

The Effect of Emotional Intelligence on Self-Efficacy, Job Satisfaction, and Organizational Commitment Among Bumh Bank Frontline Employees in Jabodetabek

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Abstract.

The ever-increasing level of competition in the banking industry demands the ability of frontliner employees to manage emotions and maintain organizational commitment. This research aimed to analyze the effect of *emotional intelligence* on *self-efficacy* and *job satisfaction* and its impact on *organizational commitment* among frontliner employees of state-owned banking companies in Jabodetabek. The sample in this study consisted of 200 state-owned banking frontliner employees from Mandiri, BRI, BNI, and BTN in the Jabodetabek area to obtain accurate data. Questionnaires were created using Google Forms and distributed via the WhatsApp social media platform. The unit of analysis was the employees of the state-owned banking frontliners. The data collection technique used was purposive sampling, which is a method based on the research criteria determined by the researcher. Structural equation modeling analysis was conducted using AMOS software. The results of the study show a positive and significant effect of *emotional intelligence* on *self-efficacy* and *job satisfaction*, which in turn impact *organizational commitment* among frontliner employees of BUMN banking companies in Jabodetabek. Managerial implications suggest that *emotional intelligence*, *self-efficacy*, and *job satisfaction* significantly influence the *organizational commitment* of frontliner employees in state-owned banks in Jabodetabek. Moreover, this research is highly impactful, presenting an opportunity for banking companies to further develop innovations that are increasingly modern and to attract employees to work in their companies in a comfortable, dedicated, and satisfying manner.

Keyword: Emotional Intelligence, Self Efficacy, Job Satisfaction, Organizational Commitment, Frontliner Employee's, BUMN Banking Company, Jakarta.

INTRODUCTION

Competition and increasingly high demands for professionalism create many pressures that individuals must face in the work environment. Pressures from the work environment, family environment and social environment have the potential to cause anxiety (Roth et al., 2018). Emotional intelligence has been widely discussed by various researchers as a cause that affects personal performance and work-related outcomes (Prentice, 2019). Emotional intelligence has proven to be the most important component for higher performance at every level, from low-level jobs to managerial top positions (Watking, 2020), because it's not just about being nice to others, but also about behaving as effectively as possible when problems arise.

It is not surprising that emotional intelligence is positively related to the quality of relationships with friends, as it focuses on understanding and using one's own and others' emotional states to solve problems and control behavior (Salovey and Mayer, 2019). Employees who are able to effectively feel the emotions of others and manage their own emotions can easily recognize job satisfaction and adjust it to self-efficacy (Lee, 2019). Emotional intelligence can improve interpersonal communication, facilitate constructive conflict resolution and foster a culture of professionalism. Job satisfaction will be achieved if employee

needs are met through work and of course based on emotional intelligence. Job satisfaction is a state of happy emotions or positive emotions that come from the assessment of a person's job or experience, with high job satisfaction will increase employees' organizational commitment to the organization where they work (Schunk, 2018).

Self-efficacy theory states that the primary determinant of behavior change is the individual's mastery expectations (Sherer et al., 2020). Self-efficacy has been described as a mixed quality based on an individual's perceptual abilities in a given situation and has repeatedly correlated with increased performance improvement and other positive organizational outcomes (Gundlach et al., 2020). Perceived self-efficacy is about an individual's assessment of his or her ability to make the most of his overall performance (Bandura, 2018). People perform their duties with varying degrees of self-efficacy depending on values, knowledge and social support. They know how good they are when they do their job. Safiq (2016) stated that self-efficacy has a significant effect on organizational commitment, this is supported by Jacob and Jolly (2017) that self-efficacy has a significant effect on organizational commitment.

On the other hand, commitment is the process of identifying with organizational goals rather than with constituents. These particular groups may be the top management, customers, unions or the public in general (Reichers, 2020). Organizational commitment is very important for organizational effectiveness because it successfully predicts organizational outcomes and willingness to stay in the organization (Gamble and Huang, 2018). The current definition of commitment is no longer just in the form of employees' willingness to stay in the organization for a long time. But more importantly, they are willing to give their best to the organization, and are even willing to do something beyond the limits required by the organization. This, of course, can only happen if employees feel happy and satisfied with the organization in question (Lopes et al., 2019).

Organizational commitment can also be defined as a situation in which an employee takes sides with a certain organization, its goals and its desire to maintain membership in the organization. Employees with strong affective commitments, tend to stick to their jobs on their own terms, while employees with high sustainability commitments, will stick to their jobs on the basis of necessity (Reichers, 2020). Employees with strong normative commitments stick to their jobs because they feel a necessity or obligation (Lopes et al., 2019). These three components of commitment are present in each employee, but with different levels so that they will produce different behaviors as a background in maintaining their jobs (Schunk, 2018).

In addition to self-efficacy and job satisfaction, emotional intelligence is another factor that can affect organizational commitment (Rachmelya, 2019). Emotional intelligence can affect individual career development and the success of employee career development, among others, determined by organizational commitment. Organizational commitment also has aspects that are influenced by emotions (Prentice, 2019). In the world of work, people who have high emotional intelligence are needed, especially in a team to achieve certain goals and to provide services to customers. This emotional intelligence is needed by bank employees (Rachmelya, 2019).

Through this emotional intelligence, a bank employee learns to manage his feelings so that he can express them appropriately and effectively. Bank employees in their daily work almost always involve feelings and emotions, so bank employees are required to have high

emotional intelligence. In particular, bank employees need high emotional intelligence because they represent the organization to interact with many people both inside and outside the organization. An empathetic bank employee will be able to understand customer needs and be able to provide constructive solutions.

A bank employee who does not have high emotional intelligence can be characterized by the following: having high emotions, being quick to act on their emotions, and not being sensitive to the feelings of others. People who do not have high emotional intelligence usually have a tendency to hurt and be hostile to others (Lee, 2019). Employees who are relatively satisfied with their work will be more committed to the organization compared to employees who have low organizational commitment. Emotional intelligence can affect job satisfaction, self-efficacy and organizational commitment because it is related to emotional awareness which can positively affect social relationships in the workplace and among colleagues (Rachmelya, 2019).

Based on this description, this study wants to further examine the influence of emotional intelligence on self-efficacy and job satisfaction and its impact on organizational commitment in frontliner employees of state-owned banking companies in Greater Jakarta. This is because there is a phenomenon regarding the sub-optimal performance of frontliner employees due to the factor of many employees who do not complete their obligations in carrying out their obligations, high emotional levels towards customers and co-workers, cooperation between employees that is not harmonious, employee work motivation that is still weak, employee commitment in work is also less than optimal, managers are less optimal in empowering employees, employees cannot complete tasks properly according to the set targets, excessive employee workload, a lot of time is wasted just to correct work mistakes that should not have happened, poor quality of life of employees, cooperation between employees and managers does not go well, bosses are not wise policies towards subordinates (Iryani, 2020). By looking at the above phenomenon, this study was conducted with the title *The Influence of Emotional Intelligence on Self-Efficacy and Job Satisfaction and Its Impact on Organizational Commitment in Frontliner Employees of SOE Banking Companies in Greater Jakarta*.

This study aims to analyze the influence of emotional intelligence on self-efficacy and job satisfaction as well as its impact on organizational commitment to frontliner employees of state-owned banks in the Greater Jakarta area. More specifically, the study was designed to test the extent to which emotional intelligence can increase employees' self-confidence in carrying out tasks, affect their job satisfaction levels, and ultimately strengthen their commitment to the organization. In addition, this study is also intended to provide empirical evidence regarding the mechanisms that connect related variables in the context of Indonesian banking, especially in the frontliner sector that has high interaction with customers.

The benefits of this research can be felt by several parties. For banking management, research results can be the basis for designing more effective human resource development programs, such as emotional intelligence training and reward systems that support job satisfaction. For employees, the findings of this study are expected to increase awareness of the importance of emotional management and self-development to achieve higher performance and satisfaction. For academics, this research can enrich scientific treasures, especially in the field of organizational psychology and human resource management, as well as become a reference for future research related to employee behavior in the financial services sector.

MATERIALS AND METHOD

This study, adapted from Hameli and Ordun (2021), investigates the influence of emotional intelligence, self-efficacy, and job satisfaction on organizational commitment among frontliner employees of state-owned banks in Greater Jakarta using a quantitative hypothesis-testing design. Data were collected via questionnaires using purposive sampling with 200 respondents, measured on a Likert scale, and analyzed using Structural Equation Modeling (SEM). Emotional intelligence was assessed through self-awareness, self-regulation, self-motivation, and empathy; self-efficacy through level, strength, and generality; and job satisfaction via employee happiness and fulfillment at work. The study confirmed the validity and reliability of its measures and demonstrated significant relationships between the independent variables and organizational commitment. Future research could expand by exploring additional psychological factors or longitudinal studies to assess changes in these relationships over time.

RESULTS AND DISCUSSION

Hypothesis Test Results

Table 1. Research Hypothesis Test Results

Hypothesis	Estimate	p-value	Conclusion
H1: <i>Emotional Intelligence</i> has a positive effect on <i>Self-Efficacy</i>	0,147	0,000	Supported
H2: <i>Emotional Intelligence</i> has a positive effect on <i>Organizational Commitment</i>	0,211	0,022	Supported
H3: <i>Emotional Intelligence</i> has a Positive Effect on <i>Job Satisfaction</i>	0,731	0,000	Supported
H4: <i>Self-Efficacy</i> has a positive effect on <i>Organizational Commitment</i>	0,207	0,002	Supported
H5: <i>Job Satisfaction</i> has a Positive Effect on <i>Organizational Commitment</i>	0,654	0,000	Supported

Source: Data processed using AMOS

Results of Hypothesis Discussion

H1 : Emotional Intelligence has a positive effect on Self-Efficacy

Based on the results of the hypothesis test in this study, the effect of emotional intelligence on self-efficacy has a p-value of 0.000 or below the significance value (0.05) with an estimated value of 0.147. This result means stating that emotional intelligence has a positive effect on self-efficacy. This shows that frontliner employees of SOE Banks in Greater Jakarta pay attention to sustainability emotionally intelligence in their daily work to self-efficacy in each of them. These results support previous research conducted by Mervyn et al (2021), Gloria Narida (2019), and Amron (2018) which showed a significant and positive influence between emotional intelligence on self-efficacy.

H2 : Emotional Intelligence has a positive effect on Organizational Commitment

Based on the results of the hypothesis test in this study, the effect of emotional intelligence on organizational commitment has a p-value of 0.022 or below the significance value (0.05) with an estimated value of 0.211. This result means that emotional intelligence has a positive

effect on organizational commitment. This shows that frontliner employees of state-owned banks in Greater Jakarta pay attention to sustainability emotionally intelligence in their work every day to the commitment of the company's employees. The results of this study are also in accordance with research conducted by Rusmahafi and Wulandari (2020), Darajat (2020), and conducted by Miati (2020) which states that emotional intelligence has a positive effect on organizational commitment.

H3 : Emotional Intelligence has a positive effect on Job Satisfaction

Based on the results of the hypothesis test in this study, the effect of emotional intelligence on job satisfaction has a p-value of 0.000 or below the significance value (0.05) with an estimate value of 0.731. This result means that emotional intelligence has a positive effect on job satisfaction. This shows that frontliner employees of SOE Banks in Greater Jakarta pay attention to the sustainability of emotional intelligence in their work every day to their job satisfaction. These results support previous research conducted by Mervyn et al (2021), Gloria Narida (2019), and Amron (2018) which showed a significant and positive influence between emotional intelligence on job satisfaction.

H4 : Self-Efficacy has a positive effect on Organizational Commitment

Based on the results of the hypothesis test in this study, the effect of cell-eficacy on organizational commitment has a p-value of 0.002 or below the significance value (0.05) with an estimated value of 0.207. This result means stating that self-eficacy has a positive effect on organizational commitment. This shows that the self-ability of frontliner employees of SOE Banks in Greater Jakarta in their work is related to work commitments in the company occupied. The results of this study are also in accordance with research conducted by Rusmahafi and Wulandari (2020), Darajat (2020), and conducted by Miati (2020) which states that cell-eficacy has a positive effect on organizational commitment.

H5 : Job Satisfaction has a Positive Effect on Organizational Commitment

Based on the results of the hypothesis test in this study, the effect of job satisfaction on organizational commitment has a p-value of 0.000 or below the significance value (0.05) with an estimated value of 0.654. This result means stating that job satisfaction has a positive effect on organizational commitment. This shows that when a frontliner employee of a State-Owned Bank is satisfied with what he gets at his job, it is able to affect the commitment in the company he occupies. The results of this study are also in accordance with research conducted by Rusmahafi and Wulandari (2020), Darajat (2020), and conducted by Miati (2020) which states that brand image has a positive effect on brand satisfaction in food shopping.

CONCLUSIONS

This research investigates the influence of Emotional Intelligence, Self-Efficacy, and Job Satisfaction on Organizational Commitment among frontliner employees of state-owned banks in Greater Jakarta using SEM-AMOS analysis. The findings reveal that all three variables positively and significantly affect organizational commitment, with Emotional Intelligence also indirectly enhancing commitment by boosting Self-Efficacy and Job Satisfaction. These results offer strategic insights for banking management to develop initiatives aimed at improving emotional intelligence and job satisfaction to strengthen employee commitment, while also signaling stability and sustainability to investors. Future research could explore how these relationships evolve over time or examine additional mediating factors to deepen understanding

of employee commitment dynamics.

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