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# Analysis of the Influence of Experience, Psychological Empowerment, and Career Development on Employee Commitment in Fintech Industry

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## ABSTRAK

Penelitian ini bertujuan untuk mengkaji bagaimana pengalaman kerja, pemberdayaan psikologis, dan pengembangan karier memengaruhi tingkat komitmen karyawan di industri fintech. Dengan menggunakan pendekatan kuantitatif dan metode survei, penelitian ini melibatkan 300 responden yang dipilih secara purposif berdasarkan kriteria tertentu, seperti memiliki minimal satu tahun pengalaman kerja dan berpartisipasi dalam program pengembangan karier yang disediakan perusahaan. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan teknik regresi linier berganda. Hasil penelitian menunjukkan bahwa ketiga variabel independen, yaitu pengalaman kerja, pemberdayaan psikologis, dan pengembangan karier, memiliki pengaruh positif dan signifikan terhadap komitmen karyawan. Pengalaman kerja membantu karyawan memahami dinamika dan nilai-nilai organisasi, sehingga memperkuat loyalitas mereka. Pemberdayaan psikologis mendorong motivasi yang lebih tinggi, rasa memiliki, dan keterlibatan yang lebih besar dalam bekerja. Sementara itu, peluang pengembangan karier memberikan pandangan positif terhadap masa depan dan menumbuhkan ikatan emosional yang lebih kuat antara karyawan dan organisasi. Temuan ini menyoroti pentingnya bagi perusahaan fintech untuk secara aktif menciptakan lingkungan kerja yang mendukung pemberdayaan psikologis, menawarkan jalur karier yang jelas, dan memanfaatkan pengalaman karyawan sebagai aset untuk meningkatkan keterlibatan. Secara praktis, studi ini menawarkan panduan bagi manajemen SDM dalam merancang kebijakan yang memperkuat loyalitas karyawan, dan secara teoritis, memperkaya literatur akademis tentang faktor-faktor yang memengaruhi komitmen karyawan di sektor teknologi finansial.
Kata kunci: pengalaman kerja, pemberdayaan psikologis, pengembangan karier, komitmen karyawan, industri fintech

## *ABSTRACT*

*This study aims to examine how work experience, psychological empowerment, and career development influence the level of employee commitment in the fintech industry. Using a quantitative approach and survey method, the study involved 300 respondents selected purposively based on specific criteria, such as having a minimum of one year of work experience and participation in company-provided career development programs. Data were collected through questionnaires and analyzed using multiple linear regression techniques. The results show that all three independent variables, work experience, psychological empowerment, and career development have a positive and significant impact on employee commitment. Work experience helps employees understand organizational dynamics and values, thereby strengthening their loyalty. Psychological empowerment promotes higher motivation, a sense of belonging, and greater engagement in work. Meanwhile, career development opportunities provide a positive outlook on the future and foster stronger emotional ties between employees and the organization. These findings highlight the importance for fintech companies to actively create a work environment that supports psychological empowerment, offers clear career pathways, and leverages employee experience as an asset to enhance engagement. Practically, this study offers guidance for HR management in designing policies that strengthen employee loyalty, and theoretically, it enriches the academic literature on the factors influencing employee commitment in the financial technology sector.*
*Keywords: work experience, psychological empowerment, career development, employee commitment, fintech industry*

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## INTRODUCTION

The rapid growth of the financial technology (fintech) industry in the digital era has triggered major changes in the workplace. Fintech companies are now required not only to continuously innovate in technology but also to maintain a strong commitment to the organization by their human resources (Nimran et al., 2024). Employee commitment is highly required as it is the main determinant of productivity, loyalty, and the company's survival in the situation of competition getting stronger each time. The employees in a fintech are usually under high pressure and stress due to the rapid change and the difficult multitasking nature of their work. Hence, without commitment from employees, companies will have to confront the challenge of retaining talent which, in return, will cause turnover rates to be high as well as team performance to decline (Djunaedi, 2024). So, the knowledge of which factors really influence commitment among employees in the first place is really important. Considering the impact of work experience, psychological empowerment, and career development in the fintech sector, the HR department could get a lot of helpful hints on the planning of their strategies. It is not only a matter that concerns operations, it also has a considerable strategic value in the keeping of a company's competitiveness (Hendratni, 2019). Employee commitment is just not concerned with loyalty only; it is an indicator of how successfully an organization is in meeting the expectations and needs of its workforce. So, the concern for research regarding employee commitment in fintech is taking a wider scope in the areas of the technological advancement and the complexity of business (Mulyadi et al., 2024).

Work experience is sometimes called work experience is a combination of the skills, knowledge, and understanding that an employee gets through his or her work and duties. Work experience, which is the most important thing in the fast-moving fintech industry that is innovation-oriented, is a major determinant of employees' perception of the company (Made et al., 2022). Generally, those employees who have been with the company for a longer period of time are better acquainted with the organizational dynamics, workflows, and company culture. In this way, this indirectly becomes a factor that strengthens the bond and loyalty of the employees with their employer (Lienardo & Setiawan, 2017). Besides that, experience can also be a source of confidence and decision-making skills that will have a positive effect on loyalty. In the fintech world, the employees who have been through development stages of a company are the ones that are most loyal to that company and the new employees are the least loyal (Setiawan et al., 2021). On the other hand, work experience can bring negative effects if it is not supported by a proper appreciation or recognition from the company. Thus, it is very important for the fintech companies to build up real, deep work experiences that will lead to the long-term commitment of the employees (Handoyo & Setiawan, 2017). This research is aimed to present the depth of the work experience commitment of the staff in the rapidly changing and highly competitive fintech industry.

Psychological empowerment is the concept where workers feel that they are in charge of their work, feel skilled, and discover the value of their work. In a rapidly moving and ever-changing fintech

industry, this factor is indispensable in keeping the employee's motivation and loyalty to the company (Gunawan & Setiawan, 2022). Employees who are empowered psychologically are usually very positive in their behavior and are always ready to put their best foot forward, they also feel recognized and are very satisfied with the company. Such a scenario leads to a good work environment and also the organization gets the commitment strengthened (Jane et al., 2022). Power can be given to the employees through their involvement in decision-making exercises, assigning authority and creating room for the inflow of new ideas and innovation. Employees in the power struggle and changing world of fintech who are empowered are more likely to be adaptable and show a high degree of loyalty (Rahayu et al., 2019). This research will focus on the function of psychological empowerment in employee commitment and how corporations can plan proper empowerment strategies that will be able to bring about employee engagement during the turmoil in the fintech industry.

For career development is a company behavior consisting of various operations to. Career development in the fintech universe is a wheel with both opportunities and challenges. Practically speaking, career development is a vital part of an employee's commitment and loyalty (Susanto et al., 2023). When workers find out about growth possibilities and have a direct path to the career ladder, they usually show high loyalty and commitment to the enterprise. On the other hand, in case there are no growth opportunities available, it may result in a feeling of stagnation, discontent, and finally the urge to find other jobs. So it is essential for the fintech companies to come up with adaptable career development plans that fit both the industry and the employees' hopes (Destari et al., 2021). The company may make use of ongoing training, position rotation, coaching, and mentoring to establish strong emotional bonds between employees and the company (Hendratni et al., 2019). This research is designed to investigate the extent of the contribution of career development programs implemented by fintech companies towards employee commitment. Besides, the present study will look into the role of workers' perceptions regarding the fairness and productivity of these programs in their commitment levels over time.

The purpose of this research is to explore the impact of work experience, psychological empowerment, and career development on employee commitment in the fintech sector. Identifying a direct and significant connection between three independent variables namely work experience, psychological empowerment and career development and employee commitment as the dependent variable is the main focus of the current investigation. Moreover, the present study intends to familiarize the factors that underlie employees' engagement in a changing and dynamic work environment. From the standpoint of theory, this research is expected to contribute to the area of human resource management by being instrumental in locating practise areas of employee commitment in the fintech sector which have been understudied considerably. Meanwhile, from a practical perspective, the findings of this study can be used by HR managers and fintech company leaders as a basis for developing policies and programs that can encourage loyalty and increase employee engagement with the organization. Thus,

this research is expected to make a significant contribution to the development of management practices that focus not only on productivity but also on employee well-being and company sustainability.

## RESEARCH METHOD

This study uses a quantitative approach with an associative approach to examine how work experience, psychological empowerment, and career development influence employee commitment in the fintech sector. The study population comprised all permanent employees working at fintech companies in Indonesia. A purposive sampling technique was used to select 300 respondents from this population. The criteria for respondents included: permanent employee status with a minimum of one year of service, holding a non-managerial or lower- to mid-level managerial position, having participated in a company training or career development program, and being willing to complete a complete questionnaire. Data collection was conducted through a survey using a Likert-scale questionnaire ranging from 1 to 5. The collected data were then analyzed using multiple linear regression to determine the effect of each independent variable on the dependent variable. To test validity, a t-test was used to determine the extent to which the indicators were able to accurately measure the variable constructs. Reliability was tested using Cronbach's Alpha, with an alpha value $\geq 0.70$ considered to indicate sufficient reliability. Prior to the regression analysis, the data was verified through the classical assumption tests, in which the normality test was used to check if the residuals were distributed normally, the heteroscedasticity test to see the stability of the residual variance, and the multicollinearity test to determine if there was no high correlation between independent variables with a tolerance value of more than 0.10 and a VIF of less than 10. The whole data processing was done with the assistance of statistical software such as SPSS to guarantee the precision and scientific accountability of the analysis results.

## RESULT AND DISCUSSION

Research results obtained through the implementation of the research instrument indicate that each item in the questionnaire is legitimate and has good consistency. To test the validity, a t-test was used for each statement item, and all significance values were less than 0.05. This means that each indicator is able to provide a true reflection of the variable construct. In order to maintain reliability, a consistency test was conducted using the Cronbach's Alpha method and all the variables showed alpha values greater than 0.70. Thus, the employed tool can be described as reliable and consistent. Moreover, a set of classical assumption tests were also conducted as a diagnostic check to ensure the suitability of the data for regression analysis. The normality test indicated that the residual distribution was normal which could be observed from the P-P plot graph and the Kolmogorov-Smirnov significance value that is more than 0.05. Alongside this, the heteroscedasticity test that was performed with the help of a scatterplot showed

the points were randomly distributed and no specific pattern could be identified, thus, there was no indication of heteroscedasticity. The multicollinearity test results, on the other hand, indicated that the tolerance value of each variable was more than 0.10, and the Variance Inflation Factor (VIF) was less than 10. Consequently, it is possible to establish that there are no multicollinearity problems in the regression model used.

Multiple linear regression analysis was used to determine the influence of work experience, psychological empowerment, and career development on employee commitment. Based on the results of data processing using SPSS software, the regression equation $Y = 4.417 + 0.512X1 + 0.276X2 + 0.335X3$ was obtained. This equation indicates that all three independent variables have a positive influence on employee commitment. The coefficient of determination ($R^2$) of 0.506 indicates that 50.6% of the variation in employee commitment can be explained by the combination of these three variables, while the remaining 49.4% is influenced by factors outside the research model. The F-test results showed a significance value of 0.000, which is less than 0.05, thus concluding that the overall regression model is significant. Furthermore, the t-test used to partially examine the influence of each variable showed that work experience, psychological empowerment, and career development all had calculated t-values greater than the t-table with a significance level below 0.05. Thus, these three variables were proven to individually have a significant influence on employee commitment levels.

The study revealed that work experience plays a significant role in increasing employee commitment in the fintech industry. Employees with longer tenure generally demonstrate higher levels of loyalty to the company. The main reason is that they get to know the organization's principles, culture, and the way things go inside the organization in the end. Besides that, the work situation enables employees to sharpen their professional and social skills, that is to say, the skills which will make them more efficient and even more confident. This will also make them feel responsible for the tasks they have been given. The fintech sector is the one that is greatly impacted by changes and is very competitive in the middle of all these global issues; therefore, work experience. It, work experience, provides employees with the necessary skills to overcome all the twists and turns of technology and business processes. Those employees who can rise up to such challenges will be the ones who are motivated enough to give the company a positive input. These insights support that work experience is a major source of positive moods at work and when emotional bonds with the organization are formed. Therefore, fintech companies can be instrumental in turning employees with rich work records into organizational stars by challenging and developing them continuously.

The study also discovered that psychological empowerment significantly and positively influences employee commitment. Workers who have control over their work, feel capable, and recognize the value of the tasks they perform are usually more involved and think that their contributions are vital to the organization's success. Such psychological empowerment is made up of four major aspects: confidence

in one's abilities (competence), freedom in decision-making (self-determination), influence over work outcomes (impact), and meaning in work (meaning). In the fintech industry, which is changing very fast and is highly competitive, a feeling of empowerment is a main factor to keep up with the spirit of employees, their willingness to take initiative as well as their creativity. If the employees are allowed to innovate and present their ideas, their motivation and feeling of being part of the company will become stronger. These are some of the findings that emphasize the necessity of HR management strategies which concentrate not only on the distribution of tasks but also on the provision of trust and recognition for employees' roles and contributions. Consequently, fintech firms are recommended to develop a working environment that supports psychological empowerment as part of their endeavors to raise employee commitment to the organization in the long run.

Career development is the main factor that has been said to affect employee commitment in a positive and greatly significant way in the fintech industry. Staff who understand that they have career progression and development opportunities within the company are most likely to display a higher level of allegiance and give out more of their capabilities at work. Working especially in this emerging fintech industry, the need for continuous learning and acquiring new skills is becoming more and more. Consequently, activities like technical training, job rotation, mentoring, and coaching have become the major sources of creating employee engagement with the company. A company which is supporting the career growth of its employees is the one that creates the feeling that the organization really cares about them in the future. Gratitude becomes one of the emotional and psychological ties that join the employees with the company thus, they increase their commitment to the organization's vision and mission. On the other hand, lack of career development support causes employees, especially the ambitious ones, to feel stuck and start to think about moving to other job positions. The evidence confirms that career opportunities have not only a positive impact on the development of employees' technical skills but also have a significant role in building trust and loyalty. Hence, it is the responsibility of fintech companies to come up with career development strategies that are responsive to the changes in the industry and that are in line with the employee's personal aspirations so as to create strong work commitment.

## CONCLUSION

A study has revealed that, among other things, work experience, psychological empowerment, and career development are instrumental in enhancing employee commitment. In general, those working longer on the same jobs show a trend of being more loyal to the company and they almost 'fall in love' with it emotionally. In the meantime, psychological empowerment was revealed to be the reason behind employee motivation and energizing their engagement, whereas the career development planned for within the organization instills hope of a bright future. Fintech companies need to create a work

environment that enables psychological empowerment, by providing trust, autonomy in decision-making, and recognition of employee contributions. Furthermore, it is important that management come up with a sustainable and well-structured career development program so that the employees are certain of their professional journey and know their future workplaces. Work experience also needs to be leveraged, for instance, by providing new challenges, job rotations, and chances to get involved in strategic projects so that employees continue to grow and feel valued. It is this mix of these three factors that is likely to deepen the commitment of employees, lower the rate of staff leaving, and, at the same time, the competitiveness of the company in such a turbulent and highly competitive fintech industry.

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