

## **An Assessment of the Effect of Emotional Intelligence on Job Satisfaction of Bank Employees in Delta State, Nigeria**

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### **Abstract**

*The study assessed the effect of emotional intelligence on job satisfaction of bank employees in delta state, Nigeria. The study specifically seeks to assess the difference in emotional intelligence of employees based on gender, and the relationship between emotional intelligence and job satisfaction of bank employees. The study employed a survey research design. The study sample is 24 bank employees. A structured questionnaire was used to collect data which was analyzed using t-test, linear regression, and analysis of Variance (ANOVA). The findings of the study indicated that there is no significant difference on the emotional intelligence scores of both male and female respondents, also, emotional intelligence did not significantly affect the job satisfaction of bank employees. The study recommended that there should be a concerted effort to increase emotional intelligence of individuals in order to cope with job stress.*

**Keywords:** Bank, Emotional Intelligence, Employees, Gender, Job Satisfaction.

### **Introduction**

The Nigerian banking sector is very competitive with almost all the major money deposit banks competing at every major towns and cities, often with multiple branches. The banking sector is one of the task-demanding industries. One of the reasons for this is the high volume of customers and transactions that have to be processed daily by the bank staff. From the cashier and teller operator whose jobs include accepting deposits and paying to the queuing customers to the senior bank manager and executive who have to deal with managerial and finance issues on a day-to-day basis often with minimal break time, it gives rise to high level of stressed environment. This situation has to be as financial institutions are acutely aware that intra industry competition is stiff, as different money deposit banks seek to satisfy their customers through seamless and near-perfect customer service in order to maintain customer patronage and loyalty. Under these stifling working condition, job stress inadvertently sets in among the bank employees.

This job stress can therefore negatively impact on their Job Satisfaction. One of the factors that can help the bank employees to cope with the stress is Emotional Intelligence (Naseem, 2018). According to him, Emotional Intelligence determines

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the extent that an individual can contain stress and stressful situation. Emotional Intelligence will enable bank employees to manage their emotions and other people's emotions. It is expected that this will help them to cope with psychological and physiological stress that results with their job performances. This is because the management of emotions leads to positive social interaction (Shooshtarian, Ameli, Amini & Lari, 2013). Positive social interaction is critical for job performance and is guided by Emotional Intelligence.

Jobs in all organizations are always full of difficulties and day-to-day challenges resulting in dissatisfaction of employees. One of the hallmarks of negative emotions is apparent dissatisfaction among employees. Empirical studies have shown that high job stress leads to burnout and dissatisfaction among employees, especially in services that are very demanding like the banking sector. In the face of these challenges, the individuals having higher levels of Emotional Intelligence do not like to blame their organization for their feelings of dissatisfaction and imbalance.

Thus, they will also try to employ their Emotional Intelligence to manage the negative emotions and feelings. In this regard, their Emotional Intelligence in searching out novel ways to lessen feelings of imbalance and frustration within the work environment, with a view to achieving optimal performance in their workplace. As a stress coping strategy, it is expected that bank employees who have high levels of Emotional Intelligence are able to cope more profoundly than those who do not.

Emotional Intelligence

According to Mayer, Salovey, and Caruso (2004: 197), Emotional Intelligence refers to capacity to reason about emotions in order to enhance thinking. This capacity includes the ability to accurately perceive emotions, to access and generate emotions so as to assist thought, to understand emotions and emotional knowledge and to reflectively regulate emotions so as to promote emotional and intelligent growth. This enables the individual to be able to make sound judgment without the undue influence of emotions, even in the face of stressful conditions. Goleman (2005) on the other hand refers to Emotional Intelligence as the ability for recognizing one's own feeling better than others, motivated ourselves and good in managing own emotions and relationships Woolfolk, *et al* (2008) defined Emotional Intelligence as the ability to process emotional information accurately and efficiently.

Svarna, Geogiannis and Trevellas (2013) revealed that Emotional Intelligence has influence on turnover intention and Job Satisfaction, this is because employees who can appraise and express their emotion are better understood and accepted by others. Mayer and Salovey (1993) view Emotional Intelligence as overall innate abilities developed as a result of the interaction from the environments. According to Froman (2010), Emotional Intelligence addresses self-regulatory processes of emotions and

motivation that enable people to make adjustments to achieve individual, group, and organizational goals.

### **Dimensions of Emotional Intelligence**

Emotional Intelligence is broadly categorized into five domains and includes self-awareness, self-regulation, self-motivation, social awareness and social skills.

Self-awareness is the most crucial competency associated with work place Emotional Intelligence. Grayson (2013) defined self-awareness as the ability to recognize one's feelings, to differentiate between them, to know what one is feeling and why, and to know what caused the feelings. Self-awareness are those competencies that enables an individual to recognize their own emotions and the effect it will on both self and others, assessing ones strength and weakness and confidence in self.

On the other hand, self-regulation are those competences that enables one to exercise self-control in managing disruptive emotions and impulses, maintenance of standards, honesty through trustworthiness, conscientiously taking responsibility for personal performance, being adaptable to change and being comfortable with innovation. According to Schunk and Zimmerman (2003), Self-regulation (or self-regulated learning) refers to learning that results from an individual's self-generated thought and behaviors that are systematic oriented toward the attainment of their learning goals. These learning will allow the individual to exercise maximum control even in the face of provocations. It allows the individual not to make impulsive decisions.

Self-motivation defines the achievement drive to improve or meet a standard of excellence, commitment to goals of group or organization, initiative to act on opportunities, and optimism about goals on the face of drawbacks and challenges. Self-motivation competences enables an individual to have achievement drive. Under this situation, the individual is geared towards taking actions and decisions that will lead them to the attainment goals, whether at personal, group or organizational levels. The individual remains committed to the ideals and goals, and are ready to act on opportunities.

Social Awareness are those competences possessed by individuals that enables them to display empathy by sensing others' feelings and perspective, and taking an active interest in their concerns. They can be able to sense what others need in order to develop, and bolster their abilities, being Service oriented through the anticipation, recognition and meeting of others' needs. They also leverage on diversity by cultivating opportunities through diverse people, and are political aware through reading a group's emotional currents and power relationships.

On the other hand, social skills defines influence for persuasion, effective communication skills, leadership skills for managing and directing people and groups, ability to initiate and manage change, conflict handling skills, collaborating with others towards a shared goal and team capabilities. According to (Schuetz, 2011), Social skills refer to those competences that allow people to managing relationship with others. The set of social skills includes respect for others, mutual regard, commitment, openness, tolerance, empathy, negotiation, communication etc. It involves the ability of meeting each other's needs, relating to each other over time and exchanging information about one feeling, thought and ideas..

### **Job Satisfaction**

Job Satisfaction (JS) is one of the most researched construct in management science and organizational behavior. It is very critical to the well-being of the employee and the achievement of broad organizational objectives. One of the critical indicators of employee performance outcomes, Job Satisfaction plays critical, role in organizations. This stems from the fact that the level of satisfaction that organizational employees with their current job will determine how they will behave towards the organization. While some factors of Job Satisfaction relate to the job itself others relate to the individual characteristics. (Saif-ud-din, Khair-uz-zaman & Nawaz, 2012)

Job Satisfaction serves as a motivational and incentivization factor in employee productivity. Some of the job characteristic that was found to increase Job Satisfaction among employees includes high level of autonomy in the job, high job security, higher earnings and job status. There is abundance of literature on the specific constructs of job performances in diverse sectors of the economy. Individuals with positive feelings about their jobs show high levels of Job Satisfaction; while an individual with negative feelings about his/her job shows low level of Job Satisfaction. Studies show that jobs with training, variety, independence and autonomy satisfy the majority of employees.

Job Satisfaction is a construct that measures both intrinsic and extrinsic satisfaction among employees. It have to be borne in mind that Job Satisfaction have positive effect on employee performance indicators like low absenteeism, low employee turnover, workplace conflict, job stress, loyalty and productivity. Job Satisfaction is a predictor of several outcomes both at individual level and at organizational level. At the organizational level, Job Satisfaction lowers the overall cost to dissatisfaction which can be measured through poor customer service, lower profitability, and low firm competitiveness. Several studies have been conducted to shoe the relationship between emotional intelligence and job satisfaction.

Alindawy (2015) investigated the effect of Emotional Intelligence on Job Satisfaction in the Jordanian telecommunication sector. The study correlated well-being, self-control, and emotionality as Emotional Intelligence proxies against Job Satisfaction. The findings of the study revealed that a significant positive effect between well-being, self-control and emotionality on Job Satisfaction.

Naseem (2015) investigated Emotional Intelligence as a moderator on job stress and employees' happiness and life satisfaction in 350 employees Pakistanis telecommunication sector. Using time lagged data, the result of the study indicated that employees with higher Emotional Intelligence will perceive less stress and higher levels of happiness and life satisfaction. It was revealed that married males were more efficient in controlling stress with Emotional Intelligence than female counterpart.

Ghoreh, Zahirrodine, Assarian, Gholam, Moosari, and Mehrizi (2014) evaluated Emotional Intelligence and Job Satisfaction among employees in Keshan hospitals in Iran. The cross-sectional study involved 121 employees, Bar-on Emotional Intelligence and Job Satisfaction questionnaires were used. The results of the study revealed that majority of the employees (76%) had moderate Emotional Intelligence, while 88.2% of them had Job Satisfaction. Also, there were no significant relationship between Emotional Intelligence and sex, educational qualification, marital status and Job Satisfaction. However, significant relationship was found between age and Emotional Intelligence. No significant relationship was found between Emotional Intelligence and Job Satisfaction.

ekmeclioglu, Günsd, and Ulutas (2012) investigated the effects of Emotional Intelligence on Job Satisfaction on call centers employees in Turkey. Using emotional recognition and emotional regulation as proxies for Emotional Intelligence, while internal and external satisfaction for Job Satisfaction, the study found that emotional recognition was positively correlated to internal satisfaction, while there were no statistical relationship between emotional regulation and internal satisfaction.

Ealias and George (2012) examined the relationship between Emotional Intelligence and Job Satisfaction among 208 employees of an international electronics firm in India. Using Karl Pearson coefficient of correlation, Analysis of variance (ANOVA), and t-test, the findings of the study revealed that there is a high positive relationship between Emotional Intelligence and Job Satisfaction. The study also showed that employee designation doesn't affect Job Satisfaction and Emotional Intelligence. Also, experience and marital status has significant effect on Emotional Intelligence and Job Satisfaction.

Shukla, Adhikari and Ray (2018) studied Emotional Intelligence and Job Satisfaction in India. The result of the study showed that only self-control have a significant

correlation with Job Satisfaction, while well-being, sociability and emotionality is not significantly correlated. Also, the result of the regression analysis revealed that 11.6% of the variation in the Job Satisfaction of employees is explained by his or her Emotional Intelligence.

Kassim, Bambale and Jakade (2016) investigated Emotional Intelligence and Job Satisfaction among lecturers of universities in Kano state, Nigeria. The study used scale of Wong and Law to measure Emotional Intelligence and the scale of MacDonald and McIntyre generic scale to measure Job Satisfaction. The result from the analysis revealed a significant relationship between use of emotion, regulation of emotion, with Job Satisfaction, while self-emotional appraisal and other emotional appraisal were found to have no relationship with Job Satisfaction.

El Badawy and Magady (2015) assessed the impact of Emotional Intelligence on Job Satisfaction with respect to gender and age of faculty members of a university. Findings of the study suggested that Emotional Intelligence did not have significant effect on the level of Job Satisfaction, gender did not have a significant effect on Emotional Intelligence or Job Satisfaction, older employees have higher Emotional Intelligence, and that gender did not have a moderating effect in Emotional Intelligence - Job Satisfaction relationship.

### **Purpose of the study**

The broad aim of the study is to investigate the effect of Emotional Intelligence on job performances of bank employees in Delta State. Specifically the study intends to:  
Assess the difference in Emotional Intelligence of male and female bank employees in Asaba Delta State.

Evaluate the relationship between Emotional Intelligence and Job Satisfaction of bank employees in Asaba, Delta State.

Establish the influence of gender on relationship between Emotional Intelligence and Job Satisfaction of bank employees in Asaba, Delta State.

### **Research Hypothesis**

- H1: There is no significant difference between the Emotional Intelligence scores of bank Employees based on gender.
- H2: There is no significant relationship between Emotional Intelligence and Job Satisfaction of bank employees in Asaba, Delta State.
- H3: There is no significant relationship between Emotional Intelligence and Job Satisfaction of bank employees based on gender in Asaba, Delta State.

**Materials and Method**

The study employed a survey design. The population of the study included all bank employees in Asaba, Delta State. The study employed purposive sampling by selecting all 24 members of staff of a Deposit Money bank Branch (DMB) in Asaba, Delta State. A structured questionnaire comprises of three sections. Section A contains the demographic data of the respondents which includes gender, age, job profile, etc. Section B contains Emotional Intelligence Assessment Battery which comprised of 28 test item statements, and Job Satisfaction Assessment Battery which comprised of 14 test item statements. The Emotional Intelligence Assessment Battery have responses graded on a 5-point Likert scale responses ranging from Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), Strongly Disagree (1). The Job Satisfaction Assessment Battery is graded on a 4-point Likert scale responses ranging from Highly Satisfied (5), Satisfied (4), Undecided (3), Dissatisfied (2), and Highly Dissatisfied (1). The instrument was administered and collected by the researcher to the respondents through the assistance of a senior staff official of the bank. T-test, Regression Analysis, and Analysis of Variance (ANOVA) statistics were used to analyze the collected data in SPSSv23.

**Results and Discussion****Hypothesis One**

There is no significant difference between the Emotional Intelligence scores of bank Employees based on gender.

**Table 1: Group Statistics of Emotional Intelligence**

	Gender	N	Mean	Std. Deviation	Std. Error Mean
emot.int	Male	15	3.8389	.56495	.14587
	Female	9	3.5926	.37255	.12418

Table 1 shows the group statistics of the study participants' responses on Emotional Intelligence. It shows that the mean scores value of the 15 male respondents is 3.8389, while that of the 9 female participants was 3.5926. To compare both of this mean scores between the male and female participants, the independent samples t-test statistics were run.

**Table 2: Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means		95% Confidence Interval of the Difference				
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
emot.int	Equal variances assumed	.478	.496	1.160	22	.258	.24630	.21232	-.19403	.68662
	Equal variances not assumed			1.286	21.700	.212	.24630	.19157	-.15131	.64391

Table 2 shows the independent sample t-test for the two groups. The Levene's Test for Equality of Variances indicated that equal variances among the two groups were assumed (At  $F=.478$ ,  $P=.496$ ). The t-test for equality of means indicated that there were no significant difference between the Emotional Intelligence scores of the participants based on gender ( $t= 1.160$ ,  $P=.258$ ), therefore, we retain the null hypothesis which states that there is no significant difference between the Emotional Intelligence scores of the Bank Employees based on their gender.

### Hypothesis Two

There is no significant relationship between Emotional Intelligence and Job Satisfaction of bank employees in Asaba, Delta State.

**Table 3: Model Summary of Emotional Intelligence and Job Satisfaction**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.089 <sup>a</sup>	.008	-.037	.27301

a. Predictors: (Constant), emot.int

Table 3 shows the model summary statistics of the linear regression. The R shows the simple correlation value of 0.089. This is very low, indicating a weak correlation between Emotional Intelligence and Job Satisfaction. The R Square value of 0.008 indicated that only about 0.8% of Job Satisfaction among the respondents can be explained by their level of Emotional Intelligence.



**Table 4: ANOVA Result based on Emotional Intelligence**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.013	1	.013	.175	.680 <sup>a</sup>
	Residual	1.640	22	.075		
	Total	1.653	23			

a. Dependent Variable: job.sat

b. Predictors: (Constant), emot.int

Table 4 shows the Analysis of Variance (ANOVA) of the variables. At  $F = 0.175$ ,  $P = 0.680$ , it indicates that the Regression Model could not statistically significantly predict the Job Performance of the study participants based on their Emotional Intelligence.

**Table 5: Parameter Estimates based on Job satisfaction.**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	3.661	.424		8.633	.000			
	emot.int	-.047	.112	-.089	-.419	.680	-.089	-.089	-.089

Dependent Variable: job.sat

Table 5 shows the Parameter Estimates Table which analyzes the ability of Emotional Intelligence to predict Job Satisfaction. From the table,  $t = -0.089$  and  $P = 0.680$ . Since  $P = 0.680$  is greater than  $P = 0.05$ , we retain the null hypothesis which states that there is no significant effect of Emotional Intelligence on Job Satisfaction of Bank Employee

### Hypothesis Three

There is no significant relationship between Emotional Intelligence and Job Satisfaction of bank employees based on gender in Asaba, Delta State.

**Table 6: Tests of Between-Subjects Effects**

Dependent Variable: job.satisf

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Squared	Eta
Corrected Model	.037 <sup>a</sup>	2	.018	.239	.790	.022	
Intercept	5.175	1	5.175	67.246	.000	.762	
emot.int	.005	1	.005	.071	.792	.003	

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SEX	.024	1	.024	.308	.585	.014
Error	1.616	21	.077			
<b>Total</b>	<b>293.158</b>	<b>24</b>				
<b>Corrected Total</b>	<b>1.653</b>	<b>23</b>				

a. R Squared = .022 (Adjusted R Squared = -.071)

Table 3 shows the Analysis of Variance (ANOVA) result on tests of Between-Subjects Effects. It indicates that effect of Emotional Intelligence on Job Satisfaction based on gender. From the table, at  $F(1, 21) = 0.308$ ,  $p = 0.585$  and  $\eta^2 = 0.014$  indicating that the effect of gender is insignificant, therefore, we retain the null hypothesis which states that There is no significant effect of Emotional Intelligence on Job Satisfaction of Bank Employees based on gender.

### Discussion of Findings

The study underscores the growing body of evidence on the importance of emotional intelligence on various performance indicators. One of such is job satisfaction.

The findings of this study indicated that the emotional intelligence scores of the bank employees did not depend on gender. This is in agreement with the findings of Fernández-Berrocal, Cabello, Castillo and Extremera (2012) whose studies indicated that gender did not play significant role in the management of emotional intelligence by individuals. However, it goes contrary to the findings of Naghavi and Redzuan (2011) and Shelhzad and Mahmood (2013) whose studies shows a significant effect of gender on emotional intelligence. The implications of this is that gender could not be solely responsible for the variations in findings across different studies.

The study findings also indicated that emotional intelligence did not significantly affect job satisfaction of the study participants. According to the findings of the study, emotional intelligence did not have significant interaction effect on job satisfaction. The study findings is in agreement with the findings of El Badawy and Magady (2015). But Ealiás and George (2012), Kassim, Bambale and Jakande (2016) did find that emotional intelligence have significant effect on job satisfaction of employees.

### Conclusion

The study assessed the effect of emotional intelligence on the job satisfaction of bank employees. Based on the findings of the study, it is concluded that there is no statistical significant difference between the Emotional intelligence scores of male and female bank employees under study. In fact, there is no significant relationship between the emotional intelligence and job satisfaction of bank employees and it is concluded that there is no significant relationship between emotional intelligence and job satisfaction of bank employees based on gender. Based on the findings of the

study it is recommended that corporate entities should prioritize training of workers especially organized programmes that enhance development of emotional intelligence of individuals in order to cope with job stress.

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