

The Influence of Emotional Intelligence and Organizational Commitment on Employee Performance with Job Satisfaction as a Mediating Variable: A Study at Bank Syariah Indonesia Mataram Hasanudin Branch

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ABSTRACT

Purpose : This study aims to examine the effect of Emotional Intelligence and Organizational Commitment on Employee Performance, with Job Satisfaction as a mediating variable, at BSI Mataram Branch.

Design/methodology/approach: A quantitative approach was employed using survey data collected from 40 employees. The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS software to test direct and indirect relationships among variables.

Findings: The results indicate that Organizational Commitment has a positive and significant effect on Employee Performance, while Emotional Intelligence does not significantly affect performance directly. Emotional Intelligence and Organizational Commitment both significantly influence Job Satisfaction. However, Job Satisfaction does not significantly affect Employee Performance and does not mediate the relationships between Emotional Intelligence and performance nor between Organizational Commitment and performance.

Theoretical Contribution/Originality: This study contributes to the ongoing debate regarding the satisfaction–performance relationship by demonstrating that, in a highly standardized Islamic banking environment, Organizational Commitment plays a more dominant role in driving performance than Emotional Intelligence or Job Satisfaction.

Research limitation and implication: The study is limited by a small sample size and a single-branch focus. Practically, management should prioritize strengthening organizational commitment while positioning emotional intelligence development as a tool for enhancing service quality and employee well-being rather than direct productivity.

Keywords: Emotional Intelligence, Organizational Commitment, Job Satisfaction, Employee Performance, Islamic Banking

JEL Classification: M12, M19, D23

INTRODUCTION

The Islamic banking industry in Indonesia has exhibited a significant positive trend in recent years, driven by increasing public awareness of Sharia principles and strong government support for the Sharia economy as a pillar of national growth (Ayatina et al., 2021). This growth is followed by a higher demand for competent human resources who not only possess technical banking expertise but also a deep understanding of Sharia ethics (Ramsito, 2024). As the largest Sharia financial institution in Indonesia, Bank Syariah Indonesia (BSI), formed through the 2021 merger, faces a strategic mandate to internalize these values across all operational levels, including regional branches such as the Mataram Hasanudin Branch.

The dynamics of BSI's performance from 2019 to 2024 reveal a compelling phenomenon where total assets surged from IDR 205.29 trillion to IDR 408.61 trillion, while the number of employees gradually decreased post-merger to 17,234 in 2024. Concurrently, the Operating Expenses to Operating Income ratio (BOPO) improved significantly from 85.27% to 69.93%, indicating a heightened demand for individual productivity and efficiency. In this context, employee performance is not merely viewed as administrative task completion but encompasses service quality, Sharia compliance, and contribution to organizational efficiency (Annual Report BSI, 2025).

Previous studies highlight Emotional Intelligence (EI) as a vital psychological factor, where Goleman (2015) and Luthans (2011) suggest it enables employees to manage emotions and maintain effective communication. In the Sharia banking context, EI is essential for providing quality service and professional dedication. Organizational commitment also plays a crucial role, as high loyalty and identification with the firm's values lead to superior performance.

Despite these foundations, a significant research gap exists due to inconsistent empirical findings regarding these variables. While some studies prove the positive impact of EI and commitment, others such as Haryatri & Tua (2024) and Sahputra et al. (2026) found that EI does not significantly influence performance. Similarly, organizational commitment may not always yield positive results if employees face excessive workloads or role ambiguity. Furthermore, the role of job satisfaction as a mediator remains debated; while Affective Event Theory suggests it bridges emotional experiences and work outcomes, recent studies by Gunadi et al. (2025) and Susanto et al. (2025) failed to prove its mediating significance.

This study aims to address these inconsistencies by examining the influence of emotional intelligence and organizational commitment on employee performance, with job satisfaction as a mediating variable, specifically at BSI Mataram Hasanudin Branch. By addressing this problem, the research provides empirical evidence on how psychological and organizational dynamics function within an Islamic banking framework. The remainder of this paper is organized as follows: Section 2 reviews the literature and develops hypotheses; Section 3 describes the research methodology using SEM-PLS; Section 4 presents the results and discussion; and Section 5 concludes the study.

LITERATURE REVIEW

Theoretical Background

Employee Performance

Employee performance is defined as the comparison between actual work results and the performance standards previously established by the organization. In banking operations, performance is the output of personnel work that includes quality, quantity, and timeliness in achieving institutional targets. Mangkunegara (2001) emphasizes that performance reflects work results in terms of quality and quantity in accordance with the responsibilities assigned. Furthermore, performance is influenced by a combination of individual ability, motivation, and opportunities available within the organizational environment. The assessment of this variable generally uses indicators of quantity, quality of work, timeliness, and effectiveness in utilizing organizational resources.

Emotional Intelligence

Emotional intelligence is an individual's ability to recognize, manage, and utilize emotions effectively to build positive interpersonal interactions. This variable reflects the level of individual maturity in using feelings to respond proportionally to one's own emotional state and that of others. In the work environment, emotional intelligence plays an important role in shaping individual perceptions of the environment and influencing the expression of affective work behavior. Based on Goleman (2015) theoretical framework, emotional intelligence is measured through five main indicators: self-awareness, self-regulation, self-motivation, empathy, and social skills.

Organizational Commitment

Organizational commitment is an attitude that reflects employee loyalty and concern for the sustainability and success of the organization. Robbins & Judge (2013) define this variable as the degree of individual attachment to the organization, where employees identify themselves with organizational goals and have a strong desire to maintain membership. Commitment is seen as a psychological condition that unifies the relationship between the individual and the organization. The dimensions for measuring organizational commitment include affective commitment (emotional attachment), continuance commitment (rational consideration of losses if leaving), and normative commitment (feeling of moral obligation to be loyal) (Allen & Meyer, 1990).

Job Satisfaction

Job satisfaction is described as a positive emotional condition felt by employees in evaluating their work. Satisfaction arises when there is a match between the expectations or needs of the individual and the reality received in the workplace (Griffin et al., 2017). Employees with a high level of satisfaction tend to provide optimal contributions and have stronger loyalty to the organization. The measurement of job satisfaction generally refers to several indicators, namely the nature of the work itself, rewards or compensation, promotion opportunities, the quality of supervision from superiors, and support from coworkers (Robbins & Judge, 2013).

Previous Studies

Based on the review of previous literature, there is a consensus showing that emotional intelligence and organizational commitment have a positive influence on employee performance and job satisfaction. Research by Winandar et al. (2021) and Sukirno et al. (2021) consistently proves that emotional intelligence is a significant driving factor for individual success in the workplace. However, a puzzle remains in the form of inconsistent empirical findings. Haryatri & Tua (2024) and Sahputra et al. (2026) report that emotional intelligence does not have a significant influence on employee performance or job satisfaction in certain contexts. Additionally, Sitio (2021) found that organizational commitment has no effect on employee performance, contradicting general theory. Regarding the mediating role, studies by Elkhori & Budianto (2024) and Gunadi et al. (2025) show that job satisfaction fails to mediate the influence of emotional intelligence on employee performance. This gap in findings (research gap) serves as an important foundation for this study to re-examine the relationship between these variables within the context of Islamic banking.

Research Framework

The research framework conceptualizes the approach to answering the research questions. It positions Emotional Intelligence (X1) and Organizational Commitment (X2) as independent variables, Employee Performance (Y) as the dependent variable, and Job Satisfaction (Z) as the mediating variable.

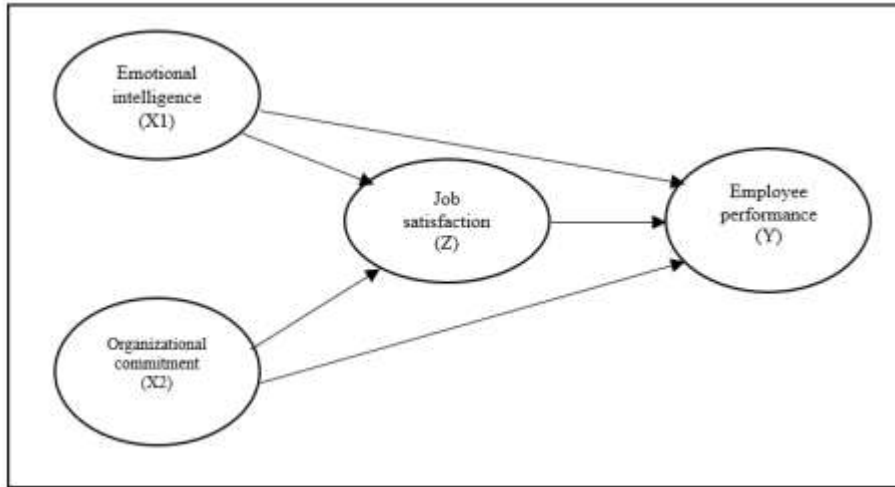


Figure 1. Research Framework
Source : Authors compiled (2026)

The framework illustrates the following hypothesized relationships:

- H1: Emotional intelligence has a positive effect on employee performance.
- H2: Organizational commitment has a positive effect on employee performance.
- H3: Emotional intelligence has a positive effect on job satisfaction.
- H4: Organizational commitment has a positive effect on job satisfaction.
- H5: Job satisfaction has a positive effect on employee performance.
- H6: Job satisfaction mediates the effect of emotional intelligence on employee performance.
- H7: Job satisfaction mediates the effect of organizational commitment on employee performance.

RESEARCH METHOD

This chapter delineates the systematic procedures employed to investigate the relationship between emotional intelligence, organizational commitment, job satisfaction, and employee performance. The study applies a quantitative approach, which emphasizes the process of collecting numerical data to be processed and analyzed using statistical techniques. This approach is structured through systematic, formal, and organized planning, equipped with a clear and detailed operational design. Furthermore, a descriptive research design is utilized to provide a more in-depth and detailed description of specific phenomena and to objectively explain the characteristics of the variables based on data obtained in the field.

The population in this study is defined as the entire group of individuals, events, or objects of interest that serve as the focus of the researcher's attention. Specifically, the population consists of all employees at Bank Syariah Indonesia (BSI) Mataram Branch. To represent this population, the research

employs a simple random sampling technique, ensuring that every employee has an equal opportunity to be selected as a respondent. Since the exact population size at the BSI Mataram Hasanudin Branch was not definitively known, the sample size was determined using the 10-times rule recommended for PLS-SEM rather than traditional formulas like Slovin. Based on this rule, which calculates the minimum sample size by multiplying the highest number of structural paths pointing to an endogenous construct by ten, the minimum sample required was 30 respondents. However, this study utilized 40 respondents to ensure a more robust analysis exceeding the minimum requirement (Hair et al., 2021).

Data sources used in this study include both primary and secondary data, where primary data is obtained directly from respondents through questionnaires and secondary data is gathered from literature such as books and journals. The data collection technique involves a survey method using a questionnaire containing items related to emotional intelligence, organizational commitment, job satisfaction, and employee performance. These questions are structured using a 4-point Likert scale (1 = Strongly Disagree, 4 = Strongly Agree) to prevent respondents from providing neutral or undecided answers that could lead to ambiguous data or a loss of information.

Operational definitions serve to translate research concepts into concrete and measurable forms. Emotional intelligence (X1) is measured through indicators of self-awareness, self-regulation, self-motivation, empathy, and social skills. Organizational commitment (X2) is assessed via affective, continuance, and normative commitment. Job satisfaction (Z) is defined through the nature of the work itself, rewards, promotion, supervision, and coworkers. Finally, employee performance (Y) is measured based on quantity, quality of work, timeliness, and effectiveness.

The data analysis technique in this study utilizes Structural Equation Modeling–Partial Least Squares (SEM-PLS) assisted by SmartPLS 3.0 software. This method was selected because it is highly effective for testing and predicting relationships between constructs in an integrated model framework. SEM-PLS is particularly suitable for this research as it can be applied to relatively small sample sizes and does not require strict assumptions of normal data distribution. The analysis follows a comprehensive two-stage approach: first, evaluating the measurement model (outer model) to ensure the validity and reliability of the research instruments, and second, evaluating the structural model (inner model) to examine the significance and strength of the causal relationships between variables. This integrated analysis allows for a holistic assessment of the direct and indirect effects within the research framework.

RESULTS AND DISCUSSIONS

Convergent Validity

The evaluation of convergent validity is conducted to determine the validity of the relationship between each indicator and its respective latent variable. According to Hair et al. (2021), a construct achieves good convergent validity if the outer loading values are above 0.70 and the Average Variance Extracted (AVE) exceeds 0.50. However, in social and behavioral research, indicators with outer loading values between 0.40 and 0.70 do not necessarily require immediate elimination, provided that the AVE remains at or above 0.50.

The analysis results reveal that the majority of indicators in this study possess outer loading values exceeding 0.70. While certain items, specifically KE5, KO3, and KO6, fall within the 0.40 to 0.70 range, they remain acceptable under the established criteria. Consequently, all indicators meet the requirements for convergent validity and are considered valid for forming their respective constructs in this research.

Table 1. Convergent Validity Result

Variables	Item	Loadings	AVE	Result
Emotional intelligence	KE1	0.785	0.666	Valid
	KE2	0.854		
	KE3	0.850		
	KE4	0.864		
	KE5	0.649		
	KE6	0.888		
	KE7	0.835		
	KE8	0.798		
	KE9	0.814		
	KE10	0.797		
Organizational commitment	KO1	0.794	0.606	Valid
	KO2	0.805		
	KO3	0.698		
	KO4	0.893		
	KO5	0.712		
	KO6	0.691		
	KO7	0.835		
Job satisfaction	KK1	0.829	0.726	Valid
	KK2	0.829		
	KK3	0.892		
	KK4	0.833		
	KK5	0.877		
Employee performance	K1	0.897	0.794	Valid
	K2	0.862		
	K3	0.900		
	K4	0.905		

Source : Authors processed (2026)

Discriminant Validity

Discriminant validity testing is conducted to ensure that each latent construct in the model is empirically distinct from other constructs. This implies that the indicators used must represent their own construct more accurately than they represent other constructs in the model. While discriminant validity can be evaluated through the Fornell-Larcker Criterion and cross-loading analysis, this study primarily utilizes the Heterotrait-Monotrait (HTMT) ratio as a more sensitive approach. To satisfy the criteria for discriminant validity, the HTMT value must be below 0.90 or 0.85. Based on the analysis results, the

HTMT values for all constructs are below 0.90. This indicates that the criteria for discriminant validity have been met, as each construct demonstrates a clear empirical difference from the others.

Table 2. Discriminant Validity Result (HTMT)

Variables	Emotional intelligence	Job satisfaction	Employee performance	Organizational commitment
Emotional intelligence	-			
Job satisfaction	0.840	-		
Employee performance	0.834	0.854	-	
Organizational commitment	0.727	0.796	0.850	-

Source : Authors processed (2026)

Reliability Test

Construct reliability testing is performed to ensure that the indicators used possess strong internal consistency in representing the latent constructs. In a SEM-PLS model with reflective indicators, the assessment of construct reliability relies on the Composite Reliability and Cronbach's Alpha metrics. A construct is categorized as reliable if both values exceed the threshold of 0.70. The reliability test results indicate that all constructs in this study have met the required criteria. This is evidenced by the Cronbach's Alpha and Composite Reliability values for each variable, all of which are above 0.70. Consequently, it can be concluded that all research instruments used in this study are reliable.

Table 3. Reliability Test Result

Variables	Composite reliability	Cronbach's alpha	Result
Emotional intelligence	0.952	0.943	Reliable
Organizational commitment	0.914	0.890	Reliable
Job satisfaction	0.930	0.906	Reliable
Employee performance	0.939	0.914	Reliable

Source : Authors processed (2026)

Coefficient Determination

The coefficient of determination is utilized to measure the model's ability to explain the variation in endogenous constructs, typically evaluated through the Adjusted R-square value. According to (Hair et al., 2021), an R2 value of 0.75 indicates a substantial explanatory power, approximately 0.50 represents a moderate level, and a value around 0.25 suggests weak predictive capability. Referring to the results in Table 4.14, the Adjusted R-Square value for the Job Satisfaction (Z) variable is categorized as moderate. This result confirms that Job Satisfaction can be explained by Emotional Intelligence and Organizational Commitment with an influence level of 67.2%, while the remaining 32.8% is influenced by other variables outside this research model. Meanwhile, the Adjusted R-Square value for Employee Performance (Y) shows a higher figure. This indicates that Emotional Intelligence, Organizational Commitment, and Job Satisfaction collectively exert a 72.4% influence on Employee Performance. The remaining 27.6% is explained by other variables not investigated in this study.

Table 4. Coefficient Determination Result

Variables	R-Square	Adjusted R-Square
Job satisfaction	0.689	0.672
Employee performance	0.745	0.724

Source : Authors processed (2026)

Path Coefficient

Hypothesis testing was performed using the bootstrapping method in SmartPLS 3.0 to examine the significance and magnitude of the path coefficients within the structural model. The evaluation criteria were based on t-statistics and p-values. A t-statistic greater than 2.028 (for $n = 40$ at a significance level of $\alpha = 0.05$) indicates a statistically significant effect, while a p-value below 0.05 confirms the significance of the relationship.

Referring to the results displayed in Table 1, three direct hypotheses (H2, H3, and H4) are empirically supported, whereas the remaining hypotheses, including those involving mediation effects, are not supported. More specifically, Organizational Commitment has a significant positive impact on Employee Performance ($p = 0.006$) and Job Satisfaction ($p = 0.004$). Furthermore, Emotional Intelligence significantly affects Job Satisfaction ($p = 0.000$). However, Emotional Intelligence does not exert a statistically significant direct influence on Employee Performance ($p = 0.053$), and Job Satisfaction also does not significantly affect Employee Performance ($p = 0.168$). As a result, the indirect hypotheses (H6 and H7) are rejected, suggesting that Job Satisfaction does not function as a significant mediating variable between the independent variables and Employee Performance within the context of this study.

Table 5. Path Coefficient Result

Variables	Original sample	t-statistic	p-value
Emotional intelligence > Employee performance	0.317	1.944	0.053
Organizational commitment > Employee performance	0.392	2.764	0.006
Emotional intelligence > Job satisfaction	0.529	4.454	0.000
Organizational commitment > Job satisfaction	0.373	2.905	0.004
Job satisfaction > Employee performance	0.244	1.383	0.168
Emotional intelligence > Job satisfaction > Employee performance	0.129	1.240	0.216
Organizational commitment > Job satisfaction > Employee performance	0.091	1.226	0.221

Source : Authors processed (2026)

Effect Size

The effect size analysis was conducted to determine the magnitude of each predictor variable's contribution to explaining the variance of the endogenous constructs (Cohen, 2013). Based on the results presented in Table 4.15, Emotional Intelligence demonstrates a strong effect on Job Satisfaction ($f^2 = 0.477$), indicating that it is the most dominant factor in explaining variations in Job Satisfaction. Meanwhile, Organizational Commitment shows a moderate effect on both Job Satisfaction ($f^2 = 0.237$)

and Employee Performance ($f^2 = 0.258$), suggesting a substantial contribution in enhancing employees' satisfaction and performance. In contrast, Emotional Intelligence exhibits a small effect on Employee Performance ($f^2 = 0.141$), implying that its direct contribution to performance is relatively limited compared to its effect on Job Satisfaction. Similarly, Job Satisfaction has a small effect on Employee Performance ($f^2 = 0.073$), indicating that its role as a predictor of performance is modest within the context of this research model.

Table 6. Effect Size Result

Variables	Effect size
Emotional intelligence > Employee performance	0.141
Organizational commitment > Employee performance	0.258
Job satisfaction > Employee performance	0.073
Emotional intelligence > Job satisfaction	0.477
Organizational commitment > Job satisfaction	0.237

Source : Authors processed (2026)

Discussion

The Effect of Emotional Intelligence on Employee Performance

The results indicate that Emotional Intelligence has a positive but insignificant effect on Employee Performance at BSI Mataram Branch, with a path coefficient of 0.317 and a p-value of 0.053. This finding suggests that although employees with higher emotional awareness and self-regulation tend to show better performance tendencies, emotional capability alone is not sufficient to significantly enhance measurable work outcomes. In the operational context of Islamic banking, where tasks are highly standardized and performance is closely tied to procedural compliance, technical competence may play a more decisive role than emotional attributes.

This result contrasts with Abebe & Singh (2023) and Goleman (2015), who argues that emotional intelligence is a primary driver of superior performance. However, it supports the findings of Haryatri & Tua (2024), Sahputra et al. (2026), and Diansyah & Lazi (2025), who report that emotional intelligence does not always produce a direct and significant impact on employee performance. Susanto et al. (2025) further emphasize that in structured organizational settings, performance is often determined more by task characteristics and system demands than by individual emotional capabilities.

The Effect of Organizational Commitment on Employee Performance

Organizational Commitment has a positive and significant effect on Employee Performance, with a path coefficient of 0.392 and a p-value of 0.006. This finding confirms that employees who possess stronger loyalty and identification with organizational goals tend to demonstrate higher levels of productivity and responsibility. In the context of BSI Mataram Branch, commitment appears to function as an internal motivational force that drives employees to achieve organizational targets more effectively.

This result is consistent with Susita et al. (2020), who state that organizational commitment fosters responsibility and goal orientation. It also aligns with Northcraft & Neale (1994) and Zurnali

(2010), who argue that strong attachment to organizational values encourages greater effort and persistence. Empirical support is further provided by Silitonga et al. (2017) and Sudrajat & Hartono (2022), who consistently identify organizational commitment as a key determinant of employee performance.

The Effect of Emotional Intelligence on Job Satisfaction

The findings show that Emotional Intelligence has a positive and significant effect on Job Satisfaction, with a path coefficient of 0.529 and a p-value of 0.000. This indicates that employees who are capable of managing their emotions, demonstrating empathy, and maintaining constructive social interactions tend to experience higher levels of satisfaction in their work. Emotional stability and interpersonal competence appear to enhance psychological comfort within the workplace.

This result supports Goleman (2015), who emphasizes that self-awareness, self-regulation, and empathy are essential components in creating positive work experiences. It is also consistent with Nurfauzan & Windi (2022) and Nurhasanah & Hajar (2022), who find that emotional maturity contributes significantly to job satisfaction. In service-based sectors such as Islamic banking, emotional intelligence becomes particularly relevant due to frequent interpersonal interactions with colleagues and customers.

The Effect of Organizational Commitment on Job Satisfaction

Organizational Commitment demonstrates a positive and significant effect on Job Satisfaction, with a path coefficient of 0.373 and a p-value of 0.004. This suggests that employees who strongly identify with organizational values and objectives tend to perceive their work as more meaningful and fulfilling. Commitment strengthens employees' emotional attachment to the institution, which in turn enhances their sense of satisfaction.

This finding aligns with Luthans (2011), who conceptualizes organizational commitment as a deep sense of loyalty that shapes positive work attitudes. Robbins & Judge (2013) further argue that employees who wish to remain part of an organization are more likely to experience satisfaction in their roles. Empirical evidence from Febriyanti & Suryalena (2023) also confirms that commitment is a significant predictor of job satisfaction.

The Effect of Job Satisfaction on Employee Performance

The results reveal that Job Satisfaction has a positive but insignificant effect on Employee Performance, with a path coefficient of 0.244 and a p-value of 0.168. This suggests that although satisfied employees may feel comfortable and emotionally positive about their jobs, such feelings do not automatically translate into improved performance outcomes. Satisfaction may function more as a retention factor rather than a direct productivity driver.

This finding supports Prasetyono et al. (2025), who note that the relationship between satisfaction and performance remains debated in management literature. Similar results are reported by Aprileani & Abadi (2022) and Rofiliana & Rofiuddin (2021), particularly in Islamic banking contexts. Robbins &

Judge (2013) emphasize that job satisfaction represents a general attitude, which may not necessarily lead to higher performance unless accompanied by structural support and performance-oriented incentives.

The Mediating Role of Job Satisfaction

The mediation analysis indicates that Job Satisfaction does not significantly mediate the relationship between Emotional Intelligence and Employee Performance ($p = 0.216$) nor between Organizational Commitment and Employee Performance ($p = 0.221$). This finding implies that satisfaction does not serve as an effective explanatory bridge linking personal or organizational factors to performance outcomes in this context.

This result is consistent with Sakyamuni (2023), Elkhori & Budianto (2024), and Gunadi et al. (2025), who report similar non-mediating effects. Abebe & Singh (2023) also argue that job satisfaction does not always function as a significant mediator between psychological attributes and performance. Furthermore, Susanto et al. (2025) and Setyorini & Hwihanus (2024) suggest that organizational commitment may exert a more direct influence on performance without necessarily passing through job satisfaction.

CONCLUSION AND RECOMMENDATION

This study examined the role of Emotional Intelligence and Organizational Commitment on Employee Performance, with Job Satisfaction as a mediating variable, at BSI Mataram Branch. Using a quantitative approach with SEM-PLS analysis on 40 employees, the findings reveal that Organizational Commitment is the only variable that has a direct and significant effect on Employee Performance. Emotional Intelligence does not significantly influence performance directly but significantly enhances Job Satisfaction. Furthermore, Job Satisfaction does not significantly affect Employee Performance and fails to mediate the relationships between Emotional Intelligence and performance, as well as between Organizational Commitment and performance. These results indicate that in a highly standardized banking environment, structural attachment and professional responsibility play a more decisive role in driving performance than emotional comfort alone.

The study contributes to the existing literature by highlighting that, within Islamic banking institutions, Organizational Commitment may function as a stronger predictor of performance than Emotional Intelligence or Job Satisfaction. While Emotional Intelligence remains important for fostering psychological well-being and workplace harmony, it does not automatically translate into measurable productivity. The findings also enrich the debate regarding the inconsistent relationship between Job Satisfaction and performance, particularly in formal and procedure-driven organizations.

However, this study has several limitations. First, the sample size is relatively small and limited to a single branch, which may restrict generalizability. Second, the highly formal banking environment may have reduced performance variability among respondents. Third, the study only examined two main predictors, excluding other potential determinants such as technical competence, workload, leadership style, or compensation systems. Additionally, the use of self-reported questionnaires may introduce response bias, and the cross-sectional design does not capture changes over time.

From a practical perspective, management of BSI Mataram Branch should prioritize strengthening Organizational Commitment through clear career pathways, employee involvement in decision-making, and long-term engagement strategies. Emotional Intelligence training programs remain relevant, particularly to enhance service quality and employee well-being, although they should not be expected to directly increase performance metrics. The bank should also reassess its performance evaluation and incentive systems to ensure alignment between employee motivation and measurable targets.

For future research, scholars are encouraged to expand the sample across multiple branches or Islamic banking institutions to enhance external validity. Incorporating additional variables such as leadership style, workload, or technical competence may provide a more comprehensive explanation of employee performance. Moreover, combining quantitative surveys with qualitative interviews and applying longitudinal designs would offer deeper insights into the dynamic relationships among emotional intelligence, commitment, satisfaction, and performance over time..

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