


Examining the Effect of Emotional Intelligence and Financial Intelligence on the Relationship Between Employee Commitment and Financial Performance in Day Bank

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Citation: Safaei Nikoo, M., & Ghafourian Shagerdi, A. (2026). Examining the Effect of Emotional Intelligence and Financial Intelligence on the Relationship Between Employee Commitment and Financial Performance in Day Bank. *Business, Marketing, and Finance Open*, 3(1), 1-12.

Abstract: The aim of the present study is to examine the effect of emotional intelligence and financial intelligence on the relationship between employee commitment and financial performance in Day Bank. From the perspective of purpose, this research is applied in nature, and in terms of research method, it is descriptive–correlational. The measurement tool in this study was a questionnaire with a five-point Likert scale, consisting of 57 questions. To determine reliability, Cronbach’s alpha was used, and the obtained value was confirmed as acceptable. The statistical population of the research included all employees of the headquarters of Day Bank in Tehran. Accordingly, the research sample was selected using a non-probability convenience sampling method. The collected statistical data were analyzed using the structural equation modeling method with the aid of Smart PLS software. The results showed that employee commitment has a significant effect on financial performance. Furthermore, emotional intelligence does not have a significant effect on the relationship between employee commitment and financial performance, while financial intelligence has a significant effect on the relationship between employee commitment and financial performance.

Keywords: emotional intelligence, financial intelligence, employee commitment, financial performance, Day Bank.

Received: 10 June 2025

Revised: 01 September 2025

Accepted: 09 September 2025

Published: 01 January 2026



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1. Introduction

Organizational effectiveness in contemporary banking and financial institutions depends on the integration of employee commitment, emotional intelligence, and financial intelligence as critical human capital dimensions. As financial markets evolve, the capacity of organizations to strengthen employee engagement and translate this commitment into tangible financial outcomes becomes increasingly significant. In this context, employee commitment represents a psychological state that links individuals to organizational goals, influencing both retention and performance. The classical three-component model of commitment, encompassing affective, continuance, and normative aspects, highlights that employees’ emotional attachment, perceived costs of leaving, and sense of obligation collectively shape their behavior in organizations [1]. However, modern scholarship has revisited this framework, emphasizing measurement issues and contextual factors that complicate the assessment of commitment [2].

In financial institutions, organizational commitment is particularly important because of the direct relationship between employee attitudes and customer trust, financial performance, and institutional resilience. Studies in various contexts have shown that leadership qualities and workplace culture reinforce organizational commitment, often mediated by constructs such as emotional intelligence [3, 4]. Emotional intelligence, broadly defined as the ability to perceive, understand, and regulate emotions in oneself and others, has been theorized as a multidimensional capability that contributes to improved decision-making, interpersonal relationships, and stress management [5]. This conceptualization is echoed in meta-analytic evidence, which demonstrates its significant role in workplace functioning and employee well-being [6].

The intersection between emotional intelligence and organizational outcomes has been examined across diverse professional fields. For example, research on pharmacists reveals that higher emotional intelligence is linked to lower occupational stress and improved job performance [7]. In educational sectors, emotional intelligence has been associated with reduced burnout and greater professional resilience among teachers [8]. Extending this to the financial domain, emotional intelligence has been identified as a predictor of financial well-being in university students, suggesting that the construct plays a role not only in workplace settings but also in shaping individuals' capacity to manage financial stress and uncertainty [9]. These findings illustrate the multidimensionality of emotional intelligence, highlighting its significance in understanding how employee commitment translates into effective financial performance in organizational contexts.

The relevance of emotional intelligence in organizations has also been substantiated through case studies in Asian economies. In Indonesia, emotional intelligence has been identified as a mediating factor between organizational culture, leadership, and employee commitment [4, 10]. Similarly, research has shown that emotional intelligence enhances work-life balance, with organizational culture acting as a mediating variable [11]. At the individual level, emotional intelligence has been linked to improved workplace relationships and overall performance [12]. Together, these studies highlight the universality of emotional intelligence across sectors and its consistent role in strengthening employee outcomes.

In parallel, financial intelligence has emerged as an increasingly important construct in the literature. Unlike financial literacy, which focuses primarily on knowledge of financial concepts, financial intelligence captures the ability to analyze, interpret, and make strategic decisions based on financial data. Research has demonstrated that financial literacy contributes to financial resilience, particularly during periods of crisis such as the COVID-19 pandemic [13]. Empirical evidence from Romania has shown that financial literacy shapes financial behavior and subjective well-being, confirming its practical and psychological implications [14]. The implications for organizational contexts are clear: employees with higher financial intelligence are more likely to understand the strategic objectives of their institutions and align their behaviors with broader financial performance goals.

The importance of financial intelligence is further highlighted in studies analyzing the performance of banking institutions. For example, comparative research in Bangladesh reveals significant disparities in the financial performance of banks, suggesting that internal capabilities, including employees' financial awareness and decision-making skills, are critical for long-term sustainability [15]. At the organizational level, digital transformation has been shown to improve financial performance in manufacturing industries, a finding that underscores the importance of employees' ability to adapt and apply financial insights in technologically dynamic environments [16]. In Pakistan, evidence from corporate governance studies suggests that financial intelligence interacts with governance mechanisms to enhance institutional financial outcomes [17].

The theoretical and empirical intersections of emotional intelligence, financial intelligence, and organizational commitment have motivated further inquiry into how these constructs jointly influence financial performance. Research in the Indonesian public and educational sectors has illustrated that human capital factors such as emotional intelligence and self-efficacy, moderated by organizational citizenship behavior, significantly enhance employee performance [18]. Similarly, workplace studies in China show that perceived emotional intelligence mediates the relationship between affective job satisfaction and organizational identification, reinforcing the role of emotions in shaping workplace identity and cohesion [19].

These findings resonate with earlier organizational behavior research that identified emotional and organizational intelligence as mediators between culture, structure, and job performance [20]. Similarly, emotional intelligence and job satisfaction have been found to jointly predict lecturer performance in higher education institutions [21]. In other contexts, organizational culture and spiritual intelligence have been shown to influence employee performance through emotional intelligence, demonstrating the interdependence of cognitive, emotional, and structural factors [22]. Collectively, these studies confirm that emotional and financial intelligence are not isolated constructs but are embedded in broader organizational ecosystems that condition their effects on employee commitment and performance.

A further strand of literature emphasizes the behavioral and psychological consequences of these constructs. Research has shown that organizational embeddedness, emotional intelligence, and psychological ownership collectively shape counterproductive work behaviors [23]. This highlights the importance of fostering positive forms of intelligence within organizations to mitigate dysfunctional outcomes. Similarly, leadership qualities that interact with emotional intelligence have been found to enhance organizational commitment among bureaucrats, illustrating the role of supervisory practices in strengthening workplace engagement [3].

The growing body of evidence thus supports the central thesis that employee commitment, when complemented by emotional and financial intelligence, generates significant organizational benefits. This integration provides employees with both the affective and cognitive resources to contribute effectively to institutional goals. From a practical perspective, employees with high emotional intelligence are better equipped to manage workplace stress, collaborate with colleagues, and remain committed to their organizations [6, 8]. Meanwhile, those with strong financial intelligence can make informed decisions that align with organizational financial strategies, thereby improving financial performance [13, 14].

In the banking sector, where financial outcomes are closely tied to employee behaviors and decision-making, these dynamics are particularly critical. Organizational cultures that promote emotional intelligence and financial literacy not only strengthen commitment but also improve customer relations, risk management, and overall performance [15, 16]. This is consistent with the broader organizational psychology literature, which has consistently demonstrated that employees' affective and cognitive capabilities jointly influence both individual and institutional success [1, 5].

Therefore, the present study seeks to examine the impact of emotional intelligence and financial intelligence on the relationship between employee commitment and financial performance within the context of Day Bank. By integrating theoretical insights from the organizational psychology and financial literacy literature, this research aims to provide empirical evidence on how these constructs interact in shaping financial outcomes. The study builds on the premise that commitment alone may not be sufficient for achieving financial performance; rather, it is the interaction with employees' emotional and financial intelligence that determines the strength of this relationship.

This investigation contributes to both theory and practice. From a theoretical perspective, it extends the application of the Meyer and Allen model of organizational commitment [2] by incorporating emotional and financial intelligence as moderating variables.

2. Methodology

This research is applied in terms of purpose, descriptive–correlational in terms of research design, causal in nature, and questionnaire-based in terms of data collection methods. The statistical population of the research consisted of all employees of the headquarters of Day Bank in Tehran. The research sample was selected using a non-probability convenience sampling method. In addition, the Krejcie and Morgan table was used to determine the required sample size. In this study, to measure the research variables, the standardized questionnaire developed by Sangeeta Narayanasamy et al. (2023) was used. The indicators assessed in the study, before being administered in the form of a questionnaire, were subjected to the judgment of several experts and also specialists from the organization related to the subject of the research. Ultimately, the agreed-upon questionnaire was used as the data collection instrument. After the content validity of the questionnaire was confirmed by experts and faculty members, the construct validity results showed that all indicators of the studied constructs, due to having factor loadings greater than 0.40, had the necessary significance for measuring their respective constructs. To assess the reliability of the questionnaires, a pilot test was conducted, indicating acceptable and appropriate reliability of the measurement tool. Furthermore, the reliability results of the research variables are presented in Table (1).

Table 1. Cronbach's Alpha and Composite Reliability of the Research Variables

Variable	Cronbach's Alpha	Composite Reliability
Employee Commitment	0.857	0.891
Financial Performance	0.915	0.934
Financial Intelligence	0.882	0.905
Emotional Intelligence	0.938	0.945

Subsequently, to test the research hypotheses, the probability values derived from model fit in the case of parameter significance were applied using structural equation modeling and path analysis. Since the desired confidence level is 95%, the significance numbers at the 95% level falling within the range (-1.96, 1.96) were considered as belonging to the rejection region, while values outside this range were accepted.

3. Findings and Results

According to the results of Table (2), it is observed that the majority of respondents were men, comprising 65.7% of the total respondents, while the percentage of women who participated was 34.3%. In terms of age distribution, 14.1% of respondents were between 20 and 30 years old, 45.5% were between 31 and 40 years old, and 31.3% were between 41 and 50 years old. Finally, regarding work experience, the majority of respondents had between 11 and 20 years of work experience, and the lowest frequency belonged to those with more than 31 years of work experience, at 4%.

Table 2. Results of Descriptive Statistics of Research Variables

Demographic Variables	Demographic Characteristics	Frequency	Percentage
Gender	Male	130	65.7
	Female	68	34.3
Education	Diploma and Associate Degree	35	17.7
	Bachelor's Degree	95	48.0
	Master's Degree	40	20.2
	Ph.D.	28	14.1
Marital Status	Single	26	13.1
	Married	172	86.9
Age	Between 20–30 years	28	14.1
	Between 31–40 years	90	45.5
	Between 41–50 years	62	31.3
	More than 51 years	18	9.1
Work Experience	Up to 10 years	32	16.2
	Between 11–20 years	98	49.5
	Between 21–30 years	60	30.3
	More than 31 years	8	4.0

Using the Kolmogorov–Smirnov test, the normality of the research variables was examined. If the normality assumption were confirmed, the likelihood ratio method would be used in structural equations. The results of this test are presented in Table (3).

Table 3. Results of Kolmogorov–Smirnov Test

Variables	Z Statistic	Significance Level	Result
Employee Commitment	0.142	0.000	Non-normal
Financial Performance	0.143	0.000	Non-normal
Emotional Intelligence	0.116	0.000	Non-normal
Financial Intelligence	0.143	0.000	Non-normal

By examining the significance level of all variables and all questions, it can be concluded that the distribution of data for each variable differs from the normal distribution. Therefore, given the non-normality of the data, Smart PLS 3 software was used to test the hypotheses.

In this section, the method of analysis used in this research, i.e., structural equation modeling with the aid of Smart PLS software, is explained. Using this method, the research hypotheses were tested. Figures 1 and 2 represent, respectively, the path coefficient diagram and the t-statistic values of the research model for testing the hypotheses, where:

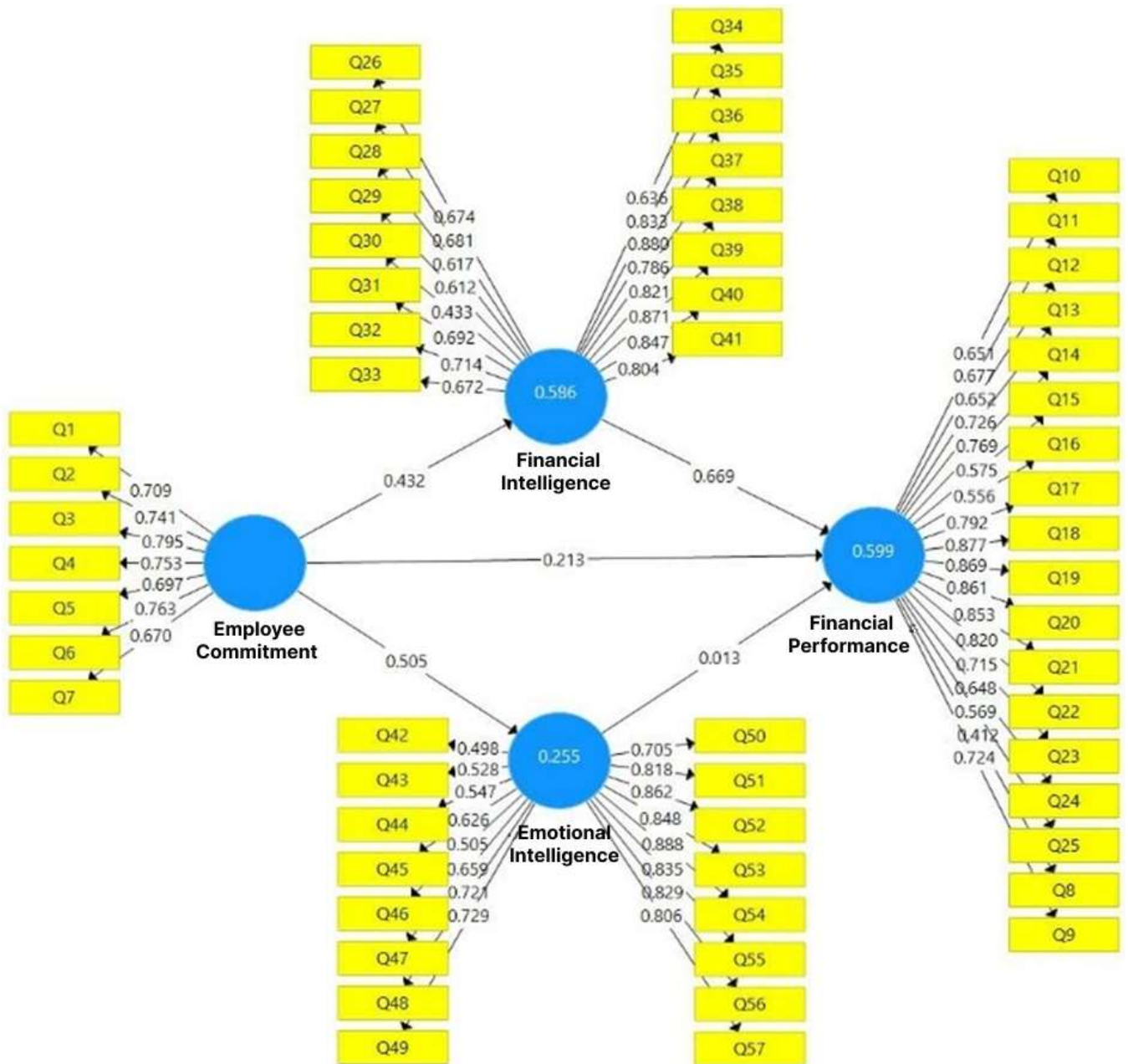


Figure 1. Factor Loadings and Path Coefficient of the Research Model in Standard Estimate Mode

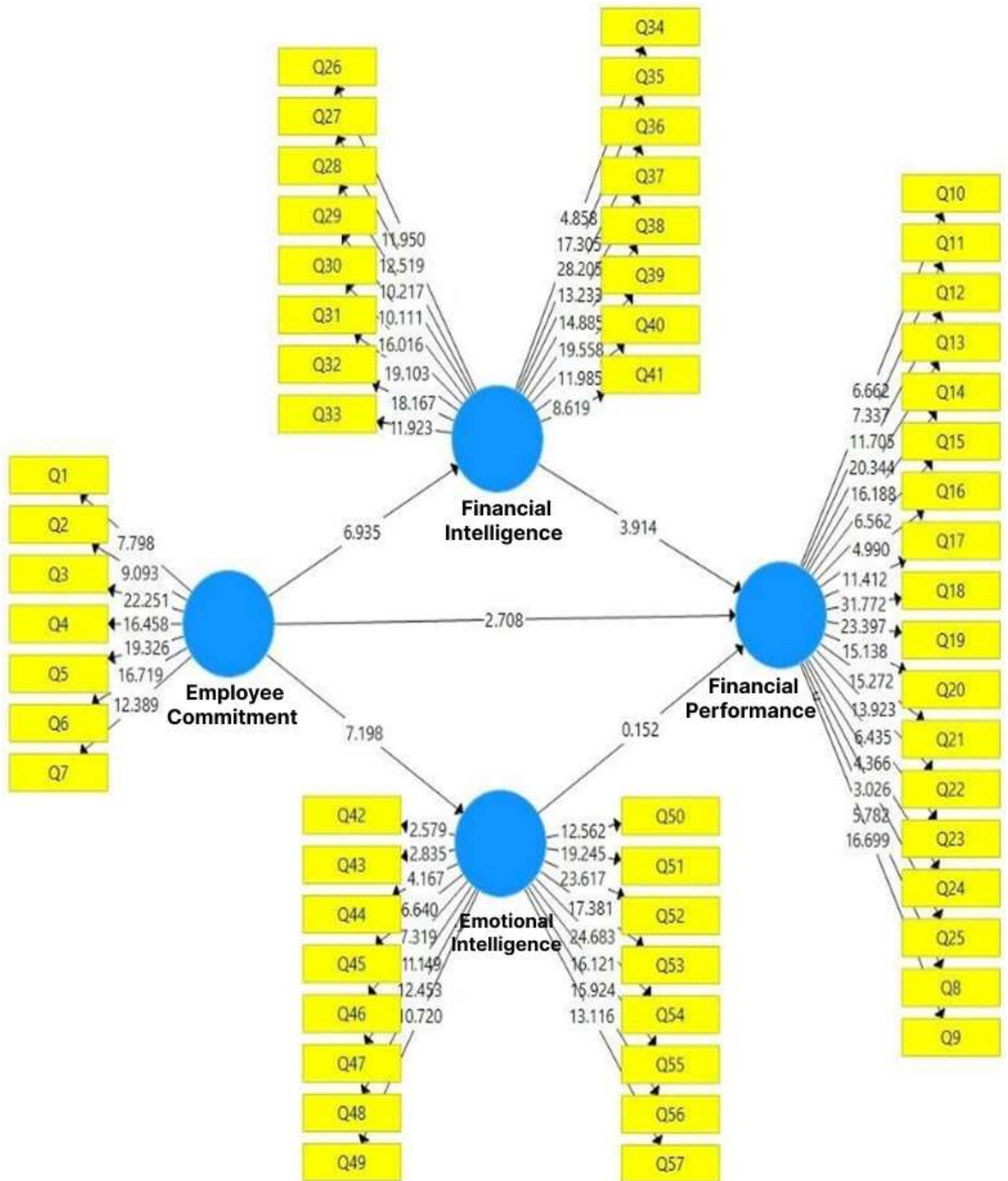


Figure 2. Factor Loadings and Path Coefficient of the Research Model in t-value Mode

Based on Figures 1 and 2, the summary of results obtained from model fit is presented in Table (4). These results were used to test the research hypotheses. As noted, the paths with t-statistic values greater than 1.96 or less than -1.96 are considered significant.

Table 4. Summary of Hypotheses Testing of the Research Model

Hypothesis	Tested Relationship	Path Coefficient	t-statistic	Result
First	Employee Commitment → Financial Performance	0.213	2.708	Accepted
Second	Employee Commitment ← Emotional Intelligence ← Financial Performance	0.007	0.14	Rejected
Third	Employee Commitment ← Financial Intelligence ← Financial Performance	0.289	4.074	Accepted

According to the results of Table (4), it is observed that all the research hypotheses were tested. In interpreting the statistical results, it can be noted that the effect coefficient of employee commitment on financial performance through the mediating role of financial intelligence and emotional intelligence was 0.363. The significance coefficient of this effect was 6.743, and since this number is greater than 1.96, it can be concluded that, at the 95% confidence level, employee commitment has a significant effect on financial performance through the mediating role of financial intelligence and emotional intelligence. Therefore, the first hypothesis of the research is confirmed.

Additionally, the effect coefficient of employee commitment on financial performance through the mediating role of emotional intelligence was 0.007. The significance coefficient of this effect was 0.14, and since this number is less than 1.96, it can be concluded that, at the 95% confidence level, employee commitment does not have a significant effect on financial performance through the mediating role of emotional intelligence. Therefore, the second hypothesis of the research is rejected.

In the same context, the effect coefficient of employee commitment on financial performance through the mediating role of financial intelligence was 0.289. The significance coefficient of this effect was 4.074, and since this number is greater than 1.96, it can be concluded that, at the 95% confidence level, employee commitment has a significant effect on financial performance through the mediating role of financial intelligence. Therefore, the third hypothesis of the research is confirmed.

4. Discussion and Conclusion

The findings of the present study demonstrated that employee commitment has a significant positive effect on financial performance, confirming the central hypothesis of the research. However, while financial intelligence significantly mediated the relationship between commitment and performance, emotional intelligence did not exhibit the same mediating effect. These results highlight the complex interplay between cognitive–financial skills and emotional–relational capacities in shaping organizational outcomes within the banking sector. In the following discussion, the results are interpreted in light of prior studies, theoretical frameworks, and empirical evidence across organizational and financial psychology.

The positive and significant relationship observed between employee commitment and financial performance aligns with classical models of organizational behavior. The three-component model of commitment emphasizes that employees who identify emotionally with their organizations, perceive high costs in leaving, or feel morally obligated are more likely to invest effort in their work and remain engaged [1]. Such employees directly influence productivity and service quality, thereby shaping financial outcomes in industries such as banking where service delivery and risk management are central.

These findings are consistent with earlier assessments of the Meyer and Allen model, which although facing measurement challenges, continues to provide a robust framework for linking commitment to performance [2]. In addition, contextual factors, such as leadership style and organizational culture, may strengthen the effect of commitment on financial outcomes. Evidence from bureaucratic organizations shows that leadership qualities

enhance organizational commitment, and this relationship is strengthened when emotional intelligence is present [3]. The current study confirms the general pattern that committed employees are better aligned with institutional goals, producing measurable improvements in financial performance.

Although the study revealed no significant mediating role of emotional intelligence in the relationship between employee commitment and financial performance, it does not negate the broader significance of emotional intelligence for workplace outcomes. Foundational theory has long described emotional intelligence as a multidimensional construct encompassing the perception, understanding, and regulation of emotions [5]. Meta-analytic evidence supports its role in enhancing occupational well-being and reducing stress [6]. For instance, studies in education indicate that emotional intelligence reduces burnout among teachers, increasing long-term engagement [8]. Similarly, research with pharmacists demonstrates links between emotional intelligence, job performance, and well-being [7].

Despite this, the present study's finding suggests that within banking institutions, financial skills may overshadow emotional skills when financial performance is the measured outcome. This does not contradict prior literature but rather highlights the sectoral specificity of emotional intelligence's impact. Banking relies heavily on employees' capacity to interpret financial data, manage risks, and make precise financial decisions. While emotional intelligence enhances interpersonal interactions and reduces stress, these advantages may not directly translate into measurable financial performance metrics. However, other research shows that emotional intelligence plays indirect roles. For example, it enhances workplace relationships [12], mediates the effects of organizational justice on performance [10], and supports work-life balance through organizational culture [11]. These results suggest that the non-significant mediation observed here may be due to the dominance of financial intelligence in performance outcomes rather than the irrelevance of emotional intelligence in general.

The significant mediating role of financial intelligence between employee commitment and financial performance is a central contribution of this study. Financial intelligence extends beyond basic financial literacy, incorporating the capacity to analyze data, interpret trends, and make informed decisions that align with organizational goals. Prior research confirms that financial literacy enhances resilience during crises, such as the COVID-19 pandemic, by enabling individuals to adapt financial behaviors effectively [13]. Studies in Romania have shown that financial literacy influences financial behavior and subjective well-being [14], confirming its broad psychological and behavioral implications.

The banking sector specifically benefits from financial intelligence as employees' capacity to process information directly affects institutional performance. Comparative analyses of Bangladeshi banks highlight the role of internal capabilities in differentiating financial performance outcomes [15]. Similarly, digital transformation research in China emphasizes that employees' financial understanding is vital for leveraging technological innovation toward improved financial results [16]. Evidence from Pakistan indicates that corporate governance mechanisms interact with financial knowledge to reinforce performance [17]. These findings support the present study's results, underscoring that financial intelligence strengthens the link between employee commitment and financial outcomes.

The study results resonate with broader research that connects emotional intelligence, financial skills, and organizational culture. For example, research on Indonesian human capital shows that emotional intelligence and self-efficacy, moderated by organizational citizenship behavior, contribute significantly to employee performance [18]. In Chinese technology organizations, perceived emotional intelligence mediates the relationship between job satisfaction and organizational identification, highlighting the emotional pathways through which employees

connect to their organizations [19]. In higher education, emotional intelligence combined with job satisfaction explains lecturer performance [21], while organizational culture and spiritual intelligence indirectly shape outcomes through emotional intelligence [22]. These results confirm that emotional and financial intelligences are embedded within organizational ecosystems, interacting with culture, leadership, and justice to shape employee commitment and performance.

The current findings also align with research on counterproductive behaviors, which shows that organizational embeddedness and emotional intelligence jointly reduce dysfunctional outcomes [23]. Moreover, leadership studies confirm that emotionally intelligent supervisors strengthen commitment and motivation [3]. Thus, while financial intelligence emerged as the stronger mediator in this study, emotional intelligence still plays a protective and relational role, even if not directly observable in financial metrics.

By integrating these strands of evidence, the study reinforces the dual importance of commitment and financial intelligence while acknowledging the contextual limits of emotional intelligence in predicting financial outcomes. The findings extend the Meyer and Allen model by suggesting that the translation of commitment into performance depends not only on attitudinal variables but also on employees' financial competencies. Emotional intelligence, although valuable for well-being and relational dynamics, may exert its strongest effects on indirect measures such as organizational identification, burnout prevention, and interpersonal cooperation rather than direct financial performance.

This study is not without limitations. First, the research design relied on cross-sectional data, which constrains the ability to infer causality between employee commitment, emotional intelligence, financial intelligence, and financial performance. Longitudinal designs could provide deeper insights into how these relationships evolve over time, particularly in dynamic financial environments. Second, the study focused exclusively on employees of one bank in Tehran, limiting the generalizability of results to other banks, financial institutions, or cultural contexts. Third, the reliance on self-reported measures introduces potential biases, such as social desirability or inaccurate self-assessment of emotional and financial competencies. Finally, while structural equation modeling provides robust estimates, unmeasured variables such as leadership style, organizational justice, and digital adaptation may further explain variations in financial performance outcomes.

Future studies should employ longitudinal designs to examine how employee commitment, emotional intelligence, and financial intelligence interact over time, particularly during periods of economic uncertainty or crisis. Expanding the sample to include multiple banks and financial institutions across different cultural contexts would improve external validity. Additionally, incorporating objective measures of financial performance and financial intelligence—such as performance audits or scenario-based assessments—could mitigate the limitations of self-reporting. Future research should also examine potential moderators, such as organizational culture, leadership style, or technological adaptation, to identify under what conditions emotional intelligence plays a more direct role in influencing financial performance. Finally, comparative studies across sectors outside of banking could reveal whether the primacy of financial intelligence observed here is context-specific or a broader phenomenon.

For practitioners, the findings highlight the importance of investing in financial intelligence training for employees. Banks and financial institutions should incorporate financial literacy and intelligence programs into their professional development frameworks to ensure that employee commitment translates into measurable financial outcomes. At the same time, organizations should not neglect emotional intelligence training, as it contributes to stress management, interpersonal effectiveness, and long-term engagement. Integrating both

dimensions into recruitment, training, and performance evaluation systems will ensure a balanced approach that strengthens both relational and cognitive capacities. Finally, managers should recognize that committed employees require both emotional resilience and financial acumen to maximize their contribution to organizational financial performance.

Authors' Contributions

Authors equally contributed to this article.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

Acknowledgments

Authors thank all participants who participate in this study.

Conflict of Interest

The authors report no conflict of interest.

Funding/Financial Support

According to the authors, this article has no financial support.

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