

## ABSTRACT

(GUSRIANTARA / 1800861201286 / 2025 / THE EFFECT OF COMPETENCY, WORK STRESS AND WORKLOAD ON EMPLOYEE PERFORMANCE AT PT. ADIRA DINAMIKA MULTI FINANCE JAMBI / LECTURER I DR. OSRITA HAPSARA, SE, MM. / LECTURER II KHULUQON AZIMA, SE, MM.)

Competence, work stress and workload play a very important role in employee performance. Therefore, the purpose of this study is to describe the competence, work stress, workload and employee performance at PT. Adira Dinamika Multi Finance, Jambi City and to analyze the effect of competence, work stress and workload on employee performance at PT. Adira Dinamika Multi Finance, Jambi City simultaneously and partially.

The research method in this study is descriptive and quantitative. The distribution of questionnaires with the number of samples in this study were all employees of PT. Adira Dinamika Multi Finance Jambi City in 2024 as many as 77 people, Data analysis using SPSS Ver 23 and using a multiple linear regression model with the calculation results  $Y = a + b_1.X_1 + b_2.X_2 + b_3.X_3 + e$ .

Multiple linear regression model with the results  $Y = 1.927 + 0.386X_1 + 0.439X_2 + 0.452X_3 + e$ . Competence regression coefficient ( $X_1$ ) of 0.386, Work Stress regression coefficient ( $X_2$ ) of 0.439 and Workload regression coefficient ( $X_3$ ) of 0.452.

Determination Coefficient = R Square ( $R^2$ ) of 0.879, this figure states that the variables Competence ( $X_1$ ), Work Stress ( $X_2$ ) and Workload ( $X_3$ ) are able to explain the Performance variable ( $Y$ ) of 87.9% and the remaining 12.1% is explained by other factors not included in this research model such as, Work Motivation, Work Environment, and others.

Competence ( $X_1$ ), Work Stress ( $X_2$ ) and Workload ( $X_3$ ) simultaneously have a significant effect on the Employee Performance variable ( $Y$ ). Competence ( $X_1$ ), Work Stress ( $X_2$ ) and Workload ( $X_3$ ) partially have a positive and significant effect on Employee Performance ( $Y$ ).

**Keywords:** Competence, Work Stress, Workload, Performance