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The Influence of Emotional Intelligence and Communication Competence on Employee Performance in Non-Bank Financial Service Institutions (Cooperatives) by Affective Commitment as a Mediating Variable: A Literature Review on Human Resource Management

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Abstract: The existence of qualified Human Resources in an association is an advantage over other resources in order to accomplish association objectives, to accomplish these objectives human resources do have show aligned performance. Employee performance goes beyond mere task completion but also the capacity to self-regulate, regulate sentiment in interpersonal connections, communication skills to carry out tasks/services to customers and commitment to giving themselves as part of the association and its accomplishments. This article reviews the influence of emotional intelligence, communication skills and affective commitment on employee performance. This research aims to design a hypothesis of the connection among variables so that it be able to be utilized in ensuing studies. The outcomes of the review in this research are: 1) emotional intelligence alters performance; 2) communication skills affect performance; 3) affective commitment alters performance and 4) affective commitment mediates the connection among emotional intelligence and employee performance.

Keywords: emotional intelligence, communication skills, affective commitment, employee performance.

INTRODUCTION

The accomplishment of an association depends on the existence of human resources, in addition to various other resources, which are cohesively integrated, both individually and collectively, to meet the main objectives of the association. As stated by Mathis & Jackson (2006), human resource management (HRM) encompasses the structured design of various formal systems inside of an association, aimed at optimizing the utilization of human talent and expertise to meet association objectives. As a outcome, human resources conduct an framework role in the entire process of planning, organizing, directing, and controlling in the association. Regardless of the sophistication of the tools or systems developed through careful planning, the absence of the human resource component involved will hinder effective operations. In line

by what was conveyed by Suryani & FoEh (2019) Human resource management (HRM) does have an framework role in association success, the superiority of human resources is greater than other resources that appear in the strategies required for association success because human resources are valuable, cannot be imitated and cannot be replaced.

The role of human resources in an association is to make substantial contributions and performance in the provision of services that are in line by association objectives, which ultimately affect customer satisfaction and foster trust in the association. Simanjuntak (2005) argues that performance is the degree of accomplishment of outcomes aimed at meeting association objectives. In this case, employee performance goes beyond simply completing tasks that are aligned by association requirements. As stated by Martin (2000), performance includes not only the accomplishment of perfect work outcomes, but also the capacity to self-regulate and regulate sentiment in interpersonalal connections. The capacity to foster favourable connections among individuals or inside of groups, as described by Dreyfus in Armstrong (2003), is referred to as Emotional Intelligence. This concept goes beyond mere skill or knowledge, encompassing the skill of understanding oneself and others, thus facilitating the formation of connections and adaptation to one's surroundings.

In addition to self-control/emotion in connections by other people, communication skills are also part of organizing employee services (performance) to consumers/customers. Although communicating every day, communication in service to customers requires to observe carefully to the effectiveness of communication in accordance by the different conditions faced. Communication competence is defined by Berger (2012) as the skill to communicate effectively which includes the role of the surroundings (context) in affecting the subject matter or form of communication informations such as, information about work procedures inside of the association can be communicated only to employees but may not be appropriate to communicate to customers in this case specifically on interpersonalal communication.

One of the associations that prioritize communication skills and emotional intelligence in carrying out services to customers is Financial Services Institutions, the focus in this paper is Non-Bank Financial Services Institutions (Cooperatives). Berthoud & Hinton as referenced in Kusumajati (2021), describe financial cooperatives as entities that function as service-oriented business units. They offer a range of financial services, including the acceptance of deposits and the provision of loans, which are funded by savings accumulated by their members. In addition, they extend a range of other financial product services. The administrative evolution of savings and loan cooperatives, which includes both management and operational aspects, is significantly shaped by the demands of society, particularly the trust and satisfaction of the population by regard to the services of employees in cooperative governance and the benefits that members derive by the service products provided for collective welfare.

Employees in an association are always required to have commitment in themselves when working by the hope that high commitment can show maximum performance. Part of association commitment that leads to emotional attachment inherent in employees regarding their participation in an association, namely affective commitment. Suryani and FoEh (2018) say that employee performance management in this case increasing competence, commitment, skills and motivation is framework for achieving association performance and the effectiveness of business operations. This means that cooperative employees in providing good service/performance are expected to build professional connections by members/consumers, so that cooperative employees in addition to having the intellectual intelligence to manage finances do have also have emotional intelligence in working in teams and interacting by groups of members and have communication competence in running them and high affective commitment to be responsible for their duties in accordance by association objectives for the common welfare of members and employees themselves.

Based on the description above and the problem formulation used in this research.

1. Does emotional intelligence substantially affect employee performance in cooperatives?
2. Does communication competence substantially affect employee performance in cooperatives?
3. Does affective commitment substantially affect employee performance in cooperatives?
4. Does emotional intelligence substantially affect employee performance by affective commitment being the intermediate variable in cooperatives?
5. Does communication competence substantially affect employee performance by affective commitment being the intermediate variable in cooperatives?

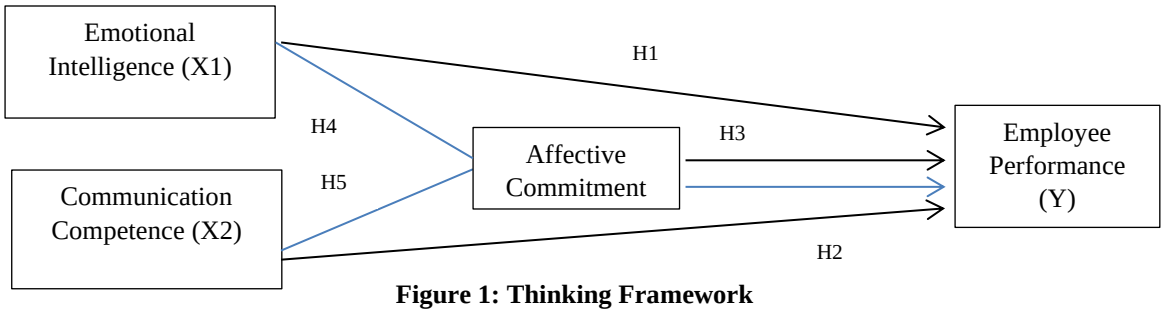


Figure 1: Thinking Framework

Hypotheses in this research.

1. H1: emotional intelligence alters employee performance
2. H2: communication competence alters employee performance
3. H3: affective commitment alters employee performance
4. H4: affective commitment mediates emotional intelligence to relate to employee performance
5. H5: affective commitment mediates the connection among communication competence and employee performance

Overview

Emotional Intelligence

Goleman (2009) says that emotional intelligence includes the manifestation of unique sentiment and thoughts, accompanied by a tendency to act. Various metrics are used to assess a personal's emotional intelligence, in particular:

1. Individuals can understand, recognize and be caution of their self sentiment.
2. Individuals have the skill to control sentiment inside of themselves, handle feelings that are felt so that they can be expressed appropriately.
3. Individuals can motivate themselves, have the skill to by stand the sentiment they feel and control the sentiment they feel and then change them to favourable and motivating feelings.
4. Individuals can recognize and understand the sentiment shself by others, thus showing empathy / care.
5. Individuals are able to relate well by others to support success, leadership and popularity.

Communication Competency

As stated by Slocum and Hellriegel (2014), communication competencies include the essential skills requireed to engage by others to foster connections or accomplish specific objectives. These framework competencies include: demonstrating tact and politeness, receiving feedback effectively, disseminating information, offering task-related insights, and minimizing task-related ambiguity.

Berger (2012) said that communication competence is the skill of effective interpersonalal communication this competence is measured based on several indicators including:

1. Knowledge of surroundings conditions (context) in affecting the subject matter of conversation
2. Mastering the form of the message or information conveyed
3. Knowledge of nonverbal behavior procedures in this case the attitude disconducted

Association Commitment

Newstrom (2007) argues that association commitment is characterized by employee allegiance, in which individuals consider themselves as integral members of the association through their active involvement in pursuing association objectives. Affective commitment is one aspect of association commitment as expressed by Meyer, et al (1993), Affective commitment is a form of emotional attachment that enables employees to identify and engage in the association.

Mowday (1979) suggests a reference to measuring affective commitment in individuals can be seen by the following categories including:

1. Characteristics include gender, age, duration of employment in the association, marital status, level of education, drive to accomplish the best, work ethic, and assessment of personalal competence.
2. Job characteristics, required competencies, professional identity, independence, and evaluative responses.
3. Professional experiences, particularly those related to the individual's psychological require for comfort and fulfillment in his or her role.
4. Structural characteristics include association dimensions, the presence of trade union associations, the diversity of work departments, and the degree of centralized authority.

Employee Performance

Employee performance according to Wibowo (2016) is a series of work behaviors shself by employees that contribute favourablely or negatively to their work. Dessler (2017) states that employee performance is work performance, namely the real comparison of requirements set by the association by the outcomes of work disconducted by employees.

Wibowo (2016) explains that there are several performance indicators, namely:

1. Association objectives accomplishd
2. Requirements on when an objective is completed
3. Feedback is input to assess the forward movement of performance, requirements and accomplishment of association objectives,
4. Tools and facilities are optimizing the use of infrastructure to accomplish work outcomes,
5. Competence, namely the capabilities possessed to carry out their work 5.
6. Motivation that drives to get the job done.

Table 1: Previous Research

No.	Research Title	Researcher	Research outcomes
1	The Influence of Competence, Communication, and Emotional Intelligence Toward Lecturer Performance at the College of Tourism Sahid Surakarta	Evy Febri Artanti, Alwi Suddin, Suprihatmi Sri Wardiningsih (2019)	skill, communication and emotional intelligence are significant affecting performance
2	The Influence of Emotional Intelligence, Work surroundings and Work Culture on Employee	Isnawati (2024)	Emotional intelligence, work surroundings and work culture have a substantial favourable

	Performance at the Office of Investment and One-Stop Integrated Services of Bantaeng Regency.		impact on employee performance.
3	The Influence of Competence, Communication, association Culture, And Training on Nurse Performance	Yuli Susilowati, Sri Langgeng Ratnasari, Herni Widiyah Nasrul (2020)	Skills, communication, association culture or training substantially affect performance.
4	The Influence of Communication Competence and Professionalism to Service Quality Apparatus at the Regency Transportation Office Selayar Islands	Jamalani, Rustan DM, Didiek Handayani Gusti (2023)	Communication skills and professionalism substantially affect service quality.
5	Effect of Emotional Intelligence, Competence, Communication and Discipline Work on Employee Performance	Dwi Dewianawati, Mohamad Johan Efendi, Sania Revanji Oksaputri (2022)	Emotional intelligence, competence, communication and work discipline simultaneously affect performance.
6	The Effect of Communication, Competence and Commitment on Performance Employees at BPKPD Kota Banjar	Tini Rubiantini, Enas Enas, Aini Kusniawati (2024)	Communication, competence and commitment variables favourablely and substantially affect employee performance.
7	The Influence of Emotional Intelligence and Commitment On Performance Through Job Satisfaction	Gusti Tia Ardiani (2023)	Emotional intelligence & commitment substantially influence job satisfaction as well as performance.
8	The Effect of Emotional Intelligence on Employee Performance by Affective Commitment As an Intervening Variable (research at Pt Bess Finance Semarang Branch Office)	Gerard Indira Ramadhana, Intan Ratnawati (2022)	Emotional intelligence favourablely and substantially alters employee performance. Affective commitment also mediates the connection among emotional intelligence and performance.
9	Analysis of the Effect of Communication Competence and Emotional Intelligence Employee Performance by association Culture as a Variable Mediation at the Department of Highways and Construction of Sumatra Province North	Sekar Widya Lestari, Hafizah and Ezzah Nahrisah (2022)	Communication competence and emotional intelligence have a substantial favourable impact on employee performance.
10	*Servant Leadership* and Communication Competence: Their Impact on Satisfaction and Performance of Family Program Facilitators Hope (PKH) in North Aceh	Muhammad Sahem, Ichsan, Naufal Bachri (2020)	Communication competencies influence job satisfaction and performance.
11	The Effect of Emotional Intelligence and association Culture on Performance by association Commitment as Mediation for Permanent Non-Educational Employees at the Yohannes Gabriel Foundation	Eric Leon Louhenapessy (2022)	Emotional intelligence alters performance.
12	The Influence of personalality and association Commitment on Employee Performance by	Johanis Everson De Fretes (2021)	association Commitment does have a favourable and

	association Citizenship Behavior as a Mediating Variable at Talenta Kupang Multipurpose Cooperative.		significant effect on Employee Performance
13	The Effect of Emotional Intelligence, association Commitment, OCB (association Citizenship Behaviour), and association Climate on Employee Performance (A Review of Human Resource Management Literature)	Henny A. Manafe, Yulius Yasinto, Janny H. Djonu (2023)	Emotional Intelligence and association Commitment together have a favourable and significant effect on Employee Performance.
14	The Effect of Emotional Intelligence and Job Stress Through Job Satisfaction as a Mediating Variable on association Commitment (A Review of Human Resource Management Literature)	Ana Risky Yulianti Selan, Henny A. Manafe, Simon Sia Niha, Agapitus Hengki Kaluge (2023)	Emotional intelligence does have a significant and favourable effect on association commitment.
15	Effect of Communication, Discipline and Work surroundings To Employee Performance Through Job Satisfaction As Intervening Variables (A Review of Management Literature) Human Resources)	Mulyono Burhan, John E.H.J. FoEh, Henny A. Manafe (2022)	Communication does have a favourable and significant effect on employee performance

METHOD

The research method in this article is qualitative and literature review. This method includes the use of theories relevant to the research problem and analysis of variable linkages by various research sources/journals both online and offline. In writing articles using qualitative methods, literature review is used to understand the background, concepts, theories that form the basis of research and identify gaps (Sugiyono, 2013). The research is planned to be carried out at Non-Bank Financial Services Institutions (Cooperatives) in East Nusa Tenggara Province using data collection techniques in the form of questionnaires and data processing by the *Structural Equation Modeling* (SEM) analysis method.

RESULT AND DISCUSSION

Referring to the theoretical studies and previous research studies related to the variables in this article, the discussion is attached.

Emotional Intelligence alters Employee Performance

Based on Goleman's (2016) explanation, emotional intelligence contains the capskill or skill to motivate oneself, restrain pleasure, and regulate impulses and sentiment. Emotional intelligence enables individuals to bystand frustration and manage their moods effectively, ensuring that stress does not undermine their performance at work. Goleman (2016) also said that emotional intelligence accounts for 80% of the framework factors that influence individual success, while IQ accounts for the remaining 20%. Individuals who are adept at regulating their sentiment will have the capacity to understand their self and others' emotional states.

In carrying out their work duties, an employee will interact a lot by other people, be it coworkers or consumers / customers, it is hoped that employees who have good emotional intelligence can control and manage their sentiment well in order to create healthy working connections, besides that when employees can develop their emotional intelligence in the form of a good personalality, it is hoped that employees can work optimally, In addition, when employees can develop their emotional intelligence in the form of a good personalality, it is hoped that employees can work optimally, bring up innovations, be more motivated, feel more satisfied, overcome problems in their work surroundings, manage stress on work pressure /

burden which ultimately disconducts favourable performance that accomplishs association objectives, especially for employees who are in the field of services that face consumers / customers directly every day.

The outcomes of studies that explain if emotional intelligence does have a substantial favourable impact on employee performance are found in the findings of studies belonging to Artanti, et al (2019), Lestari, et al (2022), Manafe, et al (2023) and Isnawati (2024).

Communication Competence alters Employee Performance

Kasmir (2016) articulates that there are many elements that affect employee performance, such as communication competence, skills and knowledge, work surroundings, personalality traits, work design, motivation, leadership style, association culture, job satisfaction, commitment, and work discipline. One of the determining factors underlying the creation of working connections and disconducting good performance is the existence of effective communication. This includes fostering effective communication among employees, by superiors, especially when it comes to services for consumers / customers, communication competence is requireed in carrying out effective communication that maintains consumer / customer confidence in the association.

Research outcomes that explain that Communication Competence does have a substantial favourable impact on employee performance are found in the findings of studies belonging to Dewianawati, et al (2022), Sahem, et al (2020), Susilowati, et al (2020) and Jamalani, et al (2023), Burhan, et al (2022).

Affective Commitment alters Employee Performance

A workforce in an association is expected to have a commitment or attachment to the association where they work. Yarham & Syaharudin (2016) said that association commitment is an employee's attachment to the association, in association commitment there is affective commitment, namely a personal's psychological attachment to the association where there is acceptance of the values / culture adopted by the association as well as the desire to seriously perform the best performance for association objectives and maintain membership in the association. According to Widodo (2016) commitment is formed because of employees' belief in association values and motivation to comprehend association objectives or their allegiance to maintain their performance and membership in the association.

Good employee emotional intelligence forms employees' willingness to commit to the association because employees can recognize the sentiment they feel and those experienced by others, especially distinguishing work problems and personalal problems, then employees are able to control themselves for the pressures or challenges faced in maintaining good performance. Studies stating that Emotional Intelligence alters association commitment by Yulianti, et al (2023).

Several studies conducted by Ramadhan & Ratnawati (2022), Ardiani (2023) and Rubiantini, et al (2024) found that Commitment favourablely and substantially alters employee performance, affective commitment also in Ramadhwan & Ratnawati (2024) explained that Affective Commitment is able to mediate emotional intelligence to relate to employee performance.

CONCLUSION

Based on the above studies and previous studies, it shows that there is an effect of Emotional Intelligence on Performance; Communication Skills affect Performance; Affective Commitment alters Performance and Affective Commitment mediates the connection among Emotional Intelligence and Employee Performance.

In accordance by the conclusions of the research above, the suggestion in this research is that there are many factors that have an impact on employee performance through association commitment, not only emotional intelligence and communication competence. On that basis, another detailed analysis is requireed to see other factors that also affect employee performance. Other factors such as Compensation / Wages according to work duties, Work Discipline, Leadership, Workload and Work surroundings.

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