



**THE EFFECT OF COMPETENCY AND EMOTIONAL INTELLIGENCE ON
EMPLOYEE PERFORMANCE WITH THE MEDIATION OF
ORGANIZATIONAL COMMITMENT (CASE STUDY ON EMPLOYEES OF
PT BPR BKK TASIKMADU (PERSERODA))**

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Abstract

Employee performance is an important factor in supporting the achievement of organizational goals. This study aims to analyze the influence of competence and emotional intelligence on employee performance with organizational commitment as a mediating variable at PT BPR BKK Tasikmadu (Perseroda). The study used a quantitative approach with a purposive sampling technique, resulting in 70 respondents. Data were collected through questionnaires using a Likert scale and analyzed using multiple linear regression analysis and the Sobel test. The results of the study indicate that competence and emotional intelligence have a positive and significant effect on employee performance. In addition, competence and emotional intelligence also have a positive and significant effect on organizational commitment, while organizational commitment has a positive and significant effect on employee performance. The results of the mediation test indicate that organizational commitment does not mediate the effect of competence on employee performance, but is able to mediate the effect of emotional intelligence on employee performance. These findings indicate that increasing competence and emotional intelligence are important factors in improving employee performance, both directly and through strengthening organizational commitment.

Keywords: Competence; Emotional Intelligence; Organizational Commitment; Employee Performance



INTRODUCTION

One of the most important assets in an organization or company is the quality of its human resources. Human resource quality can be measured by the performance they generate for the company. According to Wibowo et al. (2023), performance is defined as the overall results or level of success of an individual during a specific period in carrying out their duties compared to predetermined work standards, targets, or criteria. This suggests that the importance of focusing on employee development will have a significant impact on the company.

Based on a review of previous research results, employee performance can be influenced by employee competence. This is supported by research conducted by Tabuni et al. (2022) which found that competence has a significant positive effect on employee performance at PT Bank Papua. From these research results, it can be explained that employee competence is one of the foundations for companies to assess employee performance. Competence indicates that employees possess high integrity and professionalism, thus enabling them to achieve maximum performance. However, not all research results indicate an effect of competence on performance. The results of research conducted by Dewi et al. (2024) and Rhian Indradewa et al. (2021) showed different results, indicating that competence has no effect on performance.

In addition to competence, employee performance can also be influenced by emotional intelligence. This is supported by research conducted by Saputra et al. (2023) which found that emotional intelligence has a significant positive effect on employee performance in Bank Kalimantan. The results of research by Rathnaraj & Prieya (2023) also showed a strong positive relationship between dimensions of emotional intelligence and employee performance in private banks in Coimbatore. Furthermore, research conducted by An (2024) found that emotional intelligence significantly influences employee performance in commercial banks in Guangdong, China. Based on the research findings above, it can also be explained that with emotional intelligence possessed by employees, employees can manage their emotions and control themselves in acting. Through well-managed employee emotional intelligence, employees can carry out their work with more focus.

The varied findings indicate the presence of mediating variables. A review of previous research suggests that organizational commitment plays a role as a mediating variable in both competence and emotional intelligence. This indicates that well-managed competence and emotional intelligence will influence organizational commitment and subsequently impact performance. High



employee competence signifies an employee's ability to manage and perform work. With this potential, employees can establish a sense of belonging or attachment to the organization, enabling them to remain and become part of the organization, which in turn will lead to optimal performance. Regarding organizational commitment as a mediating variable, this is supported by research conducted by Janah et al. (2023), Dewi et al. (2024), Rudi S, & Maridjo (2023), and Silaban et al. (2021), which found that organizational commitment mediates the effect of competence on performance.

Furthermore, the findings also indicate that organizational commitment mediates the effect of emotional intelligence on performance. It can be explained that employees with high emotional intelligence can control their emotions and also create a positive work atmosphere. High emotional intelligence also indicates that employees have good personalities. This is supported by research conducted by Saputra et al. (2023), Anis et al. (2022), Dwi et al. (2024), and An (2024), which states that organizational commitment mediates the effect of emotional intelligence on performance.

The object of this research is PT BPR BKK Tasikmadu (Perseroda). The current performance of PT BPR BKK Tasikmadu (Perseroda) employees is considered quite good. Employee performance reflects or is a key component of quality human resources. Therefore, employee performance must be continuously developed to achieve targets and synergize with current economic conditions. Furthermore, PT BPR BKK Tasikmadu (Perseroda) is currently striving to improve and prioritize bank integrity through strengthening human resources and providing superior products and services.

It is known that in the second quarter of 2025, PT BPR BKK Tasikmadu (Perseroda) recorded an NPL ratio of 8.98%, above 5%, indicating that the bank must be vigilant. Furthermore, the ROA ratio was 2.36%, indicating that the bank's profitability was still safe, as the ROA value was >1.5%. The LDR was 97.01%, indicating that credit distribution was still considered good, as it still ranged from 80% to 100%. From these three ratios, it is known that employees, especially those in the marketing or credit distribution department, must be vigilant and can reduce the NPL ratio, so that the bank can be said to have a safe NPL. Thus, it is hoped that there will be synergy between employees and customers in bank operations, resulting in better bank performance.

Based on the description above, this study analyzes the influence of employee competence and emotional intelligence on employee performance



mediated by organizational commitment of employees of PT BPR BKK Tasikmadu (Perseroda).

LITERATURE REVIEW

Performance is the result or level of success of a person as a whole during a certain period in carrying out his duties compared to the work result standards, targets or criteria that have been determined. (Wibowo et al., 2023). Performance is not only limited to measurable final results (output) but also includes the quality of behavior and actions demonstrated by employees. In organizational behavior literature, as referred to by Robbins (2006), performance is seen as a combination of work results and behavior aimed at achieving organizational goals. One factor that influences performance is organizational commitment. Sinambela (in Rudi & Maridjo, 2023) defines it as an attitude of loyalty and strong determination to achieve the organization's vision, mission, and goals. This involves a strong belief in the organization's values, a willingness to work for the organization, and a strong desire to remain a member.

In addition, competence is also an important factor, competence is defined as the ability based on knowledge and skills, and supported by the work attitude required by the job, which has a positive influence on organizational commitment and performance. (Silaban et al., 2021). Then, emotional intelligence is also an important factor that influences organizational performance and commitment. According to Salovey and Mayer (in Kumari et al., 2017), emotional intelligence is defined as " the ability to accurately perceive, assess and express emotions, the ability to access and/or generate feelings when they facilitate thought, the ability to understand emotions and emotional knowledge; the ability to regulate emotions to enhance emotional and intellectual growth.

RESEARCH METHOD

This study uses a quantitative approach, with the aim of testing previously formulated hypotheses through systematic, structured, and controlled research procedures. In the context of this study, the population in question is all 142 employees of PT BPR BKK Tasikmadu (Perseroda). The sampling technique used in this study is purposive sampling, which is a technique for determining samples based on specific criteria determined by the researcher. These criteria include:

1. Employees who have worked for more than one year and are permanent employees
2. Employees who serve as staff and marketing divisions for financing.



Based on these criteria, out of a total of 142 employees, only 70 employees met the requirements to be used as research samples. The type of data used is quantitative data with primary data sources obtained directly through distributing questionnaires to respondents. The research instrument was compiled using a five-point Likert scale, ranging from a score of 1 (Strongly Disagree) to a score of 5 (Strongly Agree). Furthermore, instrument testing was carried out which included a validity test using the Kaiser-Meyer-Olkin (KMO) value and factor loading, as well as a reliability test using Cronbach's Alpha. Hypothesis testing was carried out through regression analysis with a determination coefficient test (Adjusted R²), F test, and t test. To test the role of organizational commitment as a mediating variable, the Sobel test was used. All tests were carried out with a 5% significance level according to the analysis procedure referred to by Ghazali (2018).

RESULTS AND DISCUSSION

Validity Testing

Table 1
Validity Test Results

Variables	Number of Indicators	KMO = >0.5	Component Matrix	Information
Competence	9	0.843	>0.4	Valid
Emotional Intelligence	16	0.927	>0.4	Valid
Organizational Commitment	12	0.924	>0.4	Valid
Performance	7	0.899	>0.4	Valid

Source: Appendix 2

Based on Table 1, the variables Competence, Emotional Intelligence, Organizational Commitment, and Performance demonstrate that they have met sample adequacy with a KMO value of >0.5 for each variable. Furthermore, it is known that the instrument used can be said to be valid as seen from the component matrix value of >0.4 for each statement item.



Reliability Testing

Table 2
Reliability Test Results

Variables	α Cronbach	Standard α	Information
Competence	0.894	0.7	Reliable
Emotional Intelligence	0.954	0.7	Reliable
Organizational Commitment	0.955	0.7	Reliable
Performance	0.930	0.7	Reliable

Source: Processed Primary Data, 2025

Table 2 shows that the variable measurements in all of this research can be considered reliable. This is evident from the Cronbach's alpha value for each variable, which was >0.7 .

Multiple Linear Regression Analysis

Multiple Linear Regression Analysis Model I

Table 3
Results of Multiple Linear Regression Analysis Test Model I

No	Testing	Relationship between variables	Statistical Results		Result Description
1	Coefficient of Determination Test	Competence and emotional intelligence towards organizational commitment	Adjusted R ²	0.651	The independent variables were able to explain 65.1% of the variation in organizational commitment, while the remaining 24.9% was influenced by other variables outside the study.
2	F Test (Anova)		F	65,443	The model is said to be suitable or vital
			Sig	0,000	
3	t-test (Hypothesis)	Competence towards	Beta	0.752	Has a significant positive impact
			Sig	0,000	



		organizational commitment			
		Emotional intelligence towards organizational commitment	Beta	0.175	Has a significant positive impact
			Sig	0.020	
Equation: Y1= 0.752X1 + 0.175X2 + e					

Source: Attachment 2

Based on table 3 it is known that The Adjusted R² value is 0.651, which means that the competency and emotional intelligence variables are able to explain the variation in organizational commitment by 65.1%, while the remaining 24.9% is influenced by other variables outside the study. Furthermore, the significance value (sig.) is 0.000. This figure, which is below the threshold of 0.05, clearly indicates that the competency and emotional intelligence variables simultaneously (together) are stated to have model feasibility.

On The t-test results in model I for the competency variable show a beta coefficient value of 0.752 with a significance level (sig.) of 0.000. Since this significance value is less than 0.05, it can be concluded that competency has a positive and significant influence on organizational commitment. Therefore, in this study, H3 is accepted. Furthermore, for the emotional intelligence variable, the beta coefficient value is 0.175 with a significance level (sig.) of 0.020. Since this significance value is less than 0.05, it can be concluded that emotional intelligence has a positive and significant influence on organizational commitment. Based on these results, it is concluded that H4 is accepted.

Multiple Linear Regression Analysis Model II

Table 4

Results of Multiple Linear Regression Analysis Test Model II

No	Testing	Relationship between variables	Statistical Results		Result Description
1	Coefficient of Determination Test	Competence, emotional intelligence and organizational commitment to performance	<i>Adjusted</i> R ²	0.759	The independent variables were able to explain 75.9% of the variation in performance, while the



					remaining 24.1% was influenced by other variables outside the study.
2	F Test (Anova)		F	73,317	Fit or proper regression model
			Sig	0,000	
3	t-test (Hypothesis)	Competence towards performance	Beta	0.263	Positive and significant impact
			Sig	0.009	
		Emotional intelligence on performance	Beta	0.150	Positive and significant impact
			Sig	0.021	
		Organizational commitment to performance	Beta	0.590	Positive and significant impact
			Sig	0,000	
Equation: Y2= 0.263X1 + 0.150X2 + 0.590 + e					

Source: Processed Primary Data, 2025

Based on table 4 it is known that The Adjusted R² value is 0.759, which means that the variables of competence, emotional intelligence, and organizational commitment are able to explain 75.9% of the performance variation, while the remaining 24.1% is influenced by other variables outside the study. Furthermore, the significance value (sig.) of the F test is 0.000. This figure, which is below the threshold of 0.05, clearly indicates that the variables of competence, emotional intelligence, and emotional intelligence simultaneously (together) are stated to have model feasibility.

On The t-test results in model II for the competency variable show a beta coefficient value of 0.263 with a significance level (sig.) of 0.009. Since this significance value is less than 0.05, it can be concluded that competency has a positive and significant influence on performance. Therefore, in this study, H1 is accepted. Furthermore, for the emotional intelligence variable, the beta coefficient value is 0.150 with a significance level (sig.) of 0.021. Since this significance value is less than 0.05, it can be concluded that emotional intelligence has a positive and significant influence on performance. Based on these results, it is concluded that H2 is accepted. Furthermore, for the organizational commitment variable, the beta coefficient value is 0.590 with a significance level (sig.) of 0.000. Since this



significance value is less than 0.05, it can be concluded that organizational commitment has a positive and significant influence on performance. Based on these results, it is concluded that H5 is accepted.

Testing the influence of Competence on Performance with the mediation of Organizational Commitment

Table 5

Sobel Test Results

	Value	se	LL95CI	UL95CI	Z	Sig (two)
Mediation Effect 1	0.0460	0.0305	-0.0138	0.1058	1,5070	0.1318

Source: Processed Primary Data, 2025

Table 5 presents the results of the mediation test, which shows that organizational commitment does not act as a mediator in the relationship between competence and performance. This is evident from the significance value (sig.) for the indirect effect of the competence variable on performance through organizational commitment, which is 0.1318. Because this significance value is greater than 0.05, it can be concluded that organizational commitment does not mediate the influence of competence on employee performance. Thus, H6 cannot be accepted.

Testing the influence of emotional intelligence on performance with the mediation of organizational commitment

Table 6

Sobel Test Results

	Value	se	LL95CI	UL95CI	Z	Sig (two)
Mediation effect 2	0.2830	0.0919	0.1029	0.4632	3,0793	0.0021

Source: Processed Primary Data, 2025

Table 6 presents the results of the mediation test, which shows that organizational commitment also acts as a mediator in the relationship between emotional intelligence and performance. This is evident from the significance value (sig.) for the indirect effect of emotional intelligence on performance through organizational commitment, which is 0.021. Since this significance value is less than 0.05, it can be concluded that organizational commitment significantly mediates the positive influence of emotional intelligence on employee performance, thus H7 is accepted.

**The Influence of Competence on Performance**

This first hypothesis states that the higher the level of competency possessed by employees, the better their performance will be. This condition supports an increased ability to complete work on time and with quality, while simultaneously increasing discipline and work motivation. Empirical support for this hypothesis has been found in several previous studies, including one by Tabuni et al. (2022) that found that competence has a significant positive effect on employee performance at PT Bank Papua. Next, the research results of Janah et al. (2023) also showed that competence had a positive and significant effect on the performance of Tegal DPMPTSP employees. Similar results were also found in Sofiatun & Rijanti's (2025) study, which found that competence had a positive effect on performance among Demak Health Office employees. This is also in line with research conducted by Rudi S & Maridjo (2023), Wibowo et al (2022), and Silaban et al (2021) in this study providing support that competence has an influence on the resulting performance.

The Influence of Emotional Intelligence on Performance

This hypothesis states that the higher an employee's level of emotional intelligence, the better their performance. This allows employees to interact more effectively in the workplace, cope better with stress, and make informed decisions. Empirical support for this hypothesis has been found in several previous studies, including Saputra et al. (2023) found that emotional intelligence has a significant positive effect on employee performance in Bank Kalimantan. Research by Rathnaraj & Prieya (2023) also showed a strong positive relationship between emotional intelligence dimensions and employee performance in private banks in Coimbatore. Furthermore, research by An (2024) found that emotional intelligence significantly influences employee performance in commercial banks in Guangdong, China. This is in line with research conducted by Kumari and Priya (2017), Putra et al (2023), Tsamrudin et al (2024) which states that emotional intelligence influences performance.

The Influence of Competence on Organizational Commitment

This hypothesis states that the higher the level of competence possessed by employees, the stronger their organizational commitment will be. This creates internal motivation that encourages employees to continue to contribute maximally for the success of the organization. Empirical evidence supporting the positive influence of competence on organizational commitment, among others, is found in research by Janah et al. (2023) which shows a significant relationship between competence and organizational commitment in lecturers in Tegal, Astuti



& Suhana (2022) who stated that employee competence influences organizational commitment in BPSDMD Central Java employees, Rudi S and Maridjo (2023) who also found the influence of competence on organizational commitment in teachers in Surabaya, This is also supported by research by Silaban et al. (2021) which supports the finding of this positive influence, and Wibowo et al. (2022) who added that competence plays a role in strengthening employee commitment.

The Influence of Emotional Intelligence on Organizational Commitment

This hypothesis states that the higher the level of emotional intelligence possessed by employees, the stronger their organizational commitment will be. This is supported by research conducted by Kumari & Priya (2017) who found that emotional intelligence has a positive effect on organizational commitment in managers in India. Furthermore, research by Saputra et al. (2023) confirmed that emotional intelligence has a positive effect on organizational commitment in bank employees in West Kalimantan. Research conducted by Zheng An (2024) also showed that emotional intelligence influences organizational commitment in bank employees in Guangdong, China. Furthermore, Selan et al. (2023) and Tsamrudin et al. (2024) all showed that emotional intelligence contributes significantly to increasing organizational commitment in various organizational contexts.

The Influence of Organizational Commitment on Performance

This hypothesis states that the higher the level of organizational commitment held by employees, the better their performance will be. This is supported by research conducted by Janah et al. (2023), whose results showed that organizational commitment has a positive and significant effect on lecturer performance in Tegal. Research conducted by Putra et al. (2023) also showed that organizational commitment has a positive effect on employee performance in Palembang. Furthermore, research conducted by Rudi S and Maridjo (2023) showed that organizational commitment affects teacher performance in Surabaya. In addition, there are several studies conducted by Silaban et al. (2021), Wibowo et al. (2022), and An (2024) that add empirical evidence that organizational commitment influences performance.

The Influence of Competence on Performance with the Mediation of Organizational Commitment

This hypothesis states that organizational commitment mediates the effect of competence on performance. Therefore, the higher the competence possessed by employees, the higher the organizational commitment formed, so that employee performance will also be optimal. This is supported by research



conducted by Janah et al. (2023), which states that organizational commitment mediates the effect of competence on lecturer performance in Tegal. Research by Dewi et al. (2024) shows that organizational commitment mediates the effect of competence on performance in Denpasar Fitness workers. Furthermore, research conducted by Rudi S and Maridjo (2023) strengthens these findings in the context of education that organizational commitment mediates the effect of competence on performance in teachers in Surabaya. Research conducted by Silaban et al. (2021) also supports empirical evidence that organizational commitment mediates the effect of competence on performance in company employees in Indonesia.

The Influence of Emotional Intelligence on Performance with the Mediation of Organizational Commitment

This hypothesis states that organizational commitment mediates emotional intelligence's effect on employee performance. In other words, employees with high emotional intelligence will more easily build commitment to the organization, and this commitment encourages them to work more optimally. Empirical support for this hypothesis is found in various studies, including Saputra et al. (2023) that organizational commitment mediates the effect of emotional intelligence on performance in bank employees in West Kalimantan, An (2024) that organizational commitment mediates the effect of emotional intelligence on bank employees in Guangdong China. The results of Anis et al.'s (2022) research also show that organizational commitment mediates the effect of emotional intelligence on performance in employees in Pekalongan. Research conducted by Dwi et al. (2024) also states that organizational commitment significantly mediates the effect of emotional intelligence on employee performance in teachers at SMP 5 Surakarta.

CONCLUSION

Based on the results of the analysis and discussion that have been described, it can be concluded that:

1. Competence has a positive and significant impact on employee performance at PT BPR BKK TASIKMADU (Perseroda). The better and more effective employee competency, the higher their performance.
2. Emotional intelligence has a positive and significant impact on employee performance at PT BPR BKK TASIKMADU (Perseroda). The better employees can manage their emotional intelligence, the greater their performance will be.



3. Competence has a positive and significant influence on the organizational commitment of employees of PT BPR BKK TASIKMADU (Perseroda). The better the competence possessed by employees, the better their organizational commitment will be.
4. Emotional intelligence has a positive and significant impact on the organizational commitment of employees at PT BPR BKK TASIKMADU (Perseroda). The more employees are able to manage their emotional intelligence, the more their organizational commitment will increase.
5. Organizational commitment has a positive and significant impact on employee performance at PT BPR BKK TASIKMADU (Perseroda). The higher the employee's organizational commitment, the higher their performance.
6. Organizational commitment can mediate the influence of competence on employee performance at PT BPR BKK TASIKMADU (Perseroda). Better employee competence will increase organizational commitment, which in turn will improve performance.
7. Organizational commitment can mediate the influence of emotional intelligence on employee performance at PT BPR BKK TASIKMADU (Perseroda). The better employees are able to manage their emotional intelligence, the greater their organizational commitment, and the resulting performance will improve.

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