the population of 91 employees is relatively small and accessible, allowing data to be collected without sampling error and increasing internal validity. However, the generalization of results beyond this organizational context should be made cautiously, as the findings represent a specific population rather than a broader probabilistic sample. Additionally, the results of this study will later be compared with previous research to determine whether they demonstrate consistency, reveal contradictions, or offer new contributions to HRM knowledge, particularly within the competitive and technology-driven banking sector.

To avoid biased results, the regression model must satisfy several assumptions known as classical assumptions, which include the classical assumption test, the multicollinearity test, and the heteroscedasticity test. To determine the influence of visionary leadership, career development, and intellectual intelligence on employee performance at PT Bank Central Asia, Tbk in KCP Asia Medan, multiple regression analysis was applied. The regression equation model is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \varepsilon$$

Description:

- Y = Dependent Variable
- X = Independent Variables
- a = Constant (the value of Y when $X_1, X_2, \dots, X_n = 0$)
- b = Regression Coefficient (the value indicating an increase or decrease)
- ε = Error term (Epsilon)

The criteria for interpreting multiple linear regression results (Kasmadi and Sunariah in Simbolon, 2022:64) are as follows: (a) If the p-value (Sig) < 0.05, the regression relationship between variables X_1, X_2, X_3 and variable Y is significant..(b) If the p-value (Sig) > 0.05, the regression relationship between variables X_1, X_2, X_3 and variable Y is not significant.

Kasmadi and Sunariah (in Simbolon, 2022:64) state that the multiple linear correlation coefficient test is used to examine the fourth hypothesis, which assesses the combined relationship of variables X_1, X_2 , and X_3 with variable Y. Since this hypothesis testing involves three independent variables affecting a single dependent variable, both the t-test and the F-test were employed.

RESULTS AND DISCUSSIONS

Prior to hypothesis testing, the researcher conducted classical assumption tests to ensure that the multiple linear regression model was appropriate for further analysis. Once the classical assumptions were met, the multiple linear regression procedure could be applied.

Normality Test

a. Normal Curve Histogram

Data normality can be assessed through the histogram of the normal curve, as shown in Figure 1:

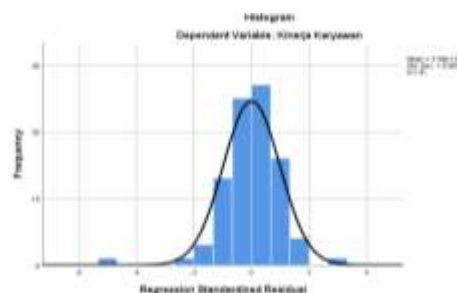


Figure 1. Normal Curve Histogram

The curve in Figure 1, demonstrates a relatively balanced distribution on both the left and right sides, forming an almost perfectly bell-shaped pattern. This indicates that the data follow a normal distribution.

b. P-P Plot

The results of the P-P plot normality analysis are shown in Figure 2:

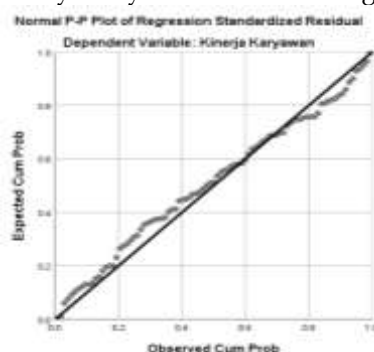


Figure 2. Normality Test: P-P Plot of Regression Standardized Residual

Based on Figure 2, the distribution of the data points for visionary leadership, career development, intellectual intelligence, and employee performance appears to cluster around the diagonal line. This indicates that the data are normally distributed.

c. Kolmogorov-Smirnov (K-S) Test

The results of the K-S test are shown in Table 1:

		Unstandardized Residual
N		91
Normal	Mean	0.0000000
Parameters ^{a,b}	Std. Deviation	2.53255353
Most Extreme	Absolute	0.076
Differences	Positive	0.064
	Negative	-0.076
Test Statistic		0.076
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on Table 1, the regression model satisfies the normality assumption because the residual value of Asymp. Sig. (2-tailed) equals 0.200 > 0.05. Therefore, the data are normally distributed.

Multicollinearity Test

Multicollinearity indicates the presence of strong correlations among independent variables. A good regression model should not exhibit multicollinearity. The criteria are tolerance > 0.10 and VIF ≤ 10.

Table 2. Multicollinearity Test

Model	Coefficients ^a					Collinearity Statistics		
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1 (Constant)	5.944	3.109			1.912	0.059		
Visionary Leadership	0.126	0.041	0.240		3.048	0.003	0.697	1.434
Career Development	0.243	0.101	0.174		2.410	0.018	0.826	1.211
Intellectual Intelligence	0.380	0.055	0.546		6.878	0.000	0.685	1.461

a. Dependent Variable: Employee Performance

Based on Table 2, the tolerance value for visionary leadership (X1) is 0.697 with a VIF of 1.434; for career development (X2), the tolerance value is 0.826 with a VIF of 1.211; and for intellectual intelligence (X3), the tolerance value is 0.685 with a VIF of 1.461. These results indicate the absence of multicollinearity, as all tolerance values exceed 0.10 and all VIF values are below 10.

Heteroscedasticity Test

This study employed the scatterplot method and the Park–Glejser test.

a. Scatterplot Analysis

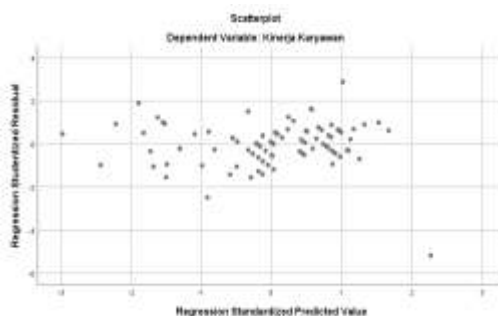


Figure 3. Heteroscedasticity Test

Based on Figure 3, the scatterplot demonstrates a random distribution with no clear pattern. This indicates that the regression model does not exhibit heteroscedasticity, and the model is therefore suitable for predicting employee performance using the independent variables.

b. Park–Glejser Test

Under the Park–Glejser criteria, heteroscedasticity is indicated if the significance value < 0.05, while a significance value ≥ 0.05 indicates no heteroscedasticity. The results of the Park–Glejser test are shown in Table 3:

Table 3. Park–Glejser Test

Model	Coefficients ^a				Collinearity Statistics
	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	

	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	0.276	2.116		0.130	0.897		
Visionary Leadership	0.013	0.028	0.059	0.461	0.646	0.697	1.434
Career Development	0.070	0.069	0.120	1.024	0.309	0.826	1.211
Intellectual Intelligence	-0.025	0.038	-0.084	-0.656	0.514	0.685	1.461

a. Dependent Variable: ABS_RES

Based on Table 3, the visionary leadership variable has a significance value of $0.646 \geq 0.05$; career development has a significance value of $0.309 \geq 0.05$; and intellectual intelligence has a significance value of $0.514 \geq 0.05$. Thus, it can be concluded that the regression model does not exhibit heteroscedasticity.

Multiple Linear Regression Analysis

The multiple linear regression analysis was conducted to examine the extent to which visionary leadership, career development, and intellectual intelligence influence employee performance. Based on Table 2, the formulation of the multiple linear regression model:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \varepsilon$$

yields the following equation:

$$Y = 5.944 + 0.126X_1 + 0.243X_2 + 0.380X_3$$

Employee Performance with a Constant Value = 5.944

The constant value of 5.944 indicates that when visionary leadership, career development, and intellectual intelligence are equal to zero, employee performance remains at 5.944, showing a positive baseline value.

a. Visionary Leadership (Coefficient = 0.126)

The coefficient of 0.126 (positive) indicates a direct relationship. A one-point increase in visionary leadership will increase employee performance by 0.126 points, and vice versa, assuming career development and intellectual intelligence remain constant. The significance value for visionary leadership (X_1) is 0.003, which is lower than 0.05. Therefore, visionary leadership has a positive and significant effect on employee performance.

b. Career Development (Coefficient = 0.243)

The coefficient of 0.243 (positive) shows that a one-point increase in career development increases employee performance by 0.243 points, assuming visionary leadership and intellectual intelligence remain constant. The significance value of 0.018 is less than 0.05, indicating that career development has a positive and significant effect on employee performance.

c. Intellectual Intelligence (Coefficient = 0.380)

The coefficient of 0.380 (positive) indicates that a one-point increase in intellectual intelligence increases employee performance by 0.380 points, assuming visionary leadership and career development remain constant. The significance value of 0.000 is less than 0.05, meaning that intellectual intelligence has a positive and significant effect on employee performance.

Multiple Linear Correlation Coefficient Test

The multiple linear correlation coefficient test was conducted to examine the combined influence of visionary leadership (X_1), career development (X_2), and intellectual intelligence (X_3) on employee performance (Y). The results are shown in the following table:

Table 4. Multiple Linear Correlation Coefficient Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.790 ^a	0.624	0.611	2.576	1.447

a. Predictors: (Constant), Intellectual Intelligence, Career Development, Visionary Leadership

b. Dependent Variable: Employee Performance

Based on Table 4, the multiple correlation coefficient for X1, X2, and X3 on Y is 0.790, which falls within the interval 0.60–0.79. According to Kasmadi and Sunariah (in Simbolon, 2022:64), this interval indicates a strong level of correlation. Thus, visionary leadership, career development, and intellectual intelligence collectively have a strong relationship with employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan.

Hypothesis Testing

a. t-Test (Partial Test)

Based on Table 2, the results are as follows:

1) Visionary Leadership (X1) → Employee Performance (Y)

$t_{calculated} = 3.048$, $t_{table} = 1.663$. Since $3.048 \geq 1.663$ and $Sig = 0.003 < 0.05$, H_0 is rejected and H_a is accepted. Visionary leadership has a positive and significant effect on employee performance.

b) Career Development (X2) → Employee Performance (Y)

$t_{calculated} = 2.410$, $t_{table} = 1.663$. Since $2.410 \geq 1.663$ and $Sig = 0.018 < 0.05$, H_0 is rejected and H_a is accepted. Career development has a positive and significant effect on employee performance.

c) Intellectual Intelligence (X3) → Employee Performance (Y)

$t_{calculated} = 6.878$, $t_{table} = 1.663$. Since $6.878 \geq 1.663$ and $Sig = 0.000 < 0.05$, H_0 is rejected and H_a is accepted. Intellectual intelligence has a positive and significant effect on employee performance.

b. F-Test (Simultaneous Test)

The F-test examines whether all independent variables (X1, X2, X3) simultaneously influence employee performance (Y).

Table 5. Simultaneous Hypothesis Test (F-Test) Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	959.195	3	319.732	48.189	.000 ^b
	Residual	577.244	87	6.635		
	Total	1536.440	90			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Intellectual Intelligence, Career Development, Visionary Leadership

Based on Table 5, the results show $F_{calculated} = 48.189$, $F_{table} = 2.711$. Since $48.189 \geq 2.711$ and $Sig = 0.000 < 0.05$, the hypothesis is accepted. This indicates that visionary leadership, career development, and intellectual intelligence collectively exert a positive and significant effect on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan.

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) is used to assess the extent to which visionary leadership, career development, and intellectual intelligence can explain variations in employee performance. Based on Table 4, the adjusted R^2 value is 0.611 or 61.10 percent. This indicates that visionary leadership, career development, and intellectual intelligence explain 61.10 percent of the variance in employee performance, which is categorized as high. The remaining 38.9 percent is influenced by other factors not examined in this study, such as work stress, work discipline, and others.

The findings of this study show partial consistency with prior research while offering new insights. The significant positive effect of intellectual intelligence on employee performance aligns with existing evidence emphasizing cognitive capability as a key determinant of work effectiveness. Similarly, the influence of visionary leadership supports previous studies highlighting its motivational and strategic role, although its effect size varies depending on organizational context. In contrast, the weaker effect of career development compared with intellectual intelligence differs from some earlier findings, suggesting possible limitations in program implementation or employee perception within this setting. This divergence provides a new contribution by demonstrating that the influence of HRM practices may vary across industries and organizational environments, particularly within the evolving and competitive banking sector.

CONCLUSION

Based on the descriptive analysis, the variables of visionary leadership and intellectual intelligence fall into the “very good” category, while career development and employee performance fall into the “good” category at PT Bank Central Asia, Tbk, KCP Asia Medan. However, several weaknesses remain within the examined variables. The weaknesses related to visionary leadership involve insufficient inspirational capacity and inadequate motivation provided to employees in achieving organizational goals. The weaknesses associated with career development concern limited employee knowledge and skills, as well as inadequate progression in positions or status, which may lead to a decline in employee development. The weaknesses related to intellectual intelligence include the lack of clear thinking, limited awareness of conditions and situations, and low adaptability to new environments. Additionally, employee performance weaknesses include employees not completing tasks according to company standards and insufficient compliance with company regulations, which may hinder performance outcomes at PT Bank Central Asia, Tbk, KCP Asia Medan.

Based on the results of the partial hypothesis test (t-test), where $t_{calculated} \geq t_{table}$, the variable of visionary leadership was found to have a positive and significant effect on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan. Similarly, based on the partial hypothesis test (t-test), where $t_{calculated} \geq t_{table}$, the career development variable was shown to exert a positive and significant influence on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan. Furthermore, the partial hypothesis test (t-test), where $t_{calculated} \geq t_{table}$, indicated that intellectual intelligence also has a positive and significant effect on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan. Based on the simultaneous hypothesis test (F-test), where $F_{calculated} \geq F_{table}$, the variables of visionary leadership, career development, and intellectual intelligence were found to collectively exert a positive and significant influence on employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan. The coefficient of determination results indicate that the contribution of visionary leadership, career development, and intellectual intelligence to employee performance is 0.611 or 61.10 percent. This demonstrates that 61.10 percent of employee performance is explained by these three variables, while the remaining 38.90 percent is influenced by other factors not examined in this study, such as job stress, work discipline, and other organizational variables.

For the visionary leadership variable, the findings indicate that visionary leadership at PT Bank Central Asia, Tbk, KCP Asia Medan has been implemented effectively; however, challenges remain, particularly regarding insufficient inspiration and motivation provided to employees in achieving corporate goals. Leaders are encouraged to enhance their ability to inspire and motivate employees toward organizational achievement.

For the career development variable, the results show that career development at PT Bank Central Asia, Tbk, KCP Asia Medan is relatively good, yet weaknesses persist, including limited knowledge and skills among employees and inadequate career progression. The organization is expected to adopt fair career development practices. It is recommended that the company assess employee strengths and weaknesses and provide opportunities for development through training programs or product knowledge classes that can enhance employee insight and professional competencies.

For the intellectual intelligence variable, the findings demonstrate that intellectual intelligence at PT Bank Central Asia, Tbk, KCP Asia Medan is generally good, but weaknesses remain, particularly in employees' limited understanding of conditions and situations and their insufficient adaptability to new environments. To improve intellectual intelligence, the company is advised to provide training that enhances both knowledge and skills.

Regarding employee performance, the findings show that employee performance at PT Bank Central Asia, Tbk, KCP Asia Medan is generally good, although issues persist related to employees' failure to complete work according to company standards and insufficient compliance with organizational regulations. The company conducts annual performance evaluations to assess employee development. As a form of appreciation, the organization may provide recognition, such as awarding outstanding employees or selecting the best employee of a designated period, as well as offering career advancement opportunities for high-performing employees.

This research contributes to strengthening Human Resource Management theory by providing empirical evidence that visionary leadership, career development, and intellectual intelligence jointly and significantly influence employee performance within the modern banking industry. The findings reinforce existing theoretical models that emphasize the importance of leadership vision, competency development, and cognitive capability in dynamic and technology-driven organizational environments. Moreover, the study adds contextual value by demonstrating that intellectual intelligence has the strongest effect among the three variables, indicating that cognitive adaptability is increasingly essential in digital banking ecosystems.

Based on the order of influence identified in the regression results, strategic priority should be placed first on improving intellectual intelligence through targeted training and capability-building initiatives. The second priority is enhancing visionary leadership practices, particularly in strengthening inspirational and motivational aspects. The third priority is refining career development programs through structured and fair progression pathways, competency-based training, and performance-linked advancement opportunities.

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