THE Influence of Organizational Commitment among Microfinance Institutions EMPLOYEES

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ABSTRACT

This descriptive-correlational study examined how emotional intelligence and organizational citizenship behavior (OCB) influence organizational commitment among employees of microfinance institutions in Davao de Oro, Philippines. Grounded in Social Exchange Theory, the study assessed the levels of emotional intelligence, OCB, and organizational commitment, and explored their interrelationships. A sample of 300 non-managerial employees was randomly selected, with data gathered through validated Likert-scale questionnaires measuring six components of emotional intelligence, four dimensions of OCB, and three types of organizational commitment. Results showed that employees exhibited very high emotional intelligence and OCB, as well as high organizational commitment. Pearson correlation analysis revealed significant positive associations among the variables, while regression analysis confirmed that both emotional intelligence and OCB are significant predictors of organizational commitment. These findings underscore the role of emotional and interpersonal competencies in strengthening employees' attachment, loyalty, and responsibility to their organizations. By contextualizing these dynamics within the microfinance sector, the study offers practical insights for enhancing employee engagement, organizational development, and retention through emotionally intelligent, citizenship-oriented workplace cultures.

KEYWORDS: *Business management, emotional intelligence, organizational citizenship behavior, organizational commitment, Philippines*

INTRODUCTION

As the organizational environment in Microfinance institutions in Davao de Oro evolves, employee commitment has become essential for maintaining

and improving performance, particularly in response to ongoing changes in financial management (Triguero-Sánchez et al., 2020). The dynamic nature of microfinance operations, along with heightened accountability and transparency, presents challenges that affect employees' efficiency and effectiveness (Suwanda & Suryana, 2020). Employees in microfinance institutions routinely manage multiple responsibilities, including field collections, client education, loan monitoring, and target achievement. As such, the study of Crews & Russ (2020) suggests that, as demands for multitasking and adaptability grow, pressure on employees intensifies, affecting their focus and commitment to their roles. As noted in the study by Rosal and Schneider (2024), these organizational changes highlight the need to examine the factors influencing employees' commitment as workplace responsibilities and expectations continue to evolve. Microfinance institutions in Davao de Oro continue to play a critical role in promoting financial inclusion among underserved communities. However, these institutions operate in increasingly demanding environments characterized by loan repayment pressures, client retention concerns, regulatory compliance requirements, and heightened expectations for transparency and accountability. Understanding employee commitment within this context is essential to sustaining institutional effectiveness

Organizational commitment plays a significant role in maintaining employee retention and task dedication (Jung et al. 2021). Adamopoulos & Syrou (2022) found that individuals with strong dedication are more likely to experience work satisfaction, show a reduced tendency to leave, and share a common purpose with their organization's aims, all of which benefit productivity and stability. Research by Afolabi et al. (2023) and Subramaniam et al (2024) further supports that companies creating supportive work settings, recognizing efforts, and offering growth avenues retain staff who display greater loyalty, motivation, and efficiency. Devoted employees are essential in building a workplace known for its reliability and competitive edge.

Moreover, Emotional Intelligence (EI) and organizational citizenship behavior (OCB) have emerged as critical factors influencing employee commitment, particularly in microfinance institutions (Liao et al., 2022). EI enhances employees' capacity to manage their emotions and navigate interpersonal relationships effectively, which is critical for maintaining a supportive work environment (Keller et al., 2020). Creating a positive organizational culture and improving private-sector entities' performance are greatly influenced by OCB, which refers to employees' voluntary commitment to

go beyond their formal job responsibilities (Hong & Zainal, 2020). Employees who perceive their organizations as supportive and aligned with their values demonstrate Higher commitment and an increased likelihood of engaging in behaviors that benefit the organization (Park et al., 2022). Employees' morale and emotional Intelligence within the microfinance institution directly affect their willingness to engage in citizenship behaviors, ultimately influencing their organizational commitment.

Emotional intelligence (EI) and organizational citizenship behavior (OCB) have often been linked to organizational commitment, but their combined impact has received less attention, especially in the context of microfinance institutions in the Philippines and, more particularly, in Davao de Oro. Most studies have focused on the private sector or other geographical locations, with limited knowledge of how these variables contribute to commitment in localized microfinance contexts. For example, Sembiring et al. (2020) investigated the correlation between emotional intelligence and organizational commitment, whereas Tarigan et al. (2022) examined the correlation between organizational citizenship behavior and commitment of Generation Z workers in Indonesia. Yet, no studies have ever evaluated the combined effect of EI, OCB, and job satisfaction on organizational commitment in Philippine microfinance institutions. In response to this research gap, this current study investigates the impact of emotional intelligence and organizational citizenship behavior on employee commitment in microfinance institutions in Davao de Oro. The study seeks to provide clearer insight into how these variables interact in the local institutional setting and affect employee loyalty in the private sector. By examining these variables collectively in Davao de Oro, this study contributes context-specific evidence to organizational behavior literature.

Research Objectives

1. What is the level of Emotional Intelligence of Employees of Microfinance Institutions in Davao De Oro, in terms of: Self-awareness; Emotion Regulation; Self-Motivation; Social Awareness; Social Skills; Emotional Receptivity?
2. What is the level of Organizational Citizenship Behavior of Employees of Microfinance Institutions in Davao De Oro in terms of: Conscientiousness; Altruism; Sportsmanship; Civic Virtue?
3. What is the level of Organizational Commitment of Employees of Microfinance Institutions in Davao De Oro in terms of: Affective Commitment; Continuance Commitment; Normative Commitment?

4. Is there a relationship between emotional Intelligence, organizational citizenship behavior, and organizational commitment?
5. Do emotional intelligence and organizational citizenship significantly influence organizational commitment?

METHODOLOGY

Research Design. This study utilized a quantitative research design, specifically a descriptive correlational design. The design was used to explore relationships among variables without manipulating them, thereby providing a clear understanding of the trends and associations in the data. This study applies a correlational research design within a descriptive framework to assess how emotional intelligence and organizational citizenship behavior (OCB) influence organizational commitment among microfinance employees in Davao de Oro. This method evaluates whether an increase in one factor, such as emotional Intelligence or improved OCB, is associated with variations in organizational commitment among employees. By integrating these two elements, the study captures current conditions and investigates how emotional Intelligence and OCB interact, thereby impacting organizational commitment within Davao de Oro's microfinance institution.

Research Locale. The research took place in the province of Davao De Oro in the Davao Region of Mindanao, Philippines. Due to its unique blend of rural and urban characteristics, the employees in these institutions face unique challenges, such as addressing the financial needs of underserved populations while meeting organizational targets, creating an ideal environment for studying the influence of Emotional Intelligence (EI) and Organizational Citizenship Behavior (OCB) on Organizational Commitment (OC). Hence, Davao De Oro is an ideal research locale for its diverse demographics, encompassing individuals with varying levels of education, cultural backgrounds, and work experiences, which enables a more comprehensive analysis of how EI and OCB manifest in professional settings. Additionally, Davao De Oro's socio-economic diversity allows for an in-depth examination of how various backgrounds influence employees' emotional Intelligence, OCB, and organizational commitment. Effective data collection for the study is facilitated by the region's infrastructure, including well-maintained roads and communication networks, supporting efficient operations.

Research Respondents. A total of 300 employees served as respondents for the study. This sample size was guided by recommendations from Serdar et al. (2021), who emphasize that for correlational research designs, a sample size of 200–300 is generally adequate to detect meaningful relationships while maintaining sufficient statistical power. Practical considerations, such as time, resources, and the feasibility of reaching a representative subset of the target population, also influenced the sample size decision. Inclusion criteria for this study require participants to have been employed by the microfinance institution for at least 6 months, to work in non-managerial, full-time roles, and to engage directly with clients, such as loan officers or customer service staff.

Research Instruments. The adapted questionnaire for this study was based on 20-item statements from Kuar et al.'s (2019) research titled "Effect of Emotional Intelligence on Job Satisfaction: An Empirical Study of Organized Retail Store Employees." Another adapted questionnaire was based on 17-item statements from Yurcu et al.'s (2015) study titled "The Effect of Organizational Citizenship Behavior on Subjective Well-Being." It will include four key indicators of organizational citizenship behavior—Conscientiousness, Altruism, Sportsmanship, and Civic Virtue—totaling 17 items. Last, the adapted questionnaire was based on 15-item statements from Al-Haroon et al.'s (2020) study titled "Assessment of Organizational Commitment Among Nurses in a Major Private Hospital in Saudi Arabia." The questionnaire will include three key indicators of organizational commitment—Affective Commitment, Continuance Commitment, and Normative Commitment—totaling 18 items. These instruments were subjected to a validity and reliability test by experts. To measure response levels, a 5-point Likert scale was used, with 5 as the highest and 1 as the lowest. Reliability testing demonstrated acceptable internal consistency of the adapted instruments. These coefficients exceeded the minimum acceptable threshold of .70

Data Collection. The data collection phase for this study on the influence of emotional intelligence and organizational citizenship behavior on organizational commitment among employees in the microfinance institutions of Davao de Oro began with securing permission from the dean and the graduate school. Following that, the researcher acquired a certificate of compliance from the UIC Research Ethics Committee (REC). Subsequently, a formal request letter was submitted to the dean of the graduate school for permission to conduct the study. Upon receiving the dean's approval, the researcher forwarded the letter to the Human Resource Management Offices of the relevant microfinance

institutions, seeking permission and assistance to execute the study.

Designed to respect the participants' time and be comprehensive, the questionnaire had an estimated completion duration of 15 to 20 minutes. This time frame was strategically chosen to minimize the burden on respondents while balancing the need for detailed data collection, particularly given their demanding work schedules. In strict compliance with the Data Privacy Act of 2012 (Republic Act No. 10173), all collected data were handled with the highest level of confidentiality and security. Specifically, data were coded to remove any personally identifiable information, ensuring that responses could not be traced back to individual participants. The researcher ensured that only authorized personnel had access to the anonymized data.

Statistical Tools. Mean. This tool was used to determine the levels of emotional Intelligence, organizational citizenship behavior, and organizational commitment within the microfinance institution in Davao De Oro. Standard Deviation. This tool measured the variability in responses regarding emotional Intelligence and organizational citizenship behavior in relation to organizational commitment, offering insights into participant response consistency. Pearson r. This tool was used to determine the relationships among emotional intelligence, organizational citizenship behavior, and organizational commitment. Regression Analysis. This was applied to determine the predictive influence of Emotional Intelligence and Organizational Citizenship Behavior on Organizational Commitment. This tool identified the extent to which changes in the independent variables (Emotional Intelligence and Organizational Citizenship Behavior) explain variations in the dependent variable (Organizational Commitment). It also indicated which predictors contribute more significantly to employees' commitment levels.

Ethical Considerations. This study is committed to upholding ethical standards in research by submitting the research protocol for review and approval by the UIC Research Ethics Committee (REC), as indicated by the assigned protocol code. GS -ER-02-25-0214. The research underwent a thorough ethical review to ensure compliance with the ten foundational ethical dimensions, namely: social value, informed consent, vulnerability issues, risk-benefit and safety, privacy and confidentiality of information, justice, transparency, research qualification, adequacy of facilities, and community involvement.

The researcher holds a Bachelor's degree and has enhanced her research capabilities through participation in various seminars and training sessions conducted by local and national state colleges and universities. Her background in research methodologies and ethical standards strengthened her ability to conduct the study responsibly. Collaboration with her adviser and panel members, including experts with extensive experience in both quantitative and qualitative research, further supported the study's validity and reliability. Access to institutional resources such as the UIC library and other facilities provided essential support in ensuring the successful completion of this research.

RESULTS AND DISCUSSION

Level of Emotional Intelligence of Employees of Microfinance Institutions in Davao De Oro

Table 1 shows a mean score of 4.35 and a standard deviation of 0.32, which was described as very high, indicating that the overall level of emotional intelligence among employees of microfinance institutions in Davao de Oro was consistently demonstrated. It implied that employees could effectively understand and manage their own emotions, as well as respond appropriately to others' emotions—critical abilities for fostering interpersonal relationships and maintaining workplace harmony.

Table 1

Level of Emotional Intelligence of Employees of Microfinance Institutions in Davao De Oro

INDICATORS	Mean	SD	Description
Awareness	4.39	.40	Very High
Emotion Regulation	4.17	.43	High
Self-motivation	4.36	.51	Very High
Social Awareness	4.37	.53	Very High
Social skills	4.40	.27	Very High
Emotional Receptivity	4.39	.26	Very High
Overall Mean	**4.35**	**.32**	**Very High**

This finding supported the study of Imjai et al. (2024), who posited that emotional intelligence enhanced an individual's ability to monitor not only their own emotions but also those of others, thereby facilitating better management of interpersonal situations.

Level of Organizational Citizenship Behavior of Employees of Microfinance Institutions in Davao De Oro

The findings revealed in Table 2 emphasized that the level of organizational citizenship behavior of employees of microfinance institutions in Davao de Oro is very high and has always been demonstrated with an overall mean score of 4.35 and a standard deviation of .38. The very high and consistent ratings across the items also reflect a workplace culture where discipline and integrity are highly valued and practiced.

Table 2

Level of Organizational Citizenship Behavior of Employees of Microfinance Institutions in Davao De Oro

INDICATORS	Mean	SD	Description
Conscientiousness	4.54	.40	Very High
Altruism	4.52	.50	Very High
Sportsmanship	4.67	.46	Very High
Civic Virtue	4.47	.53	Very High
Overall Mean	**4.55**	**.38**	**Very High**

This aligns with the findings of Sharma et al. (2025), who showed that conscientious employees positively influence organizational efficiency and lower the risk of operational lapses. Furthermore, Khosbayar et al. (2022) demonstrated that conscientiousness contributes to organizational resilience, especially in service-oriented sectors such as microfinance, by ensuring that team members are dependable, punctual, and mindful of how their behavior affects others. When employees consistently act in ways that preserve harmony and avoid disruptions, it not only promotes internal cohesion but also strengthens the institution's public perception (Ndraha, 2023). Ultimately, the high level of conscientiousness observed in this study demonstrates that employees are personally committed to upholding the organization's standards and contributing to its long-term success.

Level of Organizational Commitment of Employees of Microfinance Institutions

In Table 3, the overall mean for Organizational Commitment was 4.51, with a standard deviation of .51, indicating very high levels of organizational commitment among employees and consistent demonstration. This meant that employees consistently displayed strong emotional dedication, identification with, and participation in their organization.

Table 3
Level of Organizational Commitment of Employees of Microfinance Institutions in Davao De Oro

INDICATORS	Mean	SD	Description
Affective Commitment	4.48	.43	Very High
Continuance Commitment	4.61	1.17	Very High
Normative Commitment	4.52	.41	Very High
Overall Mean	**4.51**	**.51**	**Very High**

Such commitment was characterized by a readiness to invest substantial effort in the organization, strong faith in its mission and values, and a desire to remain part of it (Lo et al., 2024). This result supported the perspective of Abubakar et al. (2024), who highlighted that high organizational commitment led to greater organizational efficiency, increased team cohesion, and better overall performance. In microfinance environments, where workers tended to work with underserved and vulnerable groups, high commitment indicated a deep sense of purpose, alignment with the organization's mission, and long-term dedication (Quaglia, 2023). The relatively low standard deviation of 0.51 also indicated consistency in worker responses, supporting the existence of a stable and cohesive organizational culture (Kim and Jung, 2022). These results corroborated the research of Sutue et al. (2024), who believed that organizational commitment was one of the best predictors of organizational well-being and worker engagement, especially in value-based industries such as microfinance, where alignment with institutional values was crucial.

Within microfinance institutions, organizational commitment extends beyond employee attachment and serves as an indicator of institutional sustainability. Committed employees are more likely to remain with the organization, preserve client relationships, maintain service continuity, and contribute to long-term organizational stability.

This aligns with Raz's (2020) findings, which argue that normative behavior in the workplace is often shaped by values internalized through socialization and reinforced by institutional culture. Furthermore, Sartori et al. (2023) noted that normative commitment, when balanced with affective commitment, contributes to both retention and discretionary effort. However, when normative pressure is not supported by emotional engagement, it can lead to passive compliance rather than active organizational contribution (Hollebeek

et al., 2022). In this study, the very high normative commitment suggests a deeply rooted loyalty among employees—one that reinforces organizational stability and cohesion.

Significance of the Relationship of Emotional Intelligence, Organizational Citizenship Behavior, and Organizational Commitment

The correlation of the variables was presented in Table 4. It showed that emotional intelligence had a strong positive relationship with organizational commitment, reflected by an R-value of 0.64 and a p-value of 0.00, which was less than the alpha level of 0.05 (two-tailed). This statistically significant result indicated that as emotional intelligence increased, organizational commitment also increased. This suggested that staff with greater emotional intelligence—individuals able to perceive, understand, regulate, and utilize emotions successfully—were also likely to develop stronger psychological engagement in their organization. Emotionally intelligent workers tended to align better with the organization's values, display stronger resilience under adversity, and engage more in their work (Levitats et al., 2022). This result supported the research of Guilliam (2024), who highlighted that emotional intelligence boosted employees' feelings of belonging and increased their likelihood of staying with and contributing positively to their organization.

Table 4

Significance of the Relationship of Emotional Intelligence, Organizational Citizenship Behavior, and Organizational Commitment

	r	p-value	Remarks
Emotional Intelligence and Organizational Commitment	.64	.00	Significant
Organizational Citizenship and Organizational Commitment	.51	.00	Significant

Similarly, organizational citizenship behavior (OCB) showed a moderate positive correlation with organizational commitment ($R = 0.51$, $p = 0.00$), indicating a statistically significant relationship. This result supported Alsheikh's (2020) research, which found that OCB facilitated organizational performance and fostered mutual relationships between individuals and institutions. Moreover, the result supported the view of Lee and Allen (2002) and Dai et al. (2022), who found that OCB fostered a positive organizational environment that enhanced trust, cooperation, and long-term employee commitment.

The very high level of organizational citizenship behavior observed

among respondents suggests a strong pro-social organizational culture within microfinance institutions in Davao de Oro. Employees appear willing to extend assistance beyond formal role requirements, strengthening teamwork, trust, and collective effectiveness.

In daily microfinance operations, reciprocity may occur when employees perceive support from supervisors through recognition, developmental opportunities, flexible assistance during challenging periods, or concern for employee welfare. In return, employees reciprocate by demonstrating loyalty, discretionary effort, and behaviors that exceed formal job expectations.

Significance of the Influence of Emotional Intelligence and Organizational Citizenship Behavior on Organizational Commitment

Table 5 presents the results of the multiple regression analysis. Emotional intelligence emerged as a significant predictor of organizational commitment, with a standardized beta coefficient of 0.52 and a p-value of 0.000, which was below the 0.05 significance level (two-tailed). This suggested that emotional intelligence played a crucial role in determining employees' organizational commitment in microfinance institutions. In practical terms, this indicated that for every unit increase in emotional intelligence, organizational commitment increased by 0.52 units. This finding reinforced the importance of emotional intelligence in shaping employee behavior and commitment (Samuel, 2024). Emotionally intelligent employees are better equipped to manage interpersonal relationships, meet work demands, and align with organizational values (Rahul, 2024)—all factors that foster greater commitment and engagement. This outcome was consistent with Lee et al. (2022), who concluded that emotional intelligence significantly influences organizational attitudes, such as commitment, by nurturing emotional connections and interpersonal trust in the workplace.

Similarly, organizational citizenship behavior (OCB) was a strong predictor of organizational commitment, with a standardized beta coefficient of 0.43 and a p-value of 0.000. This result indicated that a one-unit increase in OCB was associated with a 0.43 increase in organizational commitment. These results aligned with those of Wang et al. (2021), who found that OCB promoted healthy social and structural relationships, which, in turn, enhanced employees' emotional connection to the organization. When both emotional intelligence and

OCB were analyzed together, their combined effect on organizational commitment was statistically significant ($p < 0.05$), with an R-value of 0.67 and an R^2 of 0.45. This suggested that the two independent variables explained 45 percent of the variance in organizational commitment, leaving 55 percent accounted for by other factors outside the scope of the study.

Table 5

Significance of the Influence of Emotional Intelligence and Organizational Citizenship Behavior on Organizational Commitment

Singular Influence of the Predictors	Standardized Coefficients	t	p-value	Remarks
Emotional Intelligence	0.52	10.27	.000	Significant
Organizational Citizenship Behavior	0.43	4.63	.000	Significant
Combined Influence of the Predictors				
R	.67			
R2	.45			
F	121.50			
p	.00			Significant

This finding highlighted the complexity of organizational commitment and underscored the significant roles that emotional intelligence and organizational citizenship behavior play in fostering a committed workforce. It also strongly supported the relevance of Social Exchange Theory (SET) as the conceptual framework for this research. Blau (1964) proposed that relationships, whether personal or professional, are based on reciprocal exchanges of value Lovett, 2022). In the workplace, when employees felt that their emotional needs were met (through emotional intelligence) and were part of a collaborative and respectful environment (fostered by OCB), they perceived themselves as valued and supported by the organization (Kumari et al., 2022). According to Kim et al. (2020), employees responded by demonstrating higher levels of commitment, loyalty, and a willingness to contribute beyond the basic requirements of their roles.

The predictive power of emotional intelligence and organizational citizenship behavior in explaining organizational commitment vividly illustrated this reciprocal relationship. This result confirms the proposition that emotionally intelligent leadership fosters trust, psychological safety, and open communication, motivating employees to invest emotionally in the organization (Shankar and Tewari, 2023). Likewise, when employees engaged in OCB—by

helping others, actively participating in organizational activities, and maintaining a positive work environment—they contributed to a culture of reciprocity and mutual respect (Gong, 2024). In microfinance institutions, where employees are typically driven by both professional goals and social missions, the relationship was not merely transactional but deeply relational. The organization provided a sense of purpose, trust, and emotional fulfillment, while employees reciprocated with discretionary effort, long-term commitment, and alignment with the organization's goals. Consequently, the study's findings affirmed SET by demonstrating that perceptions and enactments of value exchanges in the workplace foster long-lasting psychological bonds between employees and the organization.

The present findings converge with studies demonstrating positive associations between emotional intelligence, citizenship behavior, and organizational commitment. However, differences in magnitude across contexts suggest that institutional culture and occupational demands may shape the strength of these relationships.

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