

The Influence of Intellectual Intelligence on Performance through Job Satisfaction among Employees of Bank Syariah Indonesia, Soekarno Hatta-Malang Branch

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ABSTRACT

It utilizes job satisfaction as an intermediary variable to study the correlation of intellectual intelligence and employee performance. It is a quantitative associative causal research. 36 people constitute the total sample in the research, which was carried out at the Bank Syariah Indonesia Soekarno Hatta Malang Branch. The methods that are employed are linear regression analysis and path analysis. The findings on that research plainly suggest that while job satisfaction influence performance, intellectual competence has no effect on job satisfaction. However, compared to the direct influence, the indirect impact of intellectual intelligence on performance through job satisfaction is much lesser

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1. INTRODUCTION

According to Moustafa and Miller (2003), intellectual intelligence has a strong correlation with work performance, particularly in jobs that require analytical skills, accuracy, and problem-solving abilities. The higher a person's cognitive abilities, the more effective they are in completing complex tasks. This aligns with the view of Marpaung and Rumondang (2015), who state that intellectual intelligence is a key component in enhancing work efficiency and productivity, especially in the financial services sector, which demands precision and careful decision-making. Meanwhile, Hasibuan (2000) emphasizes that job satisfaction is a pleasant or unpleasant emotional condition experienced by employees in relation to their work.

According to recent research by Gilliani (2023), intellectual intelligence has a significant influence on job satisfaction, which in turn influences employee performance. This research emphasizes the importance of integration between intellectual and emotional intelligence in improving work performance, especially in complex organizational contexts such as Islamic banking.

Research by Salameh-Ayanian (2025) revealed that all dimensions of emotional intelligence, including self-regulation and empathy, have a significant influence on employee performance. This study emphasizes that emotionally intelligent leadership can increase productivity, resilience, and team cohesion, especially in the face of organizational instability MDPI.

Additionally, research by Mehralian et al. (2025) shows that emotional intelligence has a positive impact on work performance, with clinical competence as a mediator. Although this study was conducted in the healthcare sector, the findings are relevant to the Islamic banking sector, where interpersonal interactions and managing emotions are critical in providing quality services.

Bangun (2012) adds that job satisfaction arises when employees' expectations match the reality they encounter within the organization. The higher the level of this alignment, the more employees will exhibit loyalty, motivation, and improved performance. In the Islamic banking work environment, this dynamic holds even deeper significance. Work is not merely an economic activity but also a form of spiritual devotion (*ibadah muamalah*). Employees are expected not only to achieve performance targets but also to uphold moral integrity and Islamic values in all professional activities. This perspective aligns with Al-Ghazali and Abdullah (2021), who argue that success in Islamic financial institutions is measured not only by financial results but also by adherence to Sharia principles in behavior. Wibowo (2010) states that performance is the result of the interaction between ability, motivation, and the work environment. Therefore, while intellectual intelligence plays an important role in task completion, performance will not reach its full potential without adequate emotional and social support.

Yusuf and Fitria (2023) even highlight that job satisfaction serves as a mediating variable connecting individual abilities to work outcomes, particularly in Islamic financial institutions where management systems include a spiritual dimension.

The rapid transformation of the global economy has placed intense pressure on organizations to develop more adaptive and resilient human resource systems. Within this competitive context, intellectual capital—embodied in employees' analytical reasoning, problem-solving skills, and critical thinking—has become a crucial determinant of organizational performance. For Islamic financial institutions such as Bank Syariah Indonesia (BSI), this challenge is particularly unique. As a bank operating under Sharia principles, BSI must not only pursue financial efficiency but also uphold ethical and spiritual values in accordance with Sharia law.

For organizations in the financial sector, especially Islamic banking, this reality becomes even more pronounced. Financial institutions operate in highly regulated environments where accuracy, efficiency, and trust are paramount. Islamic banking adds an additional layer of complexity: beyond financial responsibility, employees are expected to maintain moral integrity and comply with Sharia principles in daily operations. In this context, the quality of human resources—both intellectually and emotionally—becomes a decisive factor in organizational sustainability.

Bank Syariah Indonesia (BSI) symbolizes this dual pursuit of professionalism and piety. Established in 2021 through the historic merger of three state-owned Islamic banks (Bank BNI Syariah, Bank BRI Syariah, and Bank Syariah Mandiri), BSI marks a new chapter in Indonesia's financial landscape. This merger was not merely an administrative measure but a strategic national effort to unify resources, strengthen competitiveness, and elevate Indonesia's position in global Islamic finance. However, such large-scale organizational change also presents challenges, including cultural integration, adaptation to new systems, and the redefinition of employee roles and expectations.

Within this evolving environment, employees at BSI—including those at the Soekarno Hatta Malang Branch—must continuously adapt to new performance standards while maintaining a commitment to Islamic ethics and excellence in customer service. This transformation places significant cognitive and emotional demands on staff. On one hand, they must demonstrate intellectual intelligence—the ability to reason logically, analyze data, make informed decisions, and solve problems under pressure. On the other hand, they must also maintain job satisfaction, which reflects their emotional and psychological fulfillment and motivation at work.

Intellectual intelligence (often referred to as IQ) plays a crucial role in determining how effectively an employee performs tasks and solves problems. It reflects mental agility, comprehension, and reasoning abilities needed to manage complex information and decision-making

processes. Scholars such as Robbins and Judge (2015) emphasize that employees with high intellectual ability tend to perform better in roles that require analysis, evaluation, and innovation. In banking, intellectual intelligence is particularly vital because precision and logical reasoning are central to financial transactions, risk management, and customer trust.

Human resources, therefore, lie at the core of BSI's success. Employees are not merely task executors but custodians of both service quality and organizational values. In an era of digital banking and global competition, intellectual intelligence is essential to navigate complex customer needs, regulatory changes, and technological adaptation. However, intellect alone does not guarantee high performance. Emotional and psychological aspects—particularly job satisfaction—play a complementary role in determining how effectively intellectual capacity translates into productive behavior.

In Islamic organizations like BSI, job satisfaction also carries a spiritual dimension. Employees do not work solely for material rewards; they view their roles as a form of service (*ibadah*), contributing to a financial system that promotes justice, fairness, and social welfare. When employees find spiritual meaning in their work, satisfaction extends beyond the emotional level and becomes part of their ethical and faith-based identity. This spiritual satisfaction further enhances motivation, making work not only a professional duty but also a moral mission.

However, performance cannot be explained solely by intellectual ability. Emotional and psychological dimensions—including motivation, satisfaction, and a sense of belonging—are equally critical. Job satisfaction functions as the emotional bridge between competence and commitment, reflecting the extent to which employees feel valued, appreciated, and content in their work environment. Numerous studies (Riana & Juniantara, 2015; Changgriawan, 2017) have shown that employees who are satisfied with their jobs demonstrate higher motivation, better teamwork, and stronger organizational loyalty.

The background of this research highlights the importance of developing human resources to improve organizational performance, especially in Sharia-based banking. Bank Syariah Indonesia, as an institution operating under Sharia principles, faces challenges in enhancing the quality of its personnel to deliver services that meet customer needs while maintaining an efficient and competitive Sharia banking system.

Organizations must innovate and make strategic decisions to address current changes. Developing human resources is a crucial strategic choice. According to Abdullah (2014:2), management encompasses all activities within the organization through planning, organizing, directing, and supervising, utilizing resources (people, money, materials, machines, and methods) efficiently and effectively to achieve predetermined goals. Additionally, organizations need to review employee performance using established assessment standards to ensure that work outcomes align with business objectives.

To compete globally, organizations require superior human resources. Employee performance is key to achieving organizational goals. Intellectual intelligence, particularly critical thinking and reasoning skills, is believed to significantly impact performance. Job satisfaction also acts as a psychological factor mediating this relationship.

Therefore, this study focuses on employees of Bank Syariah Indonesia Soekarno Hatta Malang Branch to examine in depth the relationships between intellectual intelligence, job satisfaction, and employee performance, as well as to determine the most effective pathway for improving performance through these mediating variables.

Broadly, this study is significant for three reasons. First, it contributes to theoretical understanding of performance by integrating cognitive, emotional, and spiritual dimensions into a single model. Second, it provides empirical insights for managers and policymakers in Islamic financial institutions, helping them design strategies that foster both intellectual growth and emotional well-being. Third, it serves as a practical reference for organizations navigating post-

merger transitions, where aligning intellectual capacity and job satisfaction is crucial for maintaining stability and achieving synergy.

2. METHODS

This study employed a quantitative causal-associative approach to explore how intellectual intelligence influences employee performance, both directly and indirectly through job satisfaction, among employees of Bank Syariah Indonesia (BSI) Soekarno Hatta–Malang Branch. The research was conducted in a dynamic organizational environment shaped by the 2021 merger of three state-owned Islamic banks, creating a rich context for examining intellectual and emotional factors affecting performance. All 36 employees of the branch were included as respondents using a saturated sampling technique, ensuring that the data reflected the full diversity of roles and perspectives within the institution.

The research was conducted at Bank Syariah Indonesia (BSI) Soekarno Hatta–Malang Branch, a financial institution that was born from the merger of three state-owned sharia banks: Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. The merger process creates new challenges for organizations, especially in terms of adapting work culture, operational systems, and integrating spiritual and professional values. In this transitional atmosphere, this research seeks to capture the dynamics of the relationship between intellectual intelligence and job satisfaction on employee performance.

This research is causal-associative in nature, that is, it tries to trace the cause-and-effect relationship between variables that are measured statistically. The main focus of this research is to find out, the extent to which intellectual intelligence directly influences employee performance. Is job satisfaction able to be an intermediary variable (mediation) between intellectual intelligence and employee performance?

A quantitative approach was chosen so that the results obtained could be tested objectively and measurably. However, in the analysis process, researchers also seek to understand the human aspects behind the data, by placing employee experiences and perceptions as a reflection of the balance between logic and feeling, between work as a profession and work as worship.

The population of this study was all BSI Soekarno Hatta–Malang Branch employees, totaling 36 people. Because the number is relatively small and homogeneous in the organizational context, a saturated sampling technique (census sampling) was used, that is, all members of the population were used as research respondents. This approach allows every employee's voice and experience to be fully represented, without anyone being overlooked.

The data used is primary data, obtained directly from respondents through distributing questionnaires. Apart from that, researchers also use secondary data in the form of internal company documents, annual report results, and relevant scientific literature to enrich the interpretation of research results.

Data collection was carried out with great care and prioritizing research ethics. Each respondent was given an explanation of the purpose of the research, guaranteed confidentiality of identity, and the freedom to participate or refuse without any consequences. This approach is taken to create a sense of security, openness and honesty in answering each statement.

Apart from that, researchers also carried out light observations of employees' daily work activities to obtain a real picture of the social dynamics and work culture in the BSI environment. This additional data helps to enrich understanding of the numbers generated from the questionnaire.

Primary data were gathered through structured questionnaires based on a Likert scale, measuring three key constructs—intellectual intelligence (logical reasoning, analytical ability, and decision-making skills), job satisfaction (comfort, supervision, fairness, and opportunities for growth), and employee performance (quality, initiative, timeliness, and adaptability). Prior to distribution, the questionnaire was pilot-tested to ensure clarity, cultural relevance, and validity. Data collection was conducted with respect for participants' privacy and voluntary participation, ensuring ethical compliance and honest responses. Once completed, the data were processed using

SPSS software, employing descriptive statistics to summarize demographics, validity and reliability tests to ensure instrument consistency, linear regression analysis to examine direct effects, and path analysis to assess mediation effects of job satisfaction. By combining statistical rigor with a human-centered approach, this methodology sought to uncover not only numerical relationships but also the deeper meaning behind how intellect and satisfaction intertwine to shape employee performance in a faith-based banking context.

3. FINDINGS AND DISCUSSION

Bank Syariah Indonesia (BSI) was born from the merger of three state-owned sharia banks, namely Bank BRI Syariah, Bank Syariah Mandiri, and Bank BNI Syariah. The three banks officially united on February 1 2021 after going through a long process initiated by the government through the Ministry of BUMN and receiving support from the Financial Services Authority (OJK). The formation of BSI is a strategic step by the government in strengthening the national sharia financial industry as well as responding to global challenges regarding the need for banking services that comply with Islamic sharia principles.

Before joining, each bank had its own history and characteristics. Bank Syariah Mandiri was born after the monetary crisis in 1998, BNI Syariah developed from the sharia business unit of Bank Negara Indonesia, while BRI Syariah focused on serving the micro sector and Micro, Small and Medium Enterprises (MSMEs). Through this merger, the three are transformed into one large entity which is expected to be able to strengthen Indonesia's position in the sharia financial ecosystem at both the national and global levels.

Through this merger process, the three were transformed into one large entity with the name PT Bank Syariah Indonesia Tbk. With this merger, BSI will not only become the largest sharia bank in Indonesia, but also one of the largest in the world in terms of assets, service network and number of customers.

The merger of these three banks is a long and complex process. The government, through the Ministry of BUMN, initiated a merger initiative, fully supported by the Financial Services Authority (OJK) which provided regulatory direction and approval. This process involves harmonization of information technology systems, integration of service networks, product standardization, and adjustment of organizational culture. After the merger, BSI became the largest sharia bank in Indonesia and one of the largest in the world. With this merger, BSI has a wider service network, large asset capacity and a significant number of customers. BSI is able to provide more integrated and innovative financial services, from micro financing to corporate banking services, while adhering to sharia principles.

This research aims to understand how intellectual intelligence influences employee performance, both directly and through job satisfaction as an intermediary variable. The object of this research is the employees of Bank Syariah Indonesia Soekarno Hatta-Malang Branch, with data analysis carried out using SPSS through linear regression tests and path analysis to measure the direction and magnitude of the influence between variables.

The study involved thirty-six employees representing various functional divisions such as customer service, finance, operations, and administrative support. This diversity provided a holistic picture of the organization, reflecting both front-line interactions with customers and back-office operational dynamics. The respondents' demographic profile revealed that most were young adults between 25 and 40 years old — an age range typically characterized by ambition, adaptability, and a strong desire for career progression. The gender composition was balanced, with 55 percent female and 45 percent male participants, indicating equitable representation within the branch.

In terms of work experience, more than half of the employees had been with the institution for over three years. This tenure suggests that the majority were already familiar with BSI's systems and culture, yet still navigating the adjustments following the 2021 merger of three state-owned Islamic banks. This transitional context is important because structural changes in an organization often

influence both intellectual and emotional dimensions of work — requiring employees to continuously adapt while maintaining performance expectations.

The statistical analysis conducted using SPSS provides a clear and comprehensive picture of how intellectual intelligence and job satisfaction interact to influence employee performance at Bank Syariah Indonesia (BSI) Soekarno Hatta–Malang Branch. The descriptive analysis revealed that the employees in this study generally possess a high level of intellectual intelligence, with an average score of 4.21 on a five-point Likert scale. This indicates that most respondents demonstrate strong logical reasoning, analytical thinking, and problem-solving abilities — qualities essential in managing the operational complexities of Islamic banking. Meanwhile, the mean score for job satisfaction was 3.89, reflecting a moderately high level of emotional contentment with their work, leadership, and organizational environment. Employee performance, with a mean of 4.33, emerged as the highest among the three variables, showing that overall, the staff are performing effectively and meeting the organization's expectations.

Before analyzing relationships between the variables, the validity and reliability of the questionnaire were assessed to ensure data accuracy. All indicator items across the three constructs — intellectual intelligence, job satisfaction, and employee performance — showed correlation coefficients greater than 0.3, indicating strong validity. Furthermore, the reliability test produced Cronbach's Alpha values above 0.80 for each variable, confirming high internal consistency. These results demonstrate that the questionnaire was both reliable and valid for measuring employees' perceptions and experiences.

The research results show that intellectual intelligence has a significant influence on employee performance, both directly and indirectly. However, the direct effect turns out to be stronger than the indirect effect through job satisfaction. This means that job satisfaction is not fully a bridge between intellectual abilities and employee performance achievements.

In more depth, the results of the analysis show that intellectual intelligence actually has a negative effect on job satisfaction, with a coefficient value of -0.379 and a significance of 0.034 . These findings indicate that employees with high levels of intelligence tend to have lower levels of job satisfaction. This phenomenon is understandable because individuals with high logical and analytical thinking skills often have high expectations for their work. When workplace realities — such as systems, workload, or leadership style — don't match their expectations, dissatisfaction arises. In other words, the higher a person's cognitive abilities, the more critical their way of assessing work situations.

On the other hand, the test results also show that intellectual intelligence has a positive and significant effect on employee performance, with a coefficient value of 0.391 and a significance of 0.043 . These findings show that the ability to think logically, quickly understand problems, and be able to analyze work situations well are important factors in improving performance. Employees with high intellectual intelligence generally have the ability to manage tasks effectively, adapt quickly to change, and are more skilled in making decisions. This is in line with the view of Robbins (2015) who states that intellectual ability is one of the main components that plays a role in determining a person's performance in the world of work.

Furthermore, this research also proves that job satisfaction has a positive effect on employee performance, with a coefficient value of 0.601 and a significance of 0.017 . This means that the higher the level of satisfaction an employee feels with their work, the better their performance will be. Employees who feel appreciated, comfortable with the work environment, and have harmonious social relationships tend to show loyalty, enthusiasm, and high responsibility for their work. Job satisfaction provides an emotional boost that makes employees able to contribute optimally to the organization.

However, the results of the path analysis show that the indirect effect of intellectual intelligence on performance through job satisfaction is only -0.091 , smaller than the direct effect of 0.097 . This indicates that job satisfaction does not act as a significant mediator. In other words, intellectual

intelligence has a more dominant direct influence on performance without having to use job satisfaction as an intermediary. In the context of sharia banking, this condition is normal because performance is often determined more by technical, analytical abilities and accuracy of thinking, rather than purely psychological factors.

Overall, the results of this study provide an illustration that intellectual intelligence is the main cognitive factor that determines employee performance, while job satisfaction acts as an emotional factor that strengthens work enthusiasm and motivation. Employees with high intellectual abilities may be able to produce good performance, but without job satisfaction, they have the potential to experience burnout or decreased motivation. Therefore, organizations need to balance these two aspects — increasing intellectual competence through training and development, and maintaining job satisfaction through a fair reward system, open communication and a conducive working atmosphere.

Thus, this research confirms that optimal performance is not only born from intellectual intelligence alone, but also from the organization's ability to create a work environment that is able to foster a sense of satisfaction and pride for its employees. Intelligence drives work effectiveness, while satisfaction maintains enthusiasm and sustains performance in the long term.

4. CONCLUSION

This study aimed to explore how intellectual intelligence influences employee performance, both directly and indirectly through job satisfaction, among employees of Bank Syariah Indonesia (BSI) Soekarno Hatta–Malang Branch. Using a quantitative causal-associative approach supported by path analysis through SPSS, the research produced findings that highlight the delicate balance between cognition and emotion in the workplace — between the sharpness of the human mind and the contentment of the human heart.

The results indicate that intellectual intelligence has a significant direct effect on employee performance, showing that employees with strong logical reasoning, analytical skills, and problem-solving abilities are more capable of meeting work demands efficiently and effectively. Their capacity to process complex information, make timely decisions, and adapt to organizational changes allows them to perform consistently, particularly in a banking environment that values accuracy, compliance, and customer trust.

However, the findings also reveal an interesting pattern: there is a negative and significant relationship between intellectual intelligence and job satisfaction. Highly intelligent employees tend to have a greater critical awareness of inefficiencies, inconsistencies, or untapped potential within the organization, which may lead to mild dissatisfaction. This finding underscores a psychological phenomenon observed in many professional settings: the sharper and more perceptive an individual is, the more critical they become of their surroundings. In the context of BSI, which is still adjusting after the merger of three major Islamic banks, this dissatisfaction may reflect transitional challenges, adaptation to new procedures, and the harmonization of different work cultures.

On the other hand, job satisfaction is shown to have a strong and positive influence on employee performance. Employees who feel valued, recognized, and supported channel greater energy, creativity, and enthusiasm into their work. Satisfaction serves as an emotional anchor that stabilizes motivation over time. Even though the mediating role of job satisfaction between intellectual intelligence and performance is relatively weak, its direct contribution to performance improvement remains significant. Satisfied employees not only meet expectations but often exceed them, driven by intrinsic motivation, emotional commitment, and a sense of belonging.

These findings emphasize that human performance results from the complex interaction of intelligence, motivation, and emotional conditions. Organizations that focus solely on cognitive ability while neglecting employees' emotional well-being risk underutilizing their best potential. Conversely, organizations that focus only on satisfaction without developing cognitive skills risk

stagnation and reduced competitiveness. Therefore, harmonizing intellectual intelligence and job satisfaction is key to achieving sustainable performance.

In the context of Islamic banking, this humanistic dimension is particularly important. Employees are not only motivated by material achievement but also by ethical and spiritual values. Aligning organizational management with the principles of *maqasid al-shariah*, which emphasize justice, welfare, and human dignity, can enhance both satisfaction and performance. When employees perceive that their work contributes to a greater and meaningful purpose, engagement, loyalty, and voluntary effort naturally increase. This creates a work environment where service, purpose, and personal growth coexist.

Practically, this study offers several important implications. First, human resource development should focus not only on enhancing intellectual competence but also on fostering emotional intelligence, ethical awareness, and spiritual understanding. Second, organizational culture and leadership must encourage recognition, autonomy, and meaningful opportunities for contribution. Third, performance evaluation and reward systems should assess not only outcomes but also behaviors reflecting commitment, creativity, and ethical responsibility. Mentoring programs, continuous learning, and career development pathways help employees channel their intellectual potential constructively while maintaining motivation and job satisfaction.

Furthermore, during organizational changes — such as post-merger integration — highly intelligent employees can act as change agents driving innovation and process improvement. However, without adequate support and recognition, their heightened awareness may lead to frustration. Clear communication, participatory decision-making, and alignment of expectations are crucial to maximize their potential while sustaining engagement and motivation.

In conclusion, this study confirms that human performance is a multidimensional phenomenon shaped by intelligence, emotions, motivation, ethics, and purpose. Performance is neither purely technical nor purely affective; it emerges from the complex interaction of multiple human dimensions. Organizations that successfully develop cognitive ability while maintaining emotional well-being and aligning work with higher ethical and spiritual values create an environment where employees can thrive holistically. For BSI and similar institutions, this approach not only enhances operational efficiency and performance quality but also builds a sense of meaning, belonging, and long-term commitment among employees.

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