The Influence Of Career Development And Rewards On Employee Loyalty: A Case Study Of Generation Z Employees At PT Amartha Lampung

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Article Info	ABSTRACT
Keywords: Career Development, Rewards, Employee Loyalty.	This study aims to determine the influence of career development and rewards on the loyalty of Generation Z employees at PT Amartha Lampung. Generation Z, which is now starting to enter the workforce, is a major concern for PT Amartha, especially because by 2023, most of the recruited employees are under 25 years old. thus creating new challenges in managing and maintaining their loyalty. The research uses a quantitative method with a statistical approach, utilizing SPSS software. The population in this study consists of employees of PT Amartha Lampung, with a sample size of 120 respondents. The sampling technique used is purposive sampling. Data measurement techniques involve multiple linear regression analysis. The results of the study show that: the partial test results indicate that the T-calculated value for Career Development is 3.654, which is greater than the T-table value of 1.98045, concluding that Career Development has a positive and significant influence on Employee Loyalty at PT Amartha Lampung. The partial test results for Rewards show a T-calculated value of 4.920, which is greater than the T-table value of 1.98045, concluding that Rewards have a positive and significant influence on Employee Loyalty. The simultaneous test results show an F-calculated value of 85.256, which is greater than the F-table value of 3.07, concluding that Career Development and Rewards simultaneously have a positive and significant influence on Employee Loyalty at PT Amartha Lampung.
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INTRODUCTION

According to (Susita et al., 2020) Human Resource Development (HR) is a way for organizations to maintain the work existence of all components of the organization. An organization must be able to optimize its HR capabilities so that target achievement can be carried out. However, this is not simple because it requires a good understanding of the organization. A mature development strategy is needed so that human resources in the organization can be used as needed. The implementation of effective strategies in human resource management will not only contribute to the achievement of short-term goals but also play a role in building the long-term sustainability and growth of the company. Therefore,

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understanding and managing employees well is key to achieving competitive advantage and overall organizational success.

Tabel 1. Data Cencus 2020

No	Generation	Male	Female	Total
1	Post Generation Z (2013 keatas)	638.058	638.058	1.247.288
2	Generation Z (1997-2012)	1.221.072	1.154.649	2.375.721
3	Generation Milenial (1981-1996)	1.191.122	1.144.774	2.335.896
4	Generation X (1965-1980)	948.753	907.410	1.856.163
5	Generation Boomber (1946-1964)	538.072	495.513	1.033.585

*) Source : https://sensus.bps.go.id/topik/tabular/sp2020/2/9/0

According to the 2020 census data from Badan Pusat Statistik (BPS) the number of generation z in Lampung reached 2,375,721 people, this shows that generation z is the dominant generation in Lampung. Currently generation z is starting to enter the workforce, this demographic group born from 1997 has different characteristics from previous generations, this generation is known as a generation that is closely related to technology and has high work aspirations. Along with the changing dynamics of this workforce, companies are faced with new challenges in managing and retaining their employees.

PT Amartha is a Fintech company based in Indonesia, established with a mission to increase financial inclusion among people who have not been served by formal financial institutions. Since its establishment in 2010, PT Amartha has grown rapidly and is recognized as one of the leading peer-to-peer lending platforms in Indonesia. The company not only focuses on providing credit access to micro, small and medium enterprises (MSMEs), but also on empowering rural women who become borrowers on their platform. As a company engaged in the financial technology sector, PT Amartha relies heavily on the quality of its human resources. Based on the ESG report (Amartha, 2023), most of the employees recruited in 2023 are under 25 years old with more women than men. This shows the importance of PT Amartha to understand how to maintain and bring out the work loyalty of its employees dominated by generation z.

(Sari & Susanto, 2023) explains that the work loyalty of an employee arises due to encouragement from the company by trying its best to provide care and meet the needs of employees while still working in the company. With this continuous effort, employees feel respected, valued and supported, which in turn will increase their sense of attachment to the company and motivate them to make their best contribution.

Research conducted by (Saputra et al., 2024) explains that with career development, employees will believe that they are respected and cared for. In addition, employees who believe that their company offers a clear and comprehensive career path tend to stay with the company because they have clear goals in the company. This is in accordance with the characteristics of generation z who have high work aspirations and as a generation that grew up in the digital era they tend to expect companies to be open about career opportunities and promotion paths.

research conducted by (Louisa & Widiyanto, 2023) explains that the reward is proven to have a significant influence on the loyalty of employees of PT Senyum Pesona Timur.

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Rewards in material and non-material forms will provide a high sense of appreciation which will lead to work motivation that encourages employees to continue to contribute to a company, where generation Z shows a strong tendency for recognition and appreciation for their achievements, where verbal recognition and professional development opportunities are very important to this generation.

Previous research conducted by (Marzuki et al., 2022) with the title "The Impact of Career Development and Leadership on Employee Performance with Job Loyalty as an Intervening Variable" found First, there is a positive and significant impact between career development and employee performance. Second, leadership also has a positive and statistically significant relationship to employee performance. Third, job loyalty shows a positive and significant relationship with employee performance. In addition, career development also has a positive and significant impact on job loyalty. Overall, this study found a significant and positive correlation between career development and job loyalty. Therefore, previous research conducted by (Saputra et al., 2024) with the title "The Effect of Career Development and Work Culture on Employee Loyalty with Job Satisfaction as an Intervening Variable at PT Graha Sarana Duta, STO Gambir Branch" found that First, career development has a positive and significant influence on job satisfaction in the company. Second, work culture is also proven to have a positive and significant influence on job satisfaction. However, career development does not show a significant influence on employee loyalty. In contrast, work culture has a positive and significant effect on employee loyalty. last, job satisfaction was found to have a positive and significant influence on employee loyalty at PT Graha Sarana Duta, STO Gambir branch.

This research was conducted to fill the void of previous research by adding work loyalty variables. Specifically examining the impact of career development and rewards on work loyalty of generation Z employees at PT Amartha, a relatively new and rapidly growing sector. Thus, the results of this study are expected to make a meaningful contribution to HR management in designing effective strategies to increase job loyalty among generation Z. This study also aims to analyze the effect of career development on generation z loyalty and analyze the effect of rewards on generation z loyalty.

Literature Review
Career Development

According to (Kanstrén & Suutari, 2021) Career development is described as the process by which individuals actively manage and enhance their careers through work experience. This process involves three main aspects: personal motivation and values (knowing-why), technical skills and knowledge (knowing-how), and professional and social networks (knowing-whom). Career development allows individuals to expand their professional capabilities, strengthen their career identity, and build networks that can support advancement in the world of work. According to (Muhajir, 2019) Career development is a process of increasing individual work abilities achieved in order to achieve the desired career. With career development can make employees have higher abilities than previously owned abilities. According to (Indah Azhari et al., 2023) Career development is a view of the opportunities that can be provided to individuals to improve their potential through education

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and training, with the aim of achieving desired employment. On the other hand, according to (Nuranda & Kasmari, 2023) Career development is a way of looking at the opportunities given to individuals to increase their potential through education and training, with the ultimate goal of achieving the desired job.

It can be concluded that career development is a process that aims to improve a person's knowledge, skills, and experience in order to improve their career professionally. This process involves various forms of training, education, mentoring, and work experience designed to prepare individuals for higher positions or responsibilities in the company. With a comprehensive career development program in place, companies not only help employees reach their full potential but also ensure that they have a skilled workforce ready to face future challenges. Effective career development can also increase job satisfaction, motivation, and employee loyalty, because they feel valued and supported in their career journey. The Career Development Indicators according to (Handaya et al., 2024) :

1. Appropriate Employee Promotion Criteria
   Refers to clear and fair standards and requirements that employees must meet in order to be promoted. These criteria are important to ensure that promotions are based on meritocracy.
2. Clarity about promotion information
   Information about the promotion process should be transparent and easily accessible to all employees. This clarity helps employees understand the opportunities and requirements for promotion.
3. Desire for promotion
   Desire for promotion describes an employee's personal motivation and desire to advance in their career. Employees who have a strong desire to be promoted are usually more proactive in meeting the necessary criteria.
4. Training opportunities
   Employees should have access to relevant training and skills development. These training opportunities are important so that they can improve their competencies and qualify for future promotions.

Reward

According to (Ebenezer & George, 2023) Rewards are incentive plans that aim to reinforce desired behaviors of workers or employers in return for their services to the organization. Rewards can be monetary, such as salary, or non-monetary, such as recognition for special services or giving employees a job they enjoy. The main purpose of providing rewards is to attract, retain, and motivate high-performing and efficient employees. According to (Louisa & Widiyanto, 2023) Rewards are the company's effort to show its concern for employees by rewarding them for their work. This action aims to motivate employees, increase morale, and strengthen their loyalty to the company. According to (Soebiartika & Rindaningsih, 2023) rewards are benefits given to employees for their contribution to the organization or institution as a form of appreciation in order to further improve their performance and efforts.

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It can be concluded that rewards are a way for companies to give appreciation to employees for their achievements or accomplishments. These rewards can take material forms, such as bonuses, gifts, or salary increases, which directly improve employees' financial well-being. In addition, rewards can also take non-material forms, such as recognition, praise, certificates, or career development opportunities, which increase employees' sense of worth and intrinsic motivation. Through a combination of material and non-material rewards, companies not only show appreciation for employees' contributions but also encourage their morale, loyalty, and commitment to organizational goals. The Indicators of Rewards According to (Endang et al., 2023) :

1. Salary
   Financial compensation given to employees in return for work performed. Salary is one of the main forms of reward that reflects the value of an employee's work.
2. Bonus
   An additional incentive given on top of base salary, usually as a reward for certain achievements or performance that exceeds targets. Bonuses can be an important motivator for employees to work harder.
3. Psychological Rewards
   Includes non-material forms of rewards such as recognition, praise, or social recognition given to employees. Psychological rewards can increase employees' self-esteem and job satisfaction.
4. Promotion
   An increase in position or rank within an organization, which is usually accompanied by an increase in responsibility and salary. This is a significant form of reward, indicating that the employee is deemed worthy of greater responsibility.
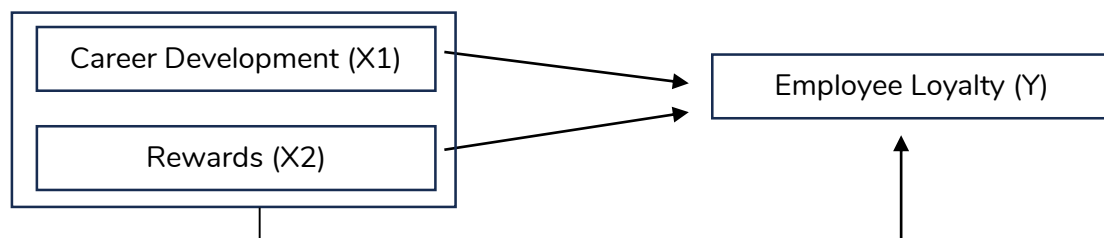
Employee Loyalty

According to (Lee & Liu, 2021) Employee loyalty means the existence of long-term psychological feelings related to the organization, which affect their attitudes and actions towards the organization, including commitment to stay with the organization. According to (Citra & Fahmi, 2019) Employee loyalty is a positive attitude shown by employees towards the company where they work. Highly loyal employees work not only for themselves, but also for the benefit of the company. According to (Sari & Susanto, 2023) explains that Loyalty can be defined as a form of contribution in which employees invest their time, energy and thoughts in order to achieve company goals. Loyal employees not only carry out daily tasks, but also strive to give their best in every aspect of their work.

It can be concluded that loyalty is Loyalty can be defined as the loyalty shown by employees towards the company, which is reflected through the continuous contribution and hard work they provide to advance the company. Loyal employees are not only committed to completing their tasks well, but also strive to give their best in every aspect of their work. They tend to show initiative in taking on additional responsibilities, actively participate in strategic projects, and are always ready to support the achievement of company goals. This loyalty reflects a deep dedication and long-term commitment to the company's vision and mission, as well as a genuine desire to see the company grow and prosper. In addition,

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employee loyalty contributes to the creation of a positive work environment, where collaboration and teamwork spirit become stronger, thus increasing productivity and the overall success of the organization. The Indicators of Loyalty according to (Yusuf et al., 2024):

1. Obey the rules
    Loyal employees demonstrate compliance with company rules and policies. They respect work procedures and behave in accordance with the norms set by the organization.
2. Responsibility to the company
    Loyal employees have a high sense of responsibility towards work and the company. They are committed to completing tasks well and contribute positively to the achievement of company goals.
3. Ability to cooperate
    Loyalty is also reflected in an employee's ability to cooperate with coworkers and build harmonious working relationships. They are ready to help and support the team in achieving mutual success.
4. Sense of Belonging
    Loyal employees have a sense of belonging to the company. They feel that the company's success is their success too, so they tend to be more involved and dedicated in their work.
5. Enjoyment of work
    Loyalty often stems from employees liking their work. When employees enjoy what they do, they tend to be more motivated and committed to staying with the company for the long term.

Conceptual Framework

Picture 1. Conceptual Framework

Hypothesis

H1: Career development has a positive influence on employee loyalty.
H2: Appropriate rewards have a positive influence on employee loyalty.
H3: Career development and Rewards have a Positive influence on Employee Loyalty.

METHODS

This research uses quantitative methods. According to (Sugiyono, 2019) quantitative research methods are based on the philosophy of positivism with the aim of studying the relationship between career development variables and rewards on the loyalty of generation

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Z employees at PT Amartha Lampung. The population of this study was obtained from employees who work at PT Amartha Mikro FinTech with the sampling technique used was purposive sampling. According to (Sugiyono, 2019) purposive sampling is a sampling technique with certain considerations or criteria. A total of 120 respondents were selected based on purposive sampling criteria, namely PT Amartha Lampung employees who are under 27 years old and have more than 5 months of work experience. The data source in this study comes from primary data collected through questionnaires distributed online using Google Form. Measurements in the questionnaire used a Likert scale of 1-5. This research data analysis using SPSS software includes validity test using R-caculated, reliability test with Cronbach's Alpha, and multiple linear regression analysis to determine the effect of career development and rewards on employee loyalty. Hypothesis testing is done with the t test and F test, and the coefficient of determination (Adjusted R Square) is used to measure the influence of the independent variable on the dependent variable.

RESULTS AND DISCUSSION

Statistical Analysis

Validity Test

According to (Sugiyono, 2019) a valid instrument means that the measuring instrument used to obtain data (measure) is valid. Valid means that the instrument can be used to measure what should be measured. The validity test in this study used a sample of 120 respondents. The validity test can be said to be valid if the r-caculated > r table value and the significance value (sig.) <0.05. The value of r table in this study is df = n-2 (120-2) with a significant value of 0.05 in the distribution of r table statistics, then the value of r table is 0.179.

Table 2. Result of Validity Test

Item	$R_{caculated}$	R_{table}	Description
Career Development (X1)			
X1.1	0.741	0.179	Valid
X1.2	0.660	0.179	Valid
X1.3	0.619	0.179	Valid
X1.4	0.649	0.179	Valid
X1.5	0.629	0.179	Valid
X1.6	0.668	0.179	Valid
Rewards (X2)			
X2.1	0.518	0.179	Valid
X2.2	0.674	0.179	Valid
X2.3	0.635	0.179	Valid
X2.4	0.728	0.179	Valid
X2.5	0.668	0.179	Valid
X2.6	0.587	0.179	Valid
X2.7	0.637	0.179	Valid
Employee Loyalty (Y)			

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Item	R$_{caculated}$	R$_{table}$	Description
Y.1	0.615	0.179	Valid
Y.2	0.730	0.179	Valid
Y.3	0.681	0.179	Valid
Y.4	0.734	0.179	Valid
Y.5	0.709	0.179	Valid
Y.6	0.719	0.179	Valid

*) Data Processing Results SPSS V20, 2024

Based on the data above, it can be seen that the entire questionnaire statement shows that the r-caculated > rtable value is 0.1793 and the significant value of each instrument item is 0.0000 not more than the 0.05 siginificant limit. This shows that the variable statements of Job Loyalty (Y), Career Development (X1), and Rewards (X2) have passed the validity test and each statement can be used in this study.

Reliability Test

The reliability test aims to test the consistency of the research instrument. A questionnaire is said to be consistent if a person's answer to a statement is consistent or stable over time. Reliability testing uses Cronbach's Alpha measurement where the entire questionnaire statement is acceptable if> 0.6

Table 3. Results of Reliability Test

Variable	Limit Cronbach's Alpha	Cronbach's Alpha	Description
Career Development	0.6	0.742	Reliabel
Rewards	0.6	0.756	Reliabel
Employee Loyalty	0.6	0.788	Reliabel

*) Data Processing Results SPSS V20, 2024

Based on the table of reliability test results above, each variable used in this study, namely Employee Loyalty (Y), Career Development (X1) and Rewards (X2) has a Cronbach's Alpha value> 0.6. This shows that the entire questionnaire statement is declared reliable so that it can be used for further testing.

Classical Assumption Test

Normality Test

The normality test is used to determine whether the residuals have a normal distribution. In this study, the normality of the data was tested using the Kolmogorov-Smirnov method by observing the significance of the resulting residuals with the provision of a significance value> 0.05.

Table 4. Result of Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	1.70850509
Most Extreme Differences	Absolute	.109

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	Positive	.053
	Negative	-.109
Kolmogorov-Smirnov Z		1.196
Asymp. Sig. (2-tailed)		.115

a. Test distribution is Normal.

b. Calculated from data.

*) Data Processing Results SPSS V20, 2024

Based on the results of the Kolmogorov-Smirnov test data above, it can be seen that the significance value is 0.115> 0.05, which indicates that the data from each variable is normally distributed.

Multicollinearity Test

The multicollinearity test aims to evaluate whether there is a high or perfect correlation between the independent variables in the regression model. The results of the regression test show the tolerance value or Variance Inflation Factor (VIF) values for each variable as follows.

Table 5. Result of Multikolinearity

Coefficients[a]

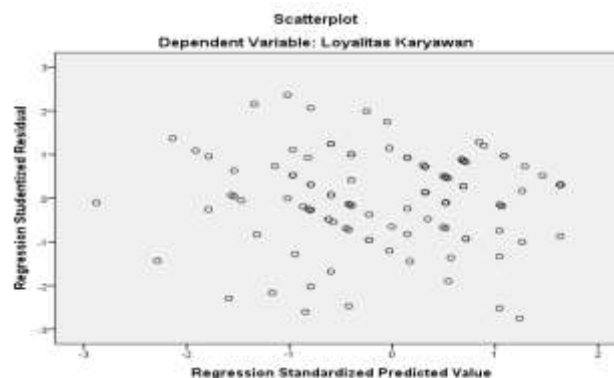|		Collinearity Statistics	
Model		Tolerance	VIF
1	Career Development	0,386	2,593
	Rewards	0,386	2,593

*) Data Processing Results SPSS V20, 2024

Based on the results of the multicollinearity test data above, it can be seen that the VIF value of the two independent variables < 10, namely 2.593 and the tolerance value of the two variables> 0.1, namely 0.386, it can be concluded that all independent variables consisting of career development (X1) and rewards (X2) do not occur symptoms of multicollinearity.

Heteroscedasticity Test

Heteroscedasticity can be tested through the scatterplot. If the scatterplot shows a random distribution without a certain pattern, then the regression model does not experience symptoms of heteroscedasticity. Here are the results of the heteroscedasticity test.

Grafik 1. Result of Heteroscedasticity

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Based on the scatterplot graph above, it can be seen that the dots spread irregularly or randomly and do not form a certain pattern, and spread above and below zero on the Y axis. So it can be concluded that there is no heteroscedastistas

Multiple Linear Regression Test

Multiple linear regression analysis is used to determine the effect of several X variables on one Y variable. namely career development and Rewards and one dependent variable, namely Job Loyalty. The formula for multiple linear regression is as follows: **Y = a + b1x1 + b2x2** .

Table 6. Result of Multiple Linear Regression
Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4,412	1,673		2,638	0,009
	Career Development	0,359	0,098	0,347	3,654	0,000
	Rewards	0,409	0,083	0,467	4,920	0,000

a. Dependent Variable: Employee Loyalty

*) Data Processing Results SPSS V20, 2024

Based on the results of the multiple linear regression analysis above, the multiple linear regression equation is obtained as follows:

$$Y= 4,412 + 0,359X1 + 0,409X2$$

Description:

Y = Employee Loyalty

X1 = Career Development

X2 = Reward

Based on the multiple linear regression equation, it can be interpreted that;

a. The constant value obtained is 4.412, which means that if the independent variable is 0 (Constant), the dependent variable is 4.412.

b. The regression coefficient value of the career development variable (X1) is positive (+) of 0.335, indicating that the positive influence between career development on the loyalty of PT Amartha employees will increase by 0.359 times.

c. The value of the Regression Coefficient of the Reward variable (X2) is positive (+) of 0.514, indicating that the positive influence between the Reward on the loyalty of PT Amartha employees will increase by 0.409 times.

Hypothesis Test

T test (Partial)

The T test or partial test is used to see the effect of each variable in the study. A significant t test is indicated by looking at the t- calculated value and the significance value which is the output of the data processing results. The t-test results are said to be influential or significant if the t- calculated value> t-table and the significance value <0.05.

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Table 7. Result of T Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,412	1,673		2,638	0,009
	Career Development	0,359	0,098	0,347	3,654	0,000
	Rewards	0,409	0,083	0,467	4,920	0,000

a. Dependent Variable: Employee Loyalty

*) Data Processing Results SPSS V20, 2024

Based on the results of the t test above, the significance value of career development (X1) on employee loyalty (Y) is 0.000 <0.05 and t calculated 3.654> t table 1.98045 then the career development variable (X1) has an influence on Employee Loyalty (Y). The significance value of the reward variable (X2) on employee loyalty (Y) is 0.000 <0.05 and t caculated 4.920> t table 1.98045, then the reward variable (X2) has an influence on employee loyalty (Y).

F Test

Table 8. Result of F Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	506.232	2	253.116	85.256	.000[b]
	Residual	347.360	117	2.969		
	Total	853.592	119			

a. Dependent Variable: Loyalitas Karyawan

b. Predictors: (Constant), Penghargaan , Pengembangan Karir

*) Data Processing Results SPSS V20, 2024

Based on the data above, it can be seen that the significance value of career development (X1) and appreciation (X2) on employee loyalty (Y) is 0.000 <0.05 with the value of f calculated 85.256> f table 3.07, then H3 is accepted. These results indicate that career development (X1) and rewards (X2) simultaneously have a significant influence on employee loyalty (Y).

Coefficient of Determination

The coefficient of determination is used to determine how much influence the independent variables have on the dependent variable. The coefficient of determination is determined by the Adjusted R square value.

Table 9. Result of coefficient of determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.770[a]	.593	.586	1.723

a. Predictors: (Constant), Penghargaan , Pengembangan Karir

b. Dependent Variable: Loyalitas Karyawan

*) Data Processing Results SPSS V20, 2024

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Based on the test results of the coefficient of determination above, it can be seen that the adjusted R Square is 0.586 or 58.6%. This shows that 58.6% or 0.586 employee loyalty is influenced by career development variables (X1) and rewards (X2). While 41.4% or 0.414 employee loyalty is influenced by other variables not examined in this study.

Discussion

The influence of Career Development on the loyalty of Generation Z employees of PT Amartha

Based on the results of this study, the T- calculated value of the career development variable is 3.654> T-table 1.98045 with a significant figure of 0.000 < α = 0.05. So Career Development (X1) has a significant effect on Employee Loyalty of PT Amartha. These results support research conducted by (Safira et al., 2024), where employee career development has a significant influence on loyalty Employees who feel that the company provides career development opportunities tend to have higher loyalty to the company. These results are also in line with previous research conducted by (Selviana & Sabeli, 2023), which states that career development has a positive effect on employee loyalty, which means that the better career development provided by the company, the higher the loyalty shown by employees. The regression equation obtained is: Y = 4.412 + 0.359 X1, where career development has a positive influence on loyalty. These results prove that the first hypothesis is accepted.

Good career development reflects the company's attention to employee needs and aspirations, thus encouraging increased loyalty. Employees who have opportunities to develop in their careers tend to be more motivated and committed to continuing to contribute to the company. Therefore, career development is critical to an organization's success in retaining loyal employees. The better the career development program, the higher the employee loyalty.

The influence of Rewards on the loyalty of Generation Z employees of PT Amartha

Based on the results of this study, the T- calculated value of the reward variable is 4.920> T-table 1.98045 with a significant figure of 0.000 < α = 0.05. So the reward (X2) has a significant influence on Employee Loyalty of PT Amartha. These results are in line with research conducted by (Safira et al., 2024) where reward has a significant effect on loyalty. These results are also consistent with previous research (Irianti Putri et al., 2022) which states that rewards have a positive influence on employee loyalty. This means that the higher the rewards provided by the company, whether in the form of financial compensation, bonuses, or psychological rewards, the higher the loyalty shown by employees. The regression equation obtained is: Y = 4.412 + 0.409 X2, which shows that rewards have a positive influence on loyalty. These results prove that the second hypothesis is accepted.

Employees who feel valued by the company tend to have higher motivation and strong commitment to the organization. Rewards, such as financial compensation, bonuses, or psychological rewards such as recognition, can increase employees' sense of being valued so that they are more committed and loyal to the company. The better the rewards, the higher the employee loyalty. This loyalty is reflected in the dedication and motivation of employees to give their best contribution to the company. Thus, companies that reward appropriately will get positive feedback in the form of higher loyalty from their employees.

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Based on the results of statistical analysis obtained, this study states that the effect of the Reward is greater than the effect of Career Development. The results of the hypothesis test (F-test) together between the Career Development (X1) and Reward (X2) variables on Employee Loyalty (Y), it is known that Career Development and Rewards have a significant effect simultaneously on the dependent variable Employee Loyalty with an F-count value of 85.256> F-table 3.07 with a significant value of 0.000 < 0.05. Thus, it can be interpreted that Career Development and Reward simultaneously have a significant effect on Employee Loyalty. Based on the coefficient of determination (Adjusted R Square) of 0.586 or 58.6%, this means that the variation in the strength of the influence of the Career Development (X1) and Reward (X2) variables is 58.6% on the Employee Loyalty (Y) variable. The rest, amounting to 41.4%, is determined by other variables not examined in this study. These results prove that the third hypothesis is accepted.

CONCLUSION

This study shows that career development and rewards have a positive and significant influence on the loyalty of generation Z employees at PT Amartha Lampung, both partially and simultaneously. The coefficient of determination indicates that 58.6% of the variation in employee loyalty can be explained by these two variables, while the rest is influenced by other factors such as motivation, work environment, job satisfaction, and corporate culture. Based on these findings, companies are advised to continue to improve structured career development programs and provide appropriate rewards to maintain and increase employee loyalty. Future research is expected to explore other variables that have not been studied to provide a more thorough understanding of the factors that influence employee loyalty.

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