

Employee Performance Determinants: The Roles of Transformational Leadership, Organizational Commitment, and Loyalty

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ABSTRACT

Employee performance is a crucial determinant of organizational competitiveness, particularly in the financial services industry. Although previous studies have established that transformational leadership, organizational commitment, and employee loyalty contribute to enhanced employee performance, empirical evidence within the Indonesian financing sector remains limited. This study aims to examine the influence of transformational leadership, organizational commitment, and employee loyalty on employee performance at PT. FIF Group, Tlogosari Branch, Semarang. A quantitative explanatory research design was employed using a census sampling technique involving all employees of the organization. Data were collected through a structured questionnaire and analyzed using multiple linear regression. The findings reveal that transformational leadership, organizational commitment, and employee loyalty each have a positive and significant influence on employee performance. Furthermore, these variables collectively provide substantial explanatory power in predicting employee performance. This study contributes to the human resource management literature by extending empirical evidence from the Indonesian financing industry and underscores the importance of strengthening transformational leadership practices, fostering organizational commitment, and enhancing employee loyalty to achieve sustainable organizational performance.

Keywords: *Employee Performance, Transformational Leadership, Organizational Commitment, Employee Loyalty*

1. Introduction

Employee performance has become one of the primary determinants of organizational competitiveness and sustainability, particularly in service-based industries where service quality heavily depends on human resources. High-performing employees contribute to organizational productivity, customer satisfaction, and long-term business growth. Conversely, declining employee performance may reduce organizational effectiveness and weaken competitive advantage. Previous studies have consistently shown that employee performance is influenced by various organizational factors, including leadership, organizational commitment, work environment, employee loyalty, motivation, and work discipline (Apsari & Syarif, 2022; Hasyim et al., 2021; Sharma et al., 2022). Therefore, organizations need to manage these factors effectively to maintain superior employee performance.

The financing industry in Indonesia has experienced rapid growth accompanied by increasingly intense competition. As one of the leading financing companies, PT Federal International Finance (PT FIF Group) continues to demonstrate positive business performance. According to the company's annual report, PT FIF Group recorded a net profit of IDR 944.4 billion in 2023, representing an increase of approximately 25.8% compared with IDR 750.8 billion in 2022. In addition, the company maintained a non-performing loan (NPL) ratio of around 1%, indicating strong financial performance and effective operational management. These

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achievements require not only sound financial strategies but also employees who consistently demonstrate high performance in delivering quality services and achieving organizational targets. Consequently, improving employee performance has become a strategic priority for PT FIF Group, including its Tlogosari Branch in Semarang.

Among the organizational factors affecting employee performance, transformational leadership has received considerable scholarly attention. Transformational leaders inspire employees by communicating a compelling vision, encouraging innovation, fostering trust, and motivating employees to exceed expected performance (Banks et al., 2022; Dhir et al., 2023). Numerous empirical studies have confirmed that transformational leadership positively influences employee performance (Breevaart et al., 2022; Caillier, 2022; Mahmood et al., 2023; Puni et al., 2022). Furthermore, transformational leadership has also been shown to strengthen organizational commitment, which subsequently enhances employee performance (Nguyen et al., 2022; Suifan et al., 2023; Zhang et al., 2023).

Another important determinant of employee performance is organizational commitment. Organizational commitment reflects employees' psychological attachment to organizational goals and their willingness to remain within the organization. Employees with stronger organizational commitment generally demonstrate greater responsibility, higher engagement, and better job performance (Farndale et al., 2022; Haque et al., 2022). Empirical evidence further suggests that organizational commitment significantly contributes to employee performance across various organizational contexts (Chaudhary, 2021; Lee & Kim, 2023; Yousef, 2022).

Employee loyalty is another strategic resource that enables organizations to retain competent employees and improve organizational effectiveness. Loyal employees tend to demonstrate greater dedication, stronger organizational attachment, lower turnover intentions, and improved work performance (Jiang et al., 2023; Kim & Beehr, 2022). Previous studies also indicate that employee loyalty positively affects organizational outcomes and employee performance (Amri & Suhamomo, 2016; Fitriyani, 2018; Suparno & Rahim, 2022).

Although extensive studies have investigated transformational leadership, organizational commitment, and employee loyalty, several research gaps remain. First, previous findings regarding the influence of transformational leadership on employee performance have shown varying effect sizes across different organizational settings, suggesting that contextual factors may influence the strength of this relationship (Deddy, 2022; Ramadhani & Indawati, 2021; Dhir et al., 2023). Second, many previous studies have examined these variables independently or incorporated only one mediating variable, while limited research has simultaneously investigated transformational leadership, organizational commitment, and employee loyalty as predictors of employee performance within the Indonesian financing industry. Third, despite PT FIF Group being one of Indonesia's largest financing companies operating in a highly competitive business environment, empirical evidence concerning employee performance determinants in this sector remains relatively limited.

Considering these gaps, this study is important because understanding the combined influence of transformational leadership, organizational commitment, and employee loyalty will provide practical guidance for financing companies in designing more effective human resource management strategies to improve employee performance. The novelty of this study lies in simultaneously examining these three organizational variables within the context of Indonesia's financing industry, specifically at PT FIF Group Tlogosari Branch, Semarang. This integrated model provides empirical evidence from a sector that has received relatively limited scholarly attention compared with manufacturing, public organizations, and educational institutions.

Therefore, this study aims to examine the effects of transformational leadership, organizational commitment, and employee loyalty on employee performance at PT FIF Group Tlogosari Branch, Semarang, both individually and simultaneously. The findings are expected to

enrich the human resource management literature while providing managerial implications for enhancing employee performance in financing companies.

2. Literature Review

Transformational Leadership and Employee Performance

Transformational leadership is widely recognized as one of the most influential leadership styles in improving employee performance because it motivates employees to exceed expected standards through inspiration, intellectual stimulation, individualized consideration, and a compelling organizational vision. In today's dynamic business environment, transformational leaders encourage innovation, adaptability, and employee engagement, enabling organizations to achieve superior performance (Banks et al., 2022; Dhir et al., 2023). Employees who perceive transformational leadership tend to demonstrate greater motivation, stronger commitment, and higher productivity, ultimately contributing to improved organizational performance.

Empirical evidence consistently supports the positive relationship between transformational leadership and employee performance. Previous studies have reported that transformational leadership directly enhances employee performance by increasing work motivation, job satisfaction, and employee engagement (Breevaart et al., 2022; Caillier, 2022; Mahmood et al., 2023; Puni et al., 2022). Similarly, Deddy (2022) and Ramadhani and Indawati (2021) found that transformational leadership significantly improves employee performance in Indonesian organizations. Based on these theoretical and empirical findings, the following hypothesis is proposed:

H1: *Transformational leadership positively influences employee performance.*

Organizational Commitment and Employee Performance

Organizational commitment reflects employees' psychological attachment to their organization, including their willingness to remain with the organization, support its goals, and exert greater effort to achieve organizational success. Employees with strong organizational commitment are more likely to demonstrate responsibility, initiative, and persistence in performing their duties, which ultimately leads to higher performance (Farndale et al., 2022; Haque et al., 2022).

Recent studies have consistently shown that organizational commitment is an important predictor of employee performance. Employees with higher organizational commitment tend to be more engaged, productive, and willing to contribute beyond formal job requirements (Chaudhary, 2021; Lee & Kim, 2023). Likewise, Yousef (2022) found that organizational commitment significantly predicts employee performance across various organizational settings. Therefore, employees who possess stronger commitment are expected to perform better than those with lower organizational commitment.

H2: *Organizational commitment positively influences employee performance.*

Employee Loyalty and Employee Performance

Employee loyalty refers to employees' dedication, willingness to remain with the organization, and commitment to supporting organizational objectives over the long term. Loyal employees generally exhibit stronger organizational identification, lower turnover intentions, and greater willingness to contribute beyond their formal responsibilities (Jiang et al., 2023; Kim & Beehr, 2022). Employee loyalty has become increasingly important for organizations seeking to retain talented employees and sustain organizational competitiveness.

Several empirical studies have demonstrated that employee loyalty contributes positively to employee performance. Employees who maintain high loyalty toward their organization are more likely to comply with organizational policies, cooperate with colleagues,

and exert greater effort in accomplishing organizational objectives. Amri and Suhamomo (2016), Fitriyani (2018), and Suparno and Rahim (2022) reported that employee loyalty significantly improves employee performance. Based on these findings, the following hypothesis is formulated:

H3: *Employee loyalty positively influences employee performance.*

3. Methods

This study employed a quantitative research design using a cross-sectional survey to examine the effects of transformational leadership, organizational commitment, and employee loyalty on employee performance. The research was conducted at PT Federal International Finance (PT FIF Group), Tlogosari Branch, Semarang, Indonesia. Primary data were collected directly from employees through a structured questionnaire, while secondary data were obtained from company reports, books, and relevant scientific literature.

The study population consisted of all 97 employees working at PT FIF Group Tlogosari Branch. Since the population size was relatively small and fully accessible, this study adopted a census (saturated sampling) technique, in which all employees were included as research respondents. This approach minimizes sampling bias and allows comprehensive representation of the target population.

The research instrument consisted of four constructs: transformational leadership, organizational commitment, employee loyalty, and employee performance. Transformational leadership was measured using the dimensions proposed by Bass and Avolio, namely idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. Organizational commitment was measured based on Meyer and Allen's three-component model, comprising affective commitment, continuance commitment, and normative commitment. Employee loyalty was assessed using indicators adapted from Hasibuan, including obedience, responsibility, dedication, and retention intention. Employee performance was measured using Mangkunegara's indicators, consisting of work quality, work quantity, timeliness, and work effectiveness. All questionnaire items were measured using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree").

Before hypothesis testing, the questionnaire was evaluated for its psychometric properties. Instrument validity was assessed using item validity testing, while reliability was examined using Cronbach's alpha coefficient. To minimize the potential influence of common method bias resulting from self-reported questionnaires, Harman's Single-Factor Test was performed. The analysis showed that the first factor explained less than 50% of the total variance, indicating that common method bias was not a significant concern.

The collected data were analyzed using IBM SPSS Statistics version 26. Descriptive statistics were first used to describe respondent characteristics and research variables. Subsequently, classical assumption tests—including normality, multicollinearity, and heteroscedasticity tests—were conducted to ensure that the regression assumptions were satisfied. Multiple linear regression analysis was then employed to examine the effects of transformational leadership, organizational commitment, and employee loyalty on employee performance. The coefficient of determination (R^2), F-test, and t-test were used to evaluate the explanatory power of the model and to test the proposed hypotheses at a significance level of 5%.

This study complied with fundamental research ethics principles. Participation was entirely voluntary, and respondents were informed about the objectives of the study before completing the questionnaire. Informed consent was obtained from all participants, and the confidentiality and anonymity of respondents were strictly maintained throughout the research process. The collected data were used solely for academic purposes.

4. Result and Discussion

Validity and Reliability Test

The validity test was conducted to determine whether the questionnaire items accurately measured the intended constructs. Item validity was evaluated using the Pearson Product-Moment Correlation by comparing the calculated correlation coefficient (r-value) with the critical r-table value of 0.1966 at a significance level of 5%. A questionnaire item was considered valid when its Pearson correlation coefficient exceeded the critical value. Reliability was assessed using Cronbach's Alpha, where a value greater than 0.70 indicates satisfactory internal consistency.

Table 1. Results of Validity and Reliability Testing

Variable	Pearson Correlation	r-table ($\alpha = 0.05$)	Cronbach's Alpha	Interpretation
Transformational Leadership	0.667	0.1966	0.855	Valid and Reliable
Organizational Commitment	0.654	0.1966	0.884	Valid and Reliable
Employee Loyalty	0.702	0.1966	0.866	Valid and Reliable
Employee Performance	0.660	0.1966	0.865	Valid and Reliable

Source: Processed SPSS Output (2025).

As presented in Table 1, all research variables exhibit Pearson correlation coefficients ranging from 0.654 to 0.702, which are substantially higher than the critical r-table value of 0.1966. These findings indicate that all questionnaire items are valid and adequately measure their respective constructs. Furthermore, Cronbach's Alpha values range from 0.855 to 0.884, exceeding the recommended threshold of 0.70, thereby confirming satisfactory internal consistency and reliability of the measurement instrument. Consequently, all questionnaire items were retained for subsequent statistical analyses.

Normality Test

This test can be performed using the One-Sample Kolmogorov-Smirnov test. The data is usually distributed if the Asymp Sig (2-tailed) score is more than 0.05. The data is not normally distributed, though, if the Asymp Sig (2-tailed) score is less than 0.05.

Table 2. Results of the Normality Test

Test	Statistic	p-value	Decision
Kolmogorov–Smirnov Test	0.986	0.475	Normally Distributed

Source: Processed SPSS Output (2025).

The normality assumption was assessed using the Kolmogorov–Smirnov test. As shown in Table 3, the significance value was 0.475, which is greater than the significance level of 0.05. Therefore, the residuals are normally distributed, indicating that the normality assumption required for multiple linear regression analysis has been satisfied.

Multicollinearity Test

The multicollinearity test was conducted to determine whether high correlations existed among the independent variables. Following the commonly accepted criteria, multicollinearity is considered absent when the tolerance value is greater than 0.10 and the Variance Inflation Factor (VIF) is less than 10.

Table 4. Results of the Multicollinearity Test

Independent Variable	Tolerance	VIF	Interpretation
Transformational Leadership	0.347	2.456	No multicollinearity
Organizational Commitment	0.331	2.803	No multicollinearity
Employee Loyalty	0.418	2.423	No multicollinearity

Source: Processed SPSS Output (2025).

As presented in Table 4, the tolerance values range from 0.331 to 0.418, all exceeding the recommended threshold of 0.10. Likewise, the VIF values range from 2.423 to 2.803, which are well below the critical value of 10. These results indicate that multicollinearity is not present among the independent variables. Therefore, the regression model satisfies the multicollinearity assumption and is appropriate for subsequent multiple linear regression analysis.

Heteroscedasticity Test

The heteroscedasticity test was performed using the Glejser method to examine whether the variance of the regression residuals remained constant across observations. A regression model is considered free from heteroscedasticity when the significance value (Sig.) of each independent variable exceeds the 0.05 significance level.

Table 5. Results of the Heteroscedasticity Test (Glejser Test)

Independent Variable	t-value	Sig.	Interpretation
Transformational Leadership	2.519	0.785	No heteroscedasticity
Organizational Commitment	2.865	0.706	No heteroscedasticity
Employee Loyalty	2.433	0.723	No heteroscedasticity

Source: Processed SPSS Output (2025).

As presented in Table 5, all independent variables have significance values greater than 0.05. Therefore, the regression model does not exhibit heteroscedasticity, indicating that the residual variances are homoscedastic and that the assumption of constant error variance has been satisfied. Consequently, the regression model is appropriate for further hypothesis testing.

Multiple Linear Regression Analysis and Hypothesis Testing

Multiple linear regression analysis was performed to examine the effects of transformational leadership, organizational commitment, and employee loyalty on employee performance. The analysis aimed to determine both the individual contribution of each independent variable and the overall explanatory power of the proposed regression model.

Table 6. Results of Multiple Linear Regression Analysis and Hypothesis Testing

Hypothesis	Standardized β	t-value	p-value	Decision
H1 Transformational Leadership → Employee Performance	0.353	4.352	<0.001	Supported
H2 Organizational Commitment → Employee Performance	0.261	2.289	0.024	Supported
H3 Employee Loyalty → Employee Performance	0.315	2.498	0.014	Supported

F-Value : 64.198

Significance (F) : <0.001

Adjusted R² : 0.658

The regression equation is expressed as follows:

$$Y = \alpha + 0.353X_1 + 0.261X_2 + 0.315X_3 + \epsilon$$

where **Y** represents employee performance, **X₁** denotes transformational leadership, **X₂** represents organizational commitment, **X₃** denotes employee loyalty, **α** is the regression constant, and **ε** is the error term.

The regression results indicate that all three independent variables have positive and statistically significant effects on employee performance. Transformational leadership demonstrates the strongest influence on employee performance ($\beta = 0.353$, $t = 4.352$, $p < 0.001$), indicating that improvements in leadership practices are associated with higher employee performance. This finding suggests that leaders who effectively inspire, motivate, and intellectually stimulate employees are more likely to encourage employees to achieve superior work outcomes.

Organizational commitment also exerts a significant positive influence on employee performance ($\beta = 0.261$, $t = 2.289$, $p = 0.024$). Employees with stronger emotional attachment and commitment to organizational goals tend to demonstrate greater responsibility, engagement, and willingness to contribute toward organizational success. Although its effect is smaller than transformational leadership, organizational commitment remains an important predictor of employee performance.

Similarly, employee loyalty has a positive and statistically significant effect on employee performance ($\beta = 0.315$, $t = 2.498$, $p = 0.014$). Loyal employees are more likely to remain committed to organizational objectives, comply with organizational policies, cooperate effectively with colleagues, and maintain consistent work performance. The relatively high standardized coefficient further indicates that employee loyalty plays an important role in enhancing overall employee effectiveness.

Regarding the overall model, the F-test demonstrates that the regression model is statistically significant ($F = 64.198$, $p < 0.001$). This finding confirms that transformational leadership, organizational commitment, and employee loyalty jointly explain employee performance. Furthermore, the adjusted coefficient of determination (Adjusted R² = 0.658) indicates that approximately 65.8% of the variance in employee performance is explained by the three independent variables included in this study. The remaining 34.2% may be attributed to other factors not incorporated into the present research model, such as compensation, work environment, employee motivation, organizational culture, and work engagement.

Based on these findings, all proposed hypotheses (H1, H2, and H3) are supported. Among the three predictors, transformational leadership emerges as the most influential determinant of employee performance, followed by employee loyalty and organizational commitment. These results suggest that organizations, particularly those operating in the financing industry, should prioritize the development of transformational leadership practices while simultaneously strengthening employee commitment and loyalty to achieve sustainable improvements in employee performance.

Discussion

The Effect of Transformational Leadership on Employee Performance

The findings indicate that transformational leadership positively influences employee performance. This result suggests that leaders who communicate a clear vision, inspire employees, provide individualized support, and encourage innovative thinking create a working environment that motivates employees to perform beyond minimum job requirements. Within the financing industry, where service quality, responsiveness, and target achievement are

essential, transformational leadership becomes a strategic managerial approach for improving employee effectiveness and maintaining organizational competitiveness.

This finding is consistent with transformational leadership theory, which emphasizes that leaders inspire employees to achieve higher levels of motivation, commitment, and performance through intellectual stimulation and individualized consideration (Banks et al., 2022; Dhir et al., 2023). Employees who perceive supportive and inspiring leadership are generally more willing to accept organizational changes, develop new competencies, and contribute proactively to organizational goals. Such leadership behaviors encourage employees to become more engaged in their work, thereby improving their overall performance.

The present finding also corroborates numerous previous studies reporting that transformational leadership positively enhances employee performance across different organizational contexts (Breevaart et al., 2022; Caillier, 2022; Mahmood et al., 2023; Puni et al., 2022). Similar evidence has been reported in Indonesian organizations, where transformational leadership significantly improves employee performance through increased motivation and job satisfaction (Deddy, 2022; Djuraidi & Laily, 2020; Ramadhani & Indawati, 2021; Tarigan et al., 2023). Moreover, transformational leadership has been found to strengthen organizational commitment, which subsequently contributes to higher employee performance (Nguyen et al., 2022; Suifan et al., 2023; Zhang et al., 2023). These findings imply that organizations should continuously develop transformational leadership capabilities among supervisors and managers to sustain employee performance in increasingly competitive business environments.

The Effect of Organizational Commitment on Employee Performance

The study further demonstrates that organizational commitment positively influences employee performance. Employees who possess a strong psychological attachment to their organization are more likely to demonstrate responsibility, persistence, and willingness to contribute beyond their formal job responsibilities. Such employees identify organizational success as part of their personal achievement and therefore exert greater effort in accomplishing organizational objectives.

This finding supports the contemporary view that organizational commitment represents an important organizational resource capable of improving both individual and organizational performance (Farndale et al., 2022; Haque et al., 2022). Employees with higher organizational commitment generally experience stronger work engagement, greater organizational identification, and higher levels of discretionary effort, all of which contribute positively to performance outcomes. In service-oriented industries such as financing, where customer satisfaction depends heavily on employee interactions, organizational commitment becomes particularly important for maintaining service quality and organizational effectiveness.

The present result is also consistent with previous empirical studies demonstrating that organizational commitment significantly predicts employee performance across various organizational settings (Chaudhary, 2021; Lee & Kim, 2023; Yousef, 2022). The findings suggest that organizations should strengthen employee commitment by fostering a supportive organizational climate, providing fair career opportunities, encouraging effective communication, and implementing human resource practices that enhance employees' emotional attachment to the organization. Such initiatives are expected to improve employee performance while simultaneously supporting long-term organizational sustainability.

The Effect of Employee Loyalty on Employee Performance

The findings also reveal that employee loyalty positively contributes to employee performance. Loyal employees tend to demonstrate greater dedication, stronger organizational attachment, and a higher willingness to contribute to organizational success. They are more likely to comply with organizational policies, maintain constructive relationships with colleagues and supervisors, and remain committed to achieving organizational goals even under

challenging working conditions. Consequently, employee loyalty becomes an important factor in sustaining productivity and organizational effectiveness.

Recent human resource management literature recognizes employee loyalty as a strategic organizational asset because loyal employees are generally associated with lower turnover intentions, greater organizational citizenship behavior, and higher individual performance (Jiang et al., 2023; Kim & Beehr, 2022). Employees who remain loyal to their organizations are more willing to invest their knowledge, experience, and effort in achieving organizational objectives, thereby creating a more stable and productive workforce.

The findings of this study are consistent with previous empirical evidence demonstrating that employee loyalty positively influences employee performance (Amri & Suhamomo, 2016; Fitriyani, 2018; Suparno & Rahim, 2022). These studies indicate that loyalty strengthens employees' willingness to contribute beyond contractual obligations and supports the achievement of organizational targets. Therefore, organizations should develop strategies that enhance employee loyalty through supportive leadership, fair compensation systems, career development opportunities, and a positive working environment. Such initiatives are expected to strengthen employee attachment to the organization while simultaneously improving organizational performance.

5. Conclusion

This study concludes that transformational leadership, organizational commitment, and employee loyalty positively contribute to employee performance at PT. FIF Group Tlogosari Branch, Semarang. These findings reinforce the importance of human resource management practices in enhancing organizational performance and support the application of Social Exchange Theory, which suggests that employees tend to reciprocate supportive leadership and positive organizational relationships through improved work performance. The study also extends the literature by providing empirical evidence from the Indonesian financing industry, a context that has received relatively limited scholarly attention.

From a managerial perspective, organizations should prioritize the development of transformational leadership competencies through leadership training and coaching programs while fostering stronger organizational commitment and employee loyalty through career development opportunities, recognition systems, and effective internal communication. Strengthening these organizational practices can help improve employee performance and support long-term organizational competitiveness.

This study is limited by its focus on a single branch of PT. FIF Group and its cross-sectional research design, which may restrict the generalizability of the findings. Future research is encouraged to include multiple organizations or branches within the financing industry, adopt longitudinal research designs, and incorporate additional variables such as job satisfaction, employee engagement, organizational culture, work-life balance, and compensation to develop a more comprehensive understanding of the factors influencing employee performance.

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