

THE EFFECT OF TRANSFORMATIONAL LEADERSHIP, INTERPERSONAL COMMUNICATION AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT FEDERAL INTERNATIONAL FINANCE, SUKABUMI CITY

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Abstract

This study aims to determine how much influence transformational leadership interpersonal communication and work stress have on employee performance at PT FIFGROUP, Karang Tengah District, Gunung Puyuh Village, Sukabumi City. The research method used in this study is quantitative descriptive through a survey using a data collection tool in the form of a questionnaire that has previously been tested for validity and reliability of the instrument so that the target population is PT FIFGROUP employees through classical assumption tests, validity tests, reliability tests, homogeneity tests, heteroscedasticity tests and autocorrelation tests on each variable. The data analysis technique used is simple and multiple regression analysis before data analysis is carried out, requirements testing is first carried out.

Keywords: *Transformational leadership, Interpersonal communication, Work stress, Employee performance, PT Federal International Finance, Sukabumi City*

INTRODUCTION

PT FIFGROUP was founded under the name PT Mitra Pusaka Artha Finance in May 1989. In 1991 the animal market changed the company's name to PT FIFGROUP Federal International Finance but along with the development of time and the use of meeting market demand, the company began to focus on the field of retail consumer financing in 1996. Sukabumi City has several vehicle installment companies that play a role in helping the community's economic sector, one of which is PT FIFGROUP or PT Federal International Finance located at Jalan Bhayangkara Number 37 D, 37E, Gunung Puyuh District, Karang Tengah District, Sukabumi City. West Java. Indonesia. This company only provides motorcycle installments, the number of employees in 2024 is 255 people.

Based on 2024 data at PT FIFGROUP, it shows that employee performance is still not optimal. This is supported by employee performance target data which states that the level of performance achievement has only reached 42%. According to Astuti et al., (2022), the work environment is everything around workers that can influence them in carrying out their duties. The work environment in a company is very important for management to pay attention to. Although the work environment is not directly involved in the production process, it has a significant influence on employees who carry out the process. A comfortable work environment can create a positive atmosphere and ultimately improve employee performance. Sukabumi City has several vehicle installment companies that play a role in helping the community's economy, one of which is PT FIF group or Federal International Finance, located at Jalan Bhayangkara Number 37 D, 37E, Gunung Puyuh District, Karang Tengah Village, Sukabumi City, West Java, Indonesia. This company only provides Honda motorcycle installments for 255 employees in 2024.

Performance is a comparison of the results obtained by employees after completing their work with the standards set by the company. According to (Nurjaya, 2021), performance is the level of achievement of results from carrying out certain tasks. Company performance is the level of achievement of results in order to realize company goals. Meanwhile, according to Silaen et al. (2021), performance is the result or level of success of an individual as a whole during a certain period in carrying out tasks compared to various possibilities, such as work standards, targets or objectives, or predetermined criteria that have been mutually agreed upon. Work results in terms of quality and quantity achieved by an employee in carrying out their duties are in accordance with the responsibilities assigned to them. Performance is a function of motivation and ability (Fatimah, 2017). Performance is the process of achieving

THE EFFECT OF TRANSFORMATIONAL LEADERSHIP, INTERPERSONAL COMMUNICATION AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT FEDERAL INTERNATIONAL FINANCE, SUKABUMI CITY

Rozan Vina Rahmani et al

the desired program. Through organizational strategies, it can be assessed from customer satisfaction and contribution (Sari et al., 2020). Good performance is optimal performance, namely performance that meets organizational standards and supports the achievement of organizational goals. Improving employee performance will bring progress to the agency (organization) to be able to survive in unstable competition. Employee performance is influenced by several factors, both those related to the workforce itself and those related to the company or organizational environment.

The achievement of employee performance at PT FIFGROUP has not been achieved optimally, this is because the employee performance targets that have been set at 42% have not been achieved at PT FIFGROUP, meaning that performance contains achievement standards that must be met so that those who achieve the standards have worked well or vice versa for those who do not achieve them are categorized as having less than optimal performance. The performance of PT FIFGROUP employees has not achieved the performance activity targets, allegedly due to an inadequate physical work environment and a non-physical or social work environment, namely a lack of harmony between employees and low interpersonal communication at PT FIFGROUP, Sukabumi City. In the research of Szaly and Ardian (2019), transformational leadership is a leadership style model by evaluating the abilities and potential of each subordinate to carry out a task/job, while also looking at the possibility of expanding the responsibilities and authority of subordinates in the future. Companies need managers to formulate detailed plans, create efficient organizational structures and oversee daily operational activities. Transformational leadership has a significant positive influence on performance.

Job stress is also a factor affecting employee performance. Job stress is a state of tension that creates physical and psychological imbalance, affecting an employee's emotions, thought processes, and physical condition. This stress is caused by the work environment in which the employee works. Robbins, in Chauhan Rahul (2019), defines job stress as a dynamic condition in which an individual is faced with an opportunity, obstacle, or demand related to what is desired, and the outcome is perceived as uncertain. Employees are often faced with various problems within the company, making it highly unlikely that they will experience stress. Research by Dedi Iskanto (2021) states that job stress is a state of tension that affects a person's emotions, thought processes, and physical condition. Job stress can be defined as the pressure felt by employees because they cannot fulfill work tasks. This means that stress arises when employees are unable to meet the demands of the job, resulting in decreased performance. Quirum's (2019) study found that job stress simultaneously and partially had a negative and insignificant effect on employee performance, which is in line with research conducted by Areif Setya (2018) that job stress negatively affected employee performance.

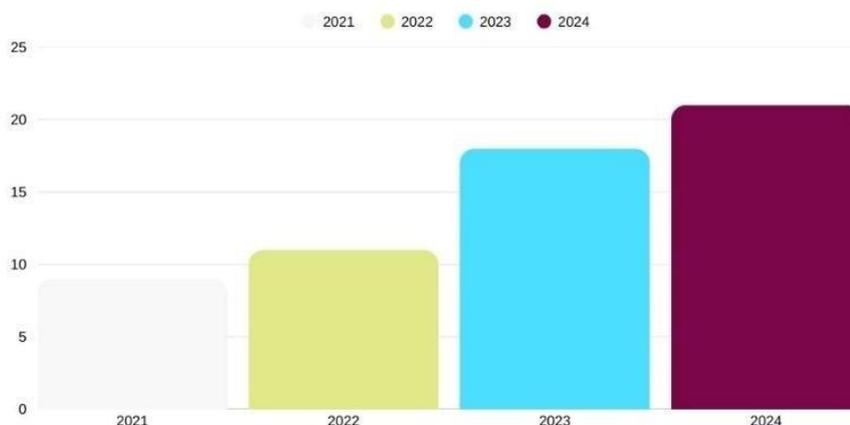


Figure 1 Work Stress at PT FIFGROUP 2024

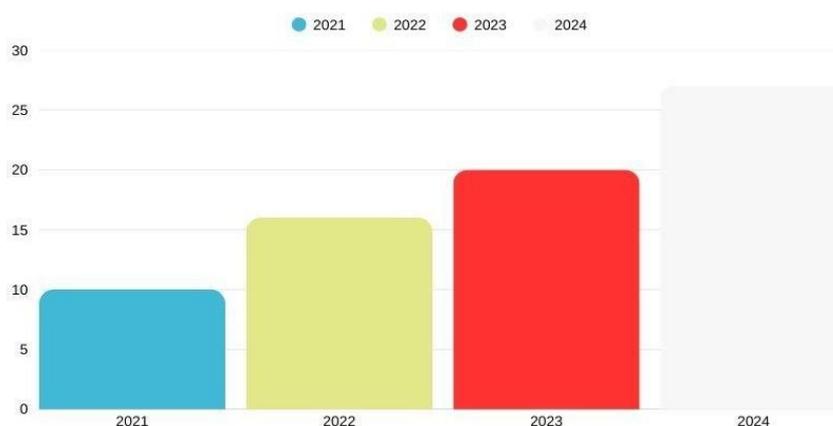
Source: HRD PT FIFGROUP (2024)

Data from HRD Mochamad Irfana shows that 42% of employees experience extreme stress in their workplace. This will undoubtedly reduce their performance and cause health problems. Stress can also be defined as a change in the body's reaction to threats, pressure, or new situations. Work stress is a condition in which a person experiences tension due to influencing conditions, which can be obtained from within the person or the external environment (Astuti et al., 2022). Work stress is the feeling of pressure experienced by employees in facing work. This work stress is evident in personal appearance, including unstable emotions, feelings of restlessness, a tendency to be alone, difficulty sleeping, excessive smoking, an inability to relax, anxiety, tension, nervousness, increased blood pressure,

THE EFFECT OF TRANSFORMATIONAL LEADERSHIP, INTERPERSONAL COMMUNICATION AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT FEDERAL INTERNATIONAL FINANCE, SUKABUMI CITY

Rozan Vina Rahmani et al

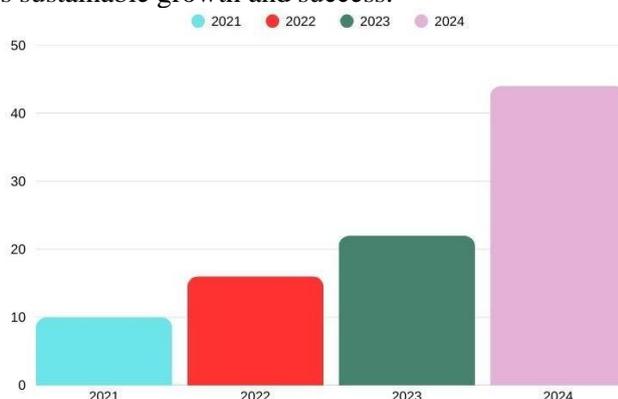
and digestive disorders. Job stress is a very important aspect for the ongoing development of an organization. Excessive work stress tends to have a negative impact on employees, such as health problems characterized by trembling, sweating, dry mouth, chest pain, headaches, stomach aches, and muscle pain, due to the release of adrenaline into the blood as the body's response to facing. Another impact that appears clearly is the strained relationship with the family because excessive workload makes emotions unstable (Kasmir, 2019: 231), Research by Lukito and (Alariani 2019), (Wijiasih 2020), (Clercq 2023), (Bapapour 2022), (Rafique 2022). states that work stress has a negative and significant effect on employee performance while the results of Lestari's 2020 study state that work stress has a positive and significant effect on employee performance. Different results were also found in research (Hanim 2018) and (Ahmad 2019) which stated that work stress does not have a significant effect on employee performance.



Gambar 1. 2 Komunikasi Interpersonal PT FIF GROUP 2024

Source: PT FIFGROUP Personnel (2024)

The results of interpersonal communication data from PT FIFGROUP in 2024 show that effective communication between employees significantly influences productivity and workplace harmony. According to Robbins and Judge (2019, p. 245), open and clear communication can strengthen work relationships and reduce conflict, thereby creating a conducive work environment that supports the achievement of organizational goals. Furthermore, McCornack (2016, p. 112) emphasized that empathetic interpersonal communication can build trust and strengthen relationships between individuals within an organization. Furthermore, effective interpersonal communication also has a positive impact on employee motivation and job satisfaction. According to Tubbs and Moss (2008, p. 78), mutually respectful and transparent interactions can increase employee loyalty and commitment to the company. This is in line with Adler's opinion (2012, p. 150) who stated that good interpersonal communication strengthens organizational culture and supports the company's sustainable performance. Therefore, developing interpersonal communication skills must be a strategic priority in PT FIFGROUP's human resource management to ensure the company's sustainable growth and success.



Gambar 1. 3 Kepemimpinan Transformasional PT FIF GROUP 2024

Source: PT FIFGROUP Personnel (2024)

Data from PT FIFGROUP's 2024 transformational leadership study shows that this leadership style is highly effective in driving positive change and improving organizational performance. Transformational leadership can inspire and motivate employees to achieve common goals in innovative and enthusiastic ways. Furthermore, Burns (2020, p. 20) emphasized that transformational leaders focus not only on achieving targets but also on developing individual potential within the organization, thus creating a dynamic and productive work environment.

Furthermore, transformational leadership at PT FIFGROUP also contributes to increased employee loyalty and commitment to the company. According to Avolio and Yammarino (2023, p. 45), transformational leaders are able to build strong relationships with subordinates through effective communication and empowerment, ultimately increasing job satisfaction and employee retention. This is in line with Northouse's (2019, p. 162) opinion, which states that transformational leadership plays a crucial role in creating an adaptive and innovation-oriented organizational culture. Therefore, developing transformational leadership should be a primary focus of PT FIFGROUP's management strategy to achieve long-term success.

LITERATURE REVIEW

The Influence of Transformational Leadership on Employee Performance at PT FIFGROUP, Sukabumi City

Transformational leadership is a leadership style that can inspire and motivate employees to achieve optimal performance. Bass and Riggio (2020, p. 5) in Raharja et al. (2022) stated that transformational leaders can improve employee performance through empowerment, providing a clear vision, and attention to individual needs. Furthermore, Avolio and Yammarino (2019, p. 45) added that transformational leadership can increase employee loyalty and commitment, which leads to increased productivity and work quality. Therefore, the first hypothesis (H1) proposed is that transformational leadership has a positive effect on employee performance at PT FIFGROUP Kota Sukabumi.

H1: Transformational Leadership is Suspected of Having a Positive Influence on Employee Performance at PT FIFGROUP, Sukabumi City.

The Influence of *Interpersonal Communication* on Employee Performance at FIFGROUP Sukabumi City.

Effective interpersonal communication is crucial for creating harmonious working relationships and improving employee performance. Robbins and Judge (2019, p. 245) emphasize that open and clear communication can strengthen coordination between employees and reduce misunderstandings that can hinder performance. McCornack (2021, p. 112) also adds that empathetic and supportive interpersonal communication can increase employee motivation and job satisfaction. Based on this, the second hypothesis (H2) states that interpersonal communication has a positive effect on employee performance at PT FIFGROUP Kota Sukabumi.

H2: Interpersonal communication is suspected to have a positive influence on employee performance at PT FIFGROUP, Sukabumi City.

The Influence of Work Stress on Employee Performance at PT FIFGROUP, Sukabumi City.

Work stress is a factor that can negatively impact employee performance if not managed properly. Lazarus and Folkman (2019, p. 21) explain that excessive stress can reduce concentration, motivation, and work productivity. Selye (2020, p. 30) also emphasizes that chronic stress can cause physical and mental fatigue, which can lead to decreased performance. Therefore, the third hypothesis (H3) proposed is that work stress negatively affects employee performance at PT FIFGROUP Kota Sukabumi.

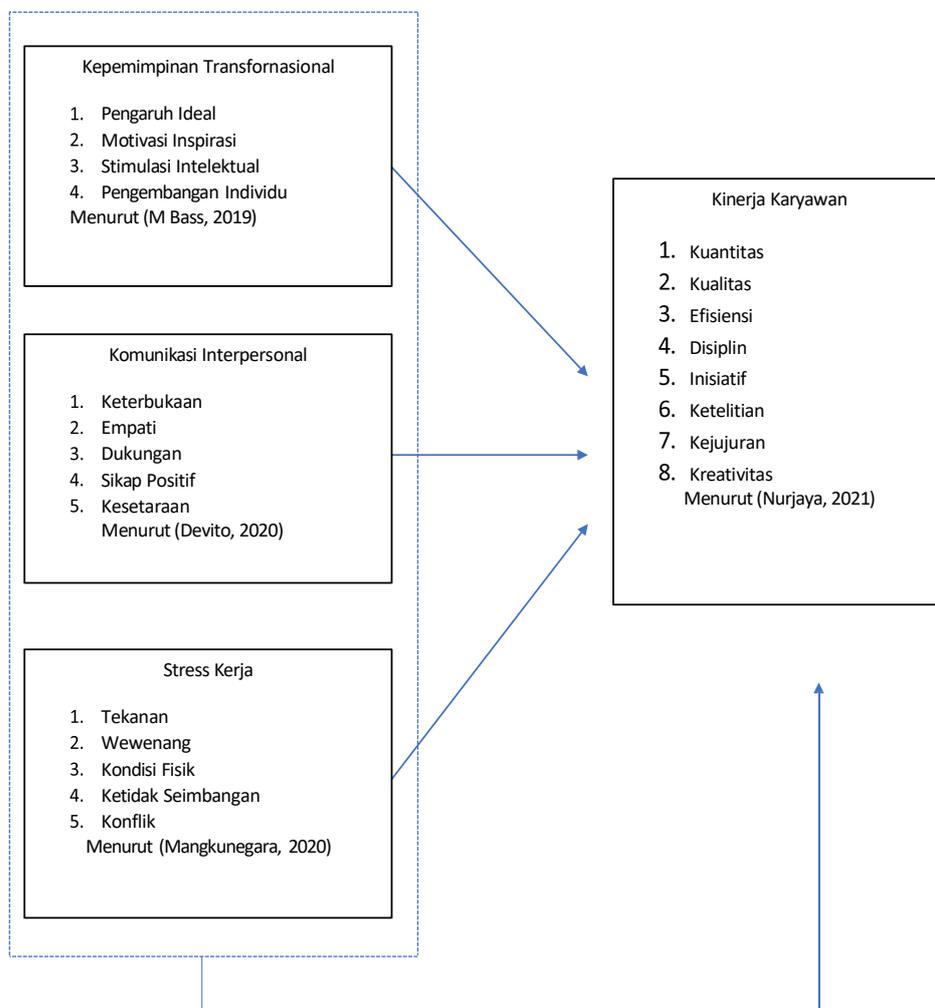
H3: The Use of Work Stress Has a Negative Influence on Employee Performance at PT FIFGROUP, Sukabumi City.

The Influence of Transformational Leadership, *Interpersonal Communication* and Work Stress on Employee Performance at PT FIFGROUP, Sukabumi City.

Simultaneously, transformational leadership, interpersonal communication, and job stress are believed to have a significant influence on employee performance. According to Robbins and Judge (2019, p. 250), the combination of these factors can influence each other and determine the effectiveness of performance in an organization. Bass and Riggio (2020) in Raharja et al. (2022) added that transformational leadership supported by effective communication can reduce the negative impact of job stress so that employee performance remains optimal. Therefore, the fourth hypothesis (H4) states that transformational leadership, interpersonal communication, and job stress jointly influence employee performance at PT FIFGROUP Kota Sukabumi.

H4: The use of transformational leadership, interpersonal communication and work stress are suspected to influence employee performance at PT Kota Sukabumi.

Framework of Thinking



METHOD

According to Sugiyono (2022), a research method is a scientific way to obtain data for specific purposes and uses. According to Gunawan (2021), a quantitative method is a procedure to meet scientific criteria in obtaining research data. This method is an approach that uses data in the form of numbers measured by statistics. This research is included in the type of quantitative research, which focuses on collecting data in the form of numbers and statistical analysis to describe the influence of the variables studied. Through this approach, the results of the study are expected to provide a clear picture of the influence of transformational leadership, interpersonal communication and work stress at PT FIFGROUP, Sukabumi City. This research was conducted at the HRD leaders of PT FIFGROUP Number 37D and 37E, Karang Tengah Village, Gunung Puyuh District, Sukabumi City. This research began in January 2025 with research activities ranging from observation, problem finding, title determination, research design, proposal creation, thesis submission, questionnaire creation, validity testing, sample instrument reliability, questionnaire distribution and data collection as well as a summary of research data results, data analysis, thesis preparation, guidance and completion of the thesis report.

According to Ghozali (2021), a research object is a variable studied by a researcher at the research location. Meanwhile, Sugiyono (2021) states that a research object is a scientific target to obtain objective, valid, and reliable data according to a specific purpose. In this study, the object studied was PT FIFGROUP, Sukabumi City. According to Ghozali (2021), a research subject is a research boundary where researchers can determine it with objects, things, or people as research variables. Meanwhile, according to Sugiyono (2022), a research subject is an attribute, characteristic, or value of a person, object, or activity that has certain variables that are determined to be studied and

THE EFFECT OF TRANSFORMATIONAL LEADERSHIP, INTERPERSONAL COMMUNICATION AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT FEDERAL INTERNATIONAL FINANCE, SUKABUMI CITY

Rozan Vina Rahmani et al

conclusions drawn. Meanwhile, according to the Indonesian Dictionary, a research subject is a person, place, or object observed for the purpose of proving as a target. The subjects in this study were employees of PT FIFGROUP, Sukabumi City. According to Ghozali (2021), a population is the entire object to be studied. Meanwhile, Sugiyono (2022) defines a population as all elements within a generalization area, consisting of the subjects to be measured. Sugiyono also states that populations can be divided into two categories: known and unknown. The population of this study was employees at PT FIFGROUP in Sukabumi City. Because the exact number is unknown, the sample calculation uses the Margin of Error formula (Sugiyono, 2022), as follows:

$$n = \frac{z^2}{4 (Moe)^2}$$

Information:

n = Number of Samples

Z = 95% confidence level in determining the sample or 1.96

Moe = *Margin of error*; maximum error rate is 10

Based on the calculations above, the following is obtained:

$$n = \frac{1,96^2}{4 (Moe0.1)^2} = 96,04 \text{ atau dibulatkan } 97$$

Based on calculations using the Moe formula, the number of samples in this study was 96.04 respondents which was then rounded up to 97 respondents.

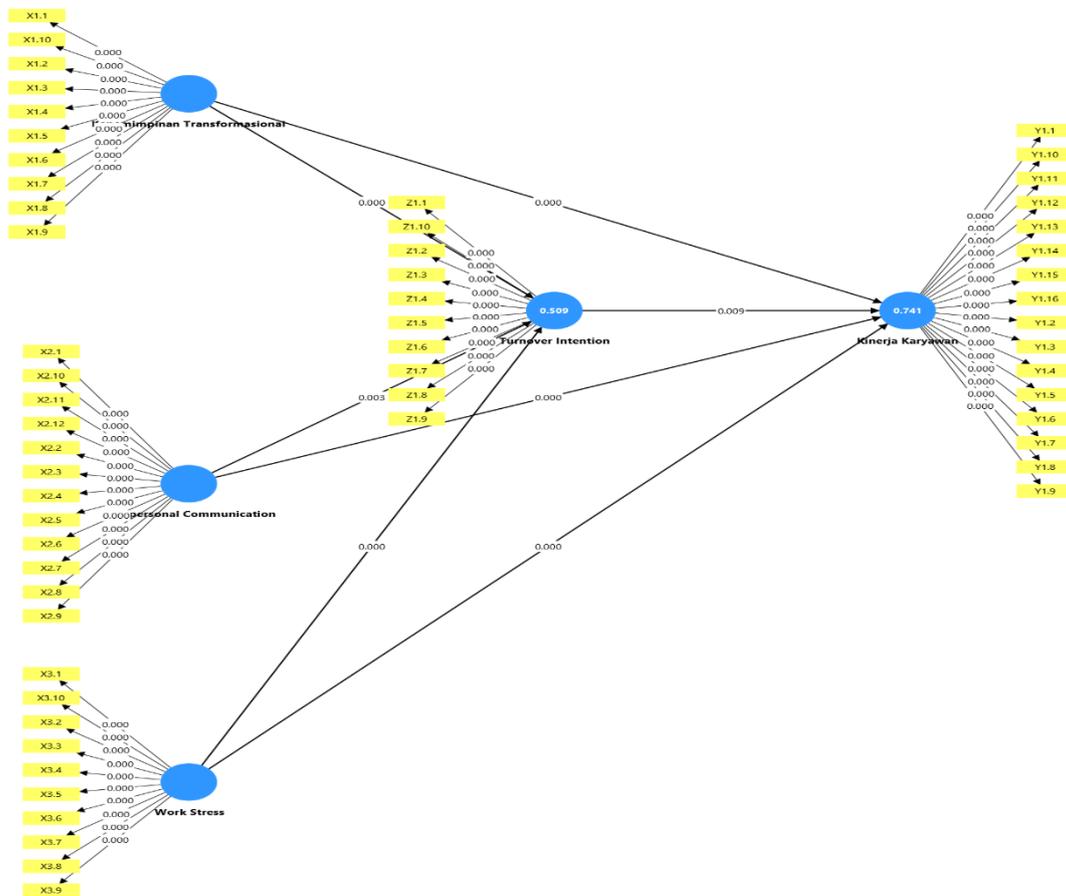
According to Ghozali (2021), a sample is a portion of a population taken based on specific procedures and considered representative of the entire population. Sugiyono (2022) adds that samples must be representative of the population. This study used a non-probability sampling technique, which involves sampling without providing equal opportunities for all members of the population. The technique used was accidental sampling, which involves selecting respondents based on who they encounter by chance and are deemed suitable as data sources (Sugiyono, 2022). The sample criteria in this study were:

- 1) Employees of PT FIFGROUP, Sukabumi City.
- 2) Comes from adults (21-45 years) who live in the Sukabumi area.

According to Ghozali (2021), a questionnaire is a list of questions related to research that must be answered by respondents. Sugiyono (2022) states that questionnaires are an efficient data collection technique, especially when researchers already know the variables being measured and the information needed from respondents. In this study, the author used Google Forms to distribute questionnaires to employees working at PT FIFGROUP, Sukabumi City. The questionnaire was designed to measure the variables of transformational leadership, interpersonal communication, and work stress in influencing employee performance. Measurements used a Likert scale, a scale used to evaluate an individual's attitude, views, or perceptions of a particular social statement (Sugiyono, 2022). The scale used consists of 4 points, to avoid center bias, with the following details:

RESULTS AND DISCUSSION

Hypothesis Testing



Direct Effect

This study proposes 10 hypotheses. Hypothesis testing uses bootstrapping analysis techniques. Through the statistical results obtained, a significant level of influence can be obtained between the independent variable and the dependent variable. If the statistical value is > 1.96 (t-table significance of 5%), then the influence is significant. Furthermore, through the results of the P Value obtained, if the P Value for each variable is < 0.05 , then H_0 is rejected. A positive influence can be seen through the Original Sample. The summary results of the direct influence test are as follows:

THE EFFECT OF TRANSFORMATIONAL LEADERSHIP, INTERPERSONAL COMMUNICATION AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT FEDERAL INTERNATIONAL FINANCE, SUKABUMI CITY

Rozan Vina Rahmani et al

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Information
Interpersonal Communication -> Employee Performance	0.221	0.219	0.051	4,336	0.000	Positive and Significant
Interpersonal Communication -> Turnover Intention	0.236	0.234	0.080	2,951	0.003	Positive and Significant
Transformational Leadership -> Employee Performance	0.399	0.389	0.069	5,776	0.000	Positive and Significant
Transformational Leadership -> Turnover Intention	0.367	0.367	0.081	4,510	0.000	Positive and Significant
Turnover Intention -> Employee Performance	0.246	0.258	0.095	2,599	0.009	Positive and Significant
Work Stress -> Employee Performance	0.259	0.253	0.060	4,294	0.000	Positive and Significant
Work Stress -> Turnover Intention	0.344	0.352	0.077	4,460	0.000	Positive and Significant

Based on the table above, it can be explained that the formative construct can be determined as significant if it contains a P Value score of less than 5% (P Value <0.05) and contains a T Statistic value of >1.96. If we refer to the data in the table, it is implied that all variables have a positive relationship and have a significant influence.

Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Information
Transformational Leadership -> Turnover Intention -> Employee Performance	0.090	0.098	0.048	1,872	0.061	Not Significant
Interpersonal Communication -> Turnover Intention -> Employee Performance	0.058	0.062	0.034	1,701	0.089	Not Significant
Work Stress -> Turnover Intention -> Employee Performance	0.085	0.092	0.042	1,994	0.046	Significant

Based on the data contained in Table 4, the implied non-direct influence of P Value of Transformational Leadership on Employee Performance mediated by Turnover Intention is 0.061 and T Statistic is 1.872, then P Value > 0.05 and T Statistic <1.96, it is implied that Transformational Leadership does not have a significant effect on Employee Performance through Turnover Intention. Thus, it can be concluded that Turnover Intention does not mediate Transformational Leadership on Employee Performance. The non-direct influence of P Value of Interpersonal Communication on Employee Performance mediated by Turnover Intention is 0.089 and T Statistic is 1.701, then P Value > 0.05 and T Statistic <1.96, it is implied that Interpersonal Communication does not have a significant effect on Employee Performance through Turnover Intention. Thus, it can be concluded that Turnover Intention does not mediate Interpersonal Communication on Employee Performance. Meanwhile, the P Value of the influence of Work Stress on Employee Performance mediated by Turnover is 0.046 and T Statistic 1.994, therefore,

because P Value <0.05 and T Statistic > 1.96 , it is implied that work stress has a significant positive effect on Employee Performance mediated by Turnover Intention.

Discussion

The discussion in this study aims to answer the problem formulation presented in the previous chapter. Furthermore, an evaluation is conducted to determine whether the formulated hypotheses are accepted or rejected, based on the empirical and analytical results obtained. Based on the hypothesis testing regarding the influence of transformational leadership, interpersonal communication, and work stress on employee performance with turnover intention as an intervening variable at PT Federal International Finance, Sukabumi City, the following findings were obtained:

How much influence does interpersonal communication have on employee performance?

The results of the study indicate that interpersonal communication has a positive and significant influence on employee performance with a value of $O = 0.221$, $T = 4.336$, and $P = 0.000$. Empirically, this finding illustrates that at PT Federal International Finance, Sukabumi City, interpersonal communication is an important foundation in supporting workflow, delivering instructions, and coordination between employees. This condition strengthens the view Sophia & Hamidah (2025) that emphasizes communication is a vital tool in fostering shared understanding and increasing work effectiveness. When communication runs smoothly, work obstacles can be minimized, errors are reduced, and relationships between colleagues become more harmonious. This finding is also in line with Harapan et al. (2022) the statement that effective communication can foster positive behavior, increase motivation, and strengthen employee work commitment, thus having a direct impact on improving performance. Thus, the results of this study prove that interpersonal communication has a real contribution in driving employee performance, making it relevant to the focus of research on factors that influence employee performance at PT Federal International Finance, Sukabumi City.

How big is the influence of interpersonal communication on employee turnover intention?

Based on the results of statistical tests, it shows that interpersonal communication has a positive and significant effect on turnover intention with a value of $O = 0.236$, $T = 2.951$, and $P = 0.003$. This finding illustrates that at PT Federal International Finance, Sukabumi City, the quality of interactions between employees and superiors plays a significant role in shaping perceptions and psychological responses related to the desire to stay or leave a job. Theoretically, the view Tamira (2020) explains that interpersonal communication is not just an exchange of information, but also influences satisfaction, emotional comfort, and the quality of relationships between individuals. When communication is ineffective, leads to misunderstandings, or creates tension in work relationships, it can create a feeling of discomfort that encourages employees to consider leaving the organization. This finding is in line with studies Wawan et al. (2020) stating that negative perceptions in interpersonal interactions, such as conflict or unsupportive communication, are strong triggers for turnover intentions. Thus, the results of this study confirm that interpersonal communication is an important factor that FIF Sukabumi City management needs to pay attention to in an effort to reduce employee turnover intention.

How much influence does transformational leadership have on employee performance?

Based on the results of statistical testing, transformational leadership has a positive and significant influence on employee performance with an original sample value of 0.399 , a T-statistic of 5.776 , and a P-Value of 0.000 . These results indicate that the higher the quality of the implementation of transformational leadership implemented by superiors at PT Federal International Finance, Sukabumi City, the higher employee performance will be. These findings align with the view Variani et al. (2024) that transformational leaders possess the ability to inspire and motivate through a strong vision, provide intellectual stimulation, and pay attention to the individual needs of employees. These conditions can create a supportive work environment that encourages optimal performance. Furthermore, Muliawan & Ulum (2025) it confirms that transformational leaders play a crucial role in building trusting relationships and providing emotional support, ultimately improving employee commitment and performance. The implementation of transformational leadership at PT Federal International Finance in Sukabumi City has been proven to increase work enthusiasm, strengthen the direction of target achievement, and encourage employees to work beyond established standards. Thus, empirically and theoretically, the link between transformational leadership and improved employee performance has been strongly confirmed.

How big is the influence of transformational leadership on employee turnover intention?

The results of the study indicate that transformational leadership has a positive and significant effect on turnover intention with an original sample value of 0.367, a T-statistic of 4.510, and a P-Value of 0.000. Muktamar (2025) states that employee perceptions of leadership styles can produce different reactions depending on the pressure of change, increased work demands, or individual unpreparedness to adapt. In other words, the changes and performance encouragement brought by transformational leaders can be perceived as a burden by some employees, resulting in a desire to leave the organization. This is in line with the view Erni (2020) that transformational leaders tend to demand high performance standards and encourage intensive changes in work culture. Although this approach can improve organizational performance, not all employees can keep up with the rhythm of change and new demands. In such conditions, some individuals may experience psychological discomfort or feel out of their comfort zone, thus triggering turnover intention.

How much influence does work stress have on employee performance?

Based on the analysis results, work stress has a positive and significant effect on employee performance with an original sample value of 0.259, a T-statistic of 4.294, and a P-Value of 0.000. Although work stress is generally associated with decreased performance, this finding indicates that in PT Federal International Finance, Sukabumi City, stress can function as a trigger for increased performance. This view is in line with the opinion Asmarany et al. (2024) that explains that stress has two forms, namely dysfunctional stress that decreases performance and functional stress (eustress) that encourages individuals to be more focused, work faster, and increase productivity when at a manageable level. Robbins & Judge (2017) also emphasized that stress at a moderate level can increase motivation, provide a drive for achievement, and strengthen employee orientation towards targets. Thus, research findings showing a positive relationship between work stress and performance can be interpreted as meaning that workload, target demands, and situational pressures experienced by employees actually drive productivity. In a results-oriented work context like that at FIF Group, certain pressures can create a sense of urgency and motivate employees to achieve company-set performance standards. However, it's important to emphasize that this positive relationship applies as long as stress levels are within tolerable limits. If work pressure exceeds an employee's psychological capacity, stress has the potential to become dysfunctional and ultimately reduce performance.

How big is the influence of work stress on employee turnover intention?

The results of the study indicate that work stress has a positive and significant effect on turnover intention with an original sample value of 0.344, a T-statistic of 4.460, and a P-Value of 0.000. Empirically, this finding is in line with the theory and results of previous studies which confirm that work stress is one of the main triggers for employees' desire to leave the organization. Yusnita & Nurlinawaty (2022) explains that high levels of work stress cause psychological and emotional pressure that encourages employees to seek a work environment that is considered more comfortable and does not cause mental fatigue. Thus, the results of this study reinforce the view that poorly managed work stress has negative implications for the sustainability of the workforce within an organization. Hernawan (2022) It also confirms that when stress levels exceed an individual's tolerance limits, a strong urge arises to seek alternative employment that is more stable and supports psychological well-being. At PT Federal International Finance, Sukabumi City, conditions of work pressure, target demands, and operational dynamics that cause tension have the potential to increase employee turnover intention. These findings indicate the need for company management to develop effective stress management mechanisms to reduce the risk of high employee turnover rates.

How big is the influence of turnover intention on employee performance?

The test results show that turnover intention has a positive and significant effect on employee performance with an original sample value of 0.246, a T-statistic of 2.599, and a P-Value of 0.009. This finding provides an interesting empirical picture because theoretically, turnover intention tends to be associated with decreased performance. However, in certain contexts, a positive relationship can occur when employees who intend to leave actually improve their performance before leaving the organization. This phenomenon is in line with the view Sundari & Meria (2022) that turnover intention can result in compensatory behavior, namely employees' efforts to maintain or even improve performance as a form of professionalism and maintain work reputation. S. Y. Sari et al. (2024) also explains that some employees still try to complete responsibilities, meet targets, or maintain a positive image even though they have planned to change jobs, especially when moral pressure or organizational demands are still strong. Thus, these findings reinforce the understanding that turnover intention does not always directly impact performance decline, but can be contextual and influenced by factors such as personal motivation, perceptions of the organization, and the timing of the planned move. In the context of PT Federal International Finance, Sukabumi City, employees with

intention to leave may still perform well to complete final responsibilities, maintain professional relationships, or obtain positive recommendations. This suggests that turnover intention in a given period actually correlates positively with performance.

How big is the influence of transformational leadership on employee performance through turnover intention?

the indirect effect results, transformational leadership does not significantly influence employee performance through *turnover intention*, as indicated by the P value = 0.061 and T = 1.872 which do not meet the significance criteria (P < 0.05 and T > 1.96). This finding indicates that although transformational leadership has a strong and significant direct influence on performance, this effect does not operate through a psychological mechanism in the form of changes in employee intentions to leave the company. This means that transformational leadership style does not automatically decrease or increase *turnover intention*, so this variable is unable to act as a mediating pathway in improving employee performance. This is consistent with the view Sukatin et al. (2024) that transformational leadership influences work behavior more through inspiration, intellectual stimulation, and individual support, rather than through changes in turnover intentions. Furthermore, the insignificance of this mediation path indicates that employee responses to transformational leadership are more direct, such as increased motivation, work engagement, and employee understanding of the organization's vision. Rohani & Aryani (2025) explained that changes in turnover intentions are usually more influenced by work stress factors, job satisfaction, or work environment conditions, rather than by leadership style alone. Therefore, in the context of PT Federal International Finance, Sukabumi City, employees seem to still respond positively to transformational leadership without considering turnover intention as a consideration that affects performance. Thus, it can be concluded that turnover intention is not an effective mediator in the relationship between transformational leadership and employee performance.

How big is the influence of interpersonal communication on employee performance through turnover intention?

indirect effect test, the study did not find any significant influence of interpersonal communication on employee performance through *turnover intention*, as indicated by the P value = 0.089 and T = 1.701 which did not meet the significance criteria (P < 0.05 and T > 1.96). This finding indicates that although interpersonal communication is proven to have a direct and significant effect on employee performance, this effect cannot be explained through changes in employee intentions to leave the company. In other words, *turnover intention* does not have a role as a mediator in the relationship between interpersonal communication and performance. This is in line with the view Fadiyah et al. (2025) that explains that interpersonal communication has a direct impact on work behavior through increased understanding, reduced conflict, and effective coordination, not through psychological processes related to turnover intentions. The insignificance of this mediation pathway also indicates that employee performance is more influenced by the quality of direct interactions, such as clarity of instructions, harmonious relationships, openness of information, and effective teamwork. These factors have a rapid and tangible impact on performance, without changing perceptions of intention to leave the company. Therefore, at PT Federal International Finance in Sukabumi City, interpersonal communication remains a crucial factor that directly improves employee performance, while *turnover intention* does not act as an intermediary in this relationship.

How big is the influence of work stress on employee performance through turnover intention?

In contrast to the two previous variables, job stress showed a significant influence on employee performance through *turnover intention*, as evidenced by the P value = 0.046 and T = 1.994 which met the statistical significance limit (P < 0.05 and T > 1.96). These results indicate that when the level of job stress increases, some employees experience a stronger urge to leave the organization, and this psychological condition then impacts work performance. This finding is consistent with the view Iskamto (2021) that high stress will give rise to emotional instability which ultimately increases the intention to change jobs. Asmarany et al. (2024) also emphasized that when stress has exceeded an individual's adaptive capacity, symptoms of decreased commitment and work effectiveness appear, which are triggering factors for decreased performance indirectly through *turnover intention*. Thus, *turnover intention* acts as a mediating mechanism explaining how work stress translates into decreased performance quality. When employees experience excessive workload, role conflict, or job uncertainty, the desire to seek a more stable work environment tends to increase. Robbins & Judge (2017) explain that negative psychological conditions such as these can disrupt concentration, reduce consistency, and impact daily productivity. In the context of PT Federal International Finance, Sukabumi City, this indicates that work stress not only directly impacts work patterns but also has a significant indirect pathway through increased *turnover intention*. Therefore, *turnover intention* is an important

pathway that organizations must consider in understanding the impact of work stress on overall employee performance.

CONCLUSION

Based on the results of the research that has been conducted, the conclusions of this research are:

1. Interpersonal communication has a positive and significant impact on employee performance, so the better the communication between employees, the higher the quality of work produced.
2. Interpersonal communication has a positive and significant effect on turnover intention, indicating that ineffective communication can trigger employees' desire to leave their jobs.
3. Transformational leadership has a positive and significant influence on employee performance, because an inspirational leadership style can increase motivation and performance.
4. Transformational leadership has a positive and significant effect on turnover intention, indicating that high demands from leaders can encourage some employees to consider leaving.
5. Work stress has a positive and significant effect on employee performance, indicating that stress within reasonable limits can increase focus and productivity (eustress).
6. Work stress has a positive and significant effect on turnover intention, because excessive pressure can make employees want to leave the organization.
7. Turnover intention has a positive and significant effect on employee performance, which can occur when employees try to maintain their professional reputation before leaving the company.
8. Transformational leadership does not have a significant effect on performance through turnover intention, so turnover intention is not a pathway that bridges the relationship between the two.
9. Interpersonal communication does not significantly influence performance through turnover intention, indicating that communication influences performance more directly, rather than through turnover intention.
10. Job stress has a significant effect on performance through turnover intention, making turnover intention a mediating pathway that explains how work pressure can reduce or change the quality of performance.

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THE EFFECT OF TRANSFORMATIONAL LEADERSHIP, INTERPERSONAL COMMUNICATION AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT FEDERAL INTERNATIONAL FINANCE, SUKABUMI CITY

Rozan Vina Rahmani et al

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THE EFFECT OF TRANSFORMATIONAL LEADERSHIP, INTERPERSONAL COMMUNICATION AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT FEDERAL INTERNATIONAL FINANCE, SUKABUMI CITY

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