Emotional Intelligence as a Predictor of Job Performance in the Nigerian Banking Sector

(A Case Study of selected Bank staff)

BY

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CERTIFICATION

This is to certify that this project has been accepted and approved as part of the partial requirement for the award of Higher National Diploma (HIND) in Department of Business Administration and management, Institute of Finance and Management Studies, Kwara State Polytechnic, Ilorin.

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ABSTRACT

Emotional intelligence (EI) has gained much attention in recent years due to its potential impact on job performance. In particular, its relationship with job performance has been a subject of interest for researchers. This study aimed to assess the relationship between EI and job performance in the banking sector of Nigeria. Utilizing a case study approach, a sample of selected bank employees in Nigeria was analyzed to determine the strength of the relationship between these two variables. The results showed a positive and significant relationship between EI and job performance, indicating that employees with higher levels of EI tend to perform better on the job. This finding has important implications for organizations, as it suggests that investing in training and development programs that enhance EI may lead to improved job performance among employees. Further research in this area is recommended to gain a deeper understanding of the mechanisms behind this relationship and how it can be effectively utilized in the workplace.

TABLE OF CONTENT

CHAPTER FOUR

CHAPTER FIVE

CHAPTER ONE

INTRODUCTION

1. Background of the Study

An emerging concept fast gaining grounds and wider managerial attention seems to be the concept of emotional intelligence in a work place. The concept appears to emerge as an important but still relatively understudied element of competence. Emotional Intelligence is the abilities concerning recognition and regulation of emotions in self and others, and to use this information to guide one's thinking and actions.

In today's dynamic and competitive work environment, the ability to manage emotions and interpersonal relationships has become a crucial determinant of professional success. This is particularly significant in the banking sector, where employees are frequently faced with high-pressure situations, customer service demands, and the need for teamwork. Emotional intelligence (EI), which encompasses the ability to perceive, understand, manage, and regulate emotions in oneself and others, has gained attention as a vital predictor of job performance across various industries (Goleman, 1995).

Application of emotional intelligence will support the managers and employees to recognize and understand emotions and using emotional intelligence to manage oneself and his/her relationship with others. Emotional Intelligence, it is "people – focused", is based on sound competency in two major dimensions: self and social. The high emotional intelligence person will have knowledge and positive attitude and will also behave skillfully in the self and social dimension (Emily, 2006).

Emotional intelligence is not a simple repackaging of the "soft skills" we so often hear about in organization. It appears to be based on research. Good managers seem to have known for years that communicating effectively, treating people well, and modeling appropriate behavior themselves make good business sense. Research linking emotions and skills on one hand and facts and figures on the other hand will obviously proof this. There's no need to throw away cognitive (thinking) processes, but by themselves these may not be enough for success in the organization. The truth is that we will need both rational data and emotional data in our lives if we are to be successful in business. The applications of emotional Intelligence in the workplace include areas like personnel selection, development of employees, teams and the organization.

The concept of emotional intelligence was popularized by Daniel Goleman, who argued that EI can be more important than IQ in achieving success in both personal and professional contexts. Research has consistently linked higher levels of EI with improved workplace outcomes, including leadership effectiveness, team performance, job satisfaction, and stress management (Salovey & Mayer, 1990; Goleman, 1998). In the context of banking, where employees interact with diverse clients and must navigate emotionally charged situations, emotional intelligence may directly influence their ability to perform effectively.

In Nigeria's banking industry, characterized by constant regulatory changes, intense competition, and customer-centered service delivery, understanding the impact of emotional intelligence on job performance is increasingly relevant. Despite this, empirical studies investigating this relationship within Nigerian banks remain limited. Previous research in Nigeria has focused more on technical competence and organizational structures, often neglecting the human and emotional dimensions of job performance (Afolabi, 2013; Ugwu & Ugwu, 2020).

Given the growing interest in soft skills and emotional competencies in human resource development, this study seeks to assess the relationship between emotional intelligence and job performance among selected bank employees in Nigeria. The findings

could provide insights for human resource managers and policymakers in designing training programs and performance appraisal systems that incorporate emotional intelligence as a key factor.

Financial institution may coach their employees in developing their interpersonal skills, other skills and also coach them to perform effectively on the job with other employees in the work place (Reuven et al, 2007). Employees need to enhance their emotional intelligence skills, apart from technical skills, which in turn will enhance their productivity on the job. According to Bob (2008), Management of emotional intelligence by the team members will help in developing interpersonal skills of the team members. Therefore, organization to be successful needs to develop employees' emotional intelligence skills in order to be able to work effectively in the organization.

It is not surprising that empirical research seems to establish a linkage between emotional intelligence and employees performance (Cote and Miners, 2006; Robins and Ferris, 2006). Simply processing emotional intelligence may lead to higher performance in the service industry unless if it affects how people use their emotions at work setting. Apparently, employees may handle their emotions accurately and use certain behaviours in the organization that allow them to gather better information, grid other's behavior or make better decisions about their activities, that result in better performance in the job (Klim et al, 2009).

The Nigerian Deposit money bank was hitherto dominated by small assets – base banks that were not internationally competitive. Ovia (2002) noted that in repositioning the Nigeria financial market for competitiveness in the 21st century the deployment of information

technology would play dominant catalytic role in growing the market. Thus, in the eye of the keen competition in the service industry, market competition in the banking industry, mark players needs to devise new survival strategies. Financial institutions world-wide seem to be compelled by the emergence of emotional intelligence to fast-forward to more radical transformation of business systems and models.

In the same view of Bill Gates (2001) noted that the successful banks of the next decades will be the ones that use emotional tools to re-invent the way they work. These banks may take decisions quickly, act efficiently and directly touch their customers in positive ways. Going emotional may put banks on the edge of the shock wave of change. That may shatter the old ways of doing business. Thus, this study examines the impact of emotional intelligence on employees' performances in the Nigerian banking industry.

1.2   Statement of Problem

Managing workers' emotions correctly appear to be a 21st century challenge to the managers. Although past researcher established a relationship between emotional intelligence and performance in the organization, little evidence is known about how employees translate their emotional intelligence into enhanced work outcomes in the banking industry.

In workplaces where people are constantly afraid and insecure, employees are at risk of "turning numb" to protect themselves. These are clearly seen in the black faces of sub staff the lack of enthusiasm by front line workers, and in the remarkably incentive ways managers and employees treat each other.

The mechanism which allows a person to survive an emotionally painful environment also makes it difficult for them to respond sensitively and empathetically

towards others. Some staff in the banking industry seems not to be socially aware of the emotions and concerns of others. They do not know what is socially acceptable from them in society and how they should act in that manner. At work place, interaction with other people seems to be critical which may require the competency of empathy for better performance. Most banks' employees are not socially competent employees. They lack the idea of putting themselves in others' position and then may proceed to certain inappropriate action.

Socially competent staff have the ability of understanding the overall psyche of an organization and political realities in groups, but most employees seem not be aware of this. They lack the ability to create organizational awareness that may enhance networking and coalition building which may make them to wield influence irrespective of their professional role. Organizations regardless of size, technology and market focus are facing employee retention challenges. Few organizations believe that the human personnel and employees of any organization are its main assets which can lead them to success or if not focused well, to decline.

1.3 Research Questions

This study is guided by the following research questions:

i) What is the impact of self-control on employees' performance in the Nigerian banking industry?

ii) Does self-awareness have any impact on employee's performance in the Nigerian banking industry?

iii) What is the impact of social competencies on employee's performance in the Nigerian banking industry?

iv.   To what extent does managing emotion of leaders' affect employee's performance in the Nigerian banking industry?

1.4   Objectives of the Study

The general objective of this study is to ascertain the impact of emotional intelligence on employees' performance in the Nigerian banking industry. The specific objectives are to:

.Investigate the effect of intelligence on employees' performance in Nigeria Banking Industry

i.Find out the impact of self-awareness on employee performance in Nigeria Banking Industry.

ii.Examine the impact of social competency on employee performance in Nigeria banking industry.

iii.Ascertain the extent to which managing emotion affect employee performance in Nigeria banking industry.

1.5   Research Hypotheses

H0$_1$:   There is no relationship between self-control and employee's performance in the Nigerian Banking Industry.

H0$_2$:   There is no relationship between self-awareness and employee's performance in the Nigerian Banking Industry.

H0$_3$:   There is no relationship between social competencies and employee's performance in the Nigerian Banking Industry.

1.6   Significance of the Study

This study examines the impact of emotional intelligence on employees' job performance in the Nigerian banking industry. The study will have great impact on the management of banks and also show the relevance of emotional intelligence on the performance of banks' employees.

This study on emotional intelligence in the banking industry helps to identify some of the problems of their customers which are attributable to lack of emotional intelligence in the industry.

The study provides ways in which bank employees assist their customers since the study will help the banks managers to train their staff on how to attend to customers.

Other business organizations in the country will also benefit from this study because it will help them to realize that emotional intelligence is a kind of tool and asset in the organization, which enables the employees to work in harmony and the organizational productivity will increase as well.

1.7   Scope of the Study

This study covers the impact of emotional intelligence on employees' job performance in the Nigerian banking industry. It covers only selected banks in Ilorin, metropolis. The banks in Ilorin was chosen because the researcher can easily get information needed for his research since the researcher resides in Ilorin and can have access to the staff of the banks. the population for this study is limited to employees and managers of the selected banks. The adopted indicators of emotional intelligence are limited to self-control; self-awareness; social competence and managing emotion. It was presumed that the indicators would make for easy measurement of emotional intelligence of employees and managers of the selected banks. And this study covers a period of one year (2023/2024)

1.8   Limitations of the Study

In carrying out the study, the researcher was faced with some constraints. Many employees of banks in Guarantee Trust bank use to dislike activities that appear to be probing them. They seem to have special liking for secrecy, thereby tend to avoid researchers. They considered giving information as secret. As such, they refuse to give out meaningful information that would aid the researcher.

Most customers of the bank are illiterate and therefore cannot be useful for the research since they are afraid that if they give out right information, it will be used against them. This made the researcher to segregate them out of research samples due to the difficulty of obtaining relevant data from them.

Some people (respondents) made it difficult for researchers to obtain research information. The researcher was denied access to some confidential data that were considered to be relevant to the study.

0.   Definition of Terms

For better understanding of some of the terms used in this study, the researcher gave the definitions of some terms as they connote to the study.

Emotion: The part of a persons' character that concerns feelings.

Intelligence: The ability to learn, understand and think in a logical way about things, the ability to do this well.

Emotional Intelligence: This refers to the abilities concerning recognition and regulation of emotions in self and others.

Employees: These are people who are paid by UBA to work in the bank.

Performance: This is the result or impact of activities of individuals over a given period of time.

Self-awareness: This is having a deep understanding of one's own emotion as well as strengths, weaknesses, value and motives. It recognizes the importance of one's own feelings and how it affects one's performance.

Social awareness: It is mainly about empathy, having understanding and sensitivity to the feelings, thoughts and situations of others. It means that one should know what is socially acceptable from him/her in society

<div align="center">**CHAPTER TWO**</div>

Literature Review

2.0   Introduction

In this chapter, the theoretical perspective is discussed and areas such as concept of emotional intelligence, history of emotional intelligence, dimensions of emotional intelligence, development of emotional intelligence, employees' performance, the Nigerian banking industry, challenges for the Nigerian Financial markets in the twenty-first century, Job Performance and Role of Emotional Intelligence. etc.

2.1   Conceptual Framework

Emotional intelligence is the ability of understanding our emotion and others, in order to have more efficient relations between two parties involved. According to Bahdor et al (2018), Emotional intelligence consists of major characteristics like emotional awareness, motivation, capacity to manage anger, intuition, emotional respond to others' emotions and reactions. These competencies involved meaningful sets of values.

Concept and skills together with cognitive have been contemplate from the environment conditions are the main elements of emotional intelligence. Emotional intelligence is a recent construct and which brought to light and indeed to the business environment by Goleman, (2017). The study of emotional intelligence outcome from the works of Gardner (2018), and Williams and Sternberg (2017), who proposed broader approaches to understanding intelligence on how to manage it in a work place. Mayer and Salovery (2019) stated that emotional intelligence and included Gardner's intrapersonal and interpersonal components of the construct. Goleman (2018) took emotional intelligence to a new level by making it more useful in the organization and by describing it as an important

ingredient for successful business careers and as a crucial component for effective group performance. These people and indeed many others have attempted to explain the concept of emotional intelligence.

Mayer and Salovery (2017), who introduced emotional intelligence saw it as a form of intelligence that involves the ability to monitor individual's and others' feelings and emotions, to discriminate among them and to validate this necessary information gathered to guide one's thinking and actions. However, these authors then changed their view of emotional intelligence, and described emotional intelligence as the ability to integrate emotions, perceive emotions to facilitate thought, understand emotions and to regulate emotions to promote personal growth. To them, emotional intelligence involves the ability to appraise, express emotions, and perceive accurately, the ability to access and generate feelings when they facilitate thought, the ability to understand emotions to promote emotional and intellectual growth. These authors provided a model which comprises of four abilities; perception, assimilation, understanding, and regulation of emotions.

Emotional perception is the ability to perceive emotions on self and also on objects, art, stories, music, and another stimulus. Emotional perception consists the ability to differentiate between honest and dishonest expressions of emotions. The assimilation of emotions is the ability to generate, use and feel emotions as necessary to communicate feelings.

Emotional assimilation is the ability to differentiate the emotions individual feel and to identify those that are influencing their thought processes. Emotional understanding is the ability to understand emotions, information, how emotions combine and shift across time, and the ability to appreciate emotional meanings. Emotional regulation is the ability

to stay open to people feelings and to regulate and monitor people emotions to promote understanding and their personal growth. It is also the ability to connect or disconnect from an emotion depends on its usefulness in a given situation. Emotional intelligence can be considered as conceptualized by Saddam and Muhammad (2010) ability to monitor and regulate people feelings and emotions to discriminate among them and to use information to guide their thinking and action. Mayer and Salovey (2018) stated that emotional intelligence is the ability to perceive accurately, appraise and express emotion, the ability to access and generate emotional knowledge.

Emotional intelligence is the array of personal management and social skills that allows one to succeed in the organization and life in general Emily, 2018). Emotional intelligence often called EQ (Emotional Intelligence quotient) encompasses intuition, character, integrity, and motivation. It also includes good communication and relationship skills. The concept of emotional intelligence had an unusual important impact on managerial organizations have incorporated emotional intelligence into their employee's development programme (Fast Company, 2019), and some business schools have added the training of emotional competencies to their curriculums (Boyatzis, Stubbs and Taylor, 2017). The appeal of emotional intelligence may reflect the idea that success is not simply determined by well- known abilities such as verbal and quantitative abilities but also by abilities pertaining emotions. According to Giardini and Frese (2008), Emotional intelligence refers to abilities concerning recognition and regulation of emotions in self and others, and to use this information to guide one's thinking and actions.

Dimensions of Emotional Intelligence

Emotional intelligence, because of its "people-focus", is based on sound competency in two major dimensions. According to Emily (2006), the high-EQ person must have knowledge and a positive attitude and behave skillfully in the self and social dimensions.

Development of Emotional Intelligence

It has been always a debate issue that whether emotional intelligence capacity is inherent or acquired. Does a person be born with emotional intelligent (EI)? Or in the life time he will acquire it accordingly? Now when we understand and realize the importance of EI on performance and job success, the question for increasing and developing EI will be raised. After reviewing the past researchers and studies done by Goleman (2008) and Martinez and Cooper (2008), this paper found that emotional intelligence could be developed and enhanced. There are more studies and articles regarding developing EI compared to EI concept (Farham, 2006; Harrison, 2007). They found out the role and significant impact of childhood learning and experiences on emotional intelligence. Even though the main structure of person's EI was formed during childhood, it could still be changed and developed (Fineman, 2007). In order to develop some aspects of emotional intelligence in one person, at first we need to measure the person's EI, after that we are able to strengthen his weaknesses.

According to Bahdor et al (2011), development for emotional intelligence would be acquired via these five key skills:

1. The ability to quickly reduce stress.

2. The ability to recognize and manage your emotions.

3. The ability to connect with others, using non-verbal communication.

4. The ability to use humor and play to deal with challenges and

5. The ability to resolve conflicts positively and with confidence.

By developing and practicing these five key elements, you could be expecting your emotional intelligence to be higher. Just because of knowing these steps you cannot guarantee that you will apply these steps in daily life, so by practicing these steps could help you to overcome your stress and weakness.

This research adopts the components of emotional intelligence of Goleman, (1995, 1998). Goleman expanded on the idea of EI and tailored it more toward workplace success. His model includes five dimensions:

a) **Self-Awareness** – This refers to the ability to recognize and understand one's own emotions, drives, and their effects on others. Self-awareness is considered the foundational skill in emotional intelligence. According to Ashkanasy and Daus (2005), employees with high self-awareness are better able to assess their strengths and weaknesses, leading to more accurate self-evaluation and improved decision-making. In banking environments, where accuracy and customer interaction are crucial, self-aware employees are more likely to manage emotional triggers and maintain professionalism under pressure.

b) **Self-Regulation** – This involves managing one's internal states, impulses, and resources. It includes self-control, trustworthiness, adaptability, and conscientiousness. Lopes et al. (2006) found that individuals who can manage their emotional responses to stress perform better in team settings and are perceived as more dependable. In the banking sector, self-regulation is vital for handling stressful

situations, maintaining ethical standards, and adapting to customer demands and organizational changes.

c) **Motivation** – Motivation in EI refers to being driven to achieve for the sake of achievement. It includes a passion for work, a desire to achieve goals, and persistence in the face of setbacks. Employees with high intrinsic motivation are more productive and committed. Carmeli (2003) links emotional intelligence with higher levels of job engagement and organizational commitment. In banking, motivated employees show increased sales performance, customer satisfaction, and resilience in achieving financial targets.

d) **Empathy** – Empathy is the ability to understand the emotional makeup of other people. It involves treating people according to their emotional reactions. It is central to customer service and team collaboration. According to Kellett, Humphrey, and Sleeth (2002), empathetic leaders and team members create more cohesive work environments and are better at conflict resolution. In banking, empathy improves client relationships and supports cross-functional teamwork.

e) **Social Skills** – Social skills refer to proficiency in managing relationships and building networks. It includes persuasion, team leadership, and conflict management. Employees with strong social skills are effective communicators, collaborators, and influencers. According to Boyatzis et al. (2000), social skills are essential for leadership and team synergy. In the banking sector, these skills facilitate relationship management with both clients and colleagues, which is critical for organizational success.

Each dimension contributes uniquely to individual and organizational outcomes—ranging from self-awareness, which fosters personal accountability, to social skills, which enhance collaboration and leadership.

Integrating Goleman's model into employee assessment and development can provide a strategic advantage for banks aiming to improve service quality, employee satisfaction, and organizational productivity.

Employees' Performance

Performance is the impact of activities of an individual over a given period of time. Managing employees' performance is necessary in order to achieve goals. According to Shahzad et al (2011), assessing an employee's competency and measuring his productivity is essential in the overall plan of the organization. Pacing itself production is important and cannot be done if the employee's potential and his ability to perform are not measured.

Employees' performance is directly related to organizational productivity and its success. Better performance of each employee creates immense outcomes which mainly include congruence among employees' quality production and commitment at work place (Saddam and Muhammad, 2010).

Employee's performance is mainly managed by using formal processes that is supervisor rating, management by objective, 3600 appraisals, and peers evaluation etc, to ensure that employees have been contributing towards their own and company's development. In view of efficient performance relationship between feedback from supervisor, task identity and significance is very crucial (Morrison, 2003). Ashford and Black (2006) found that supervisory association development positively influenced job

performance. For attaining of an outstanding performance, emotional competence which is a "learned capability based on emotional intelligence" is equally important (Goleman 2008). This shows that apart from having technical skills and abilities employees need to have strong interpersonal competences to become a star performer.

The Nigerian Banking Industry

Nigerian banking industry has made exceptional progress in last few years, even during the times when the rest of the world was struggling with financial meltdown The size of banking among services shows a very impressive and sound growth in the banking sector. However on the flip side, according to Olofin and Udoma (2010) banks are slashing jobs since 2008 global credit crisis due to slowing down of operations. The loss of a lucrative job creates tremendous stress among employees resulting in psychological problems like frustration, strain, anxiety, etc, that creates a fear and may affect the performance of the bank employees which may ultimately affect growth of the banking sector.

Job Performance and Role of Emotional Intelligence

Organizations are settings that require interpersonal interaction. Most of these interactions are related to the performance of job duties. According to Savaie and Brunet (2000), team performance assessment should include at least four different measures:

.   Group experience quality, that is, the degree upon which group experience contributes to wellbeing and personal growth of team members;

a.   Team output, which relies on objective, measurable and quantifiable performance criteria, for example, number of mistakes, waste ratio, or in the present context, percentage of technical acts meeting hygiene and safety standard;

b.　　Team viability, that is, the capability of the team to continue to function as a unit; and

c.　　Team legitimacy which relates to the appraisal of team's effectiveness by external actors who have close ties with it (managers, clients, suppliers, etc).

Emotions can influence thought processes by promoting different information processing strategies (Forgas, 2005). For example, positive emotions tend to promote heuristic processing (Schwarz, 2010) and may be useful for creative tasks and short term memory tasks (Gray, 2004). Negative emotions promote deeper processing and better spatial task performance.

Emotion and cognition can be integrated to influence performance on a variety of tasks. Austin (2004) examined the linkage between trait emotional intelligence and tasks involving the recognition facial expressions of emotion. Two facial expression recognition tasks using the inspection time (IT) paradigm assessed speed of emotional information processing. Quoidbach & Hansenne (2009), investigated the linkage between EI, performance and cohesiveness in twenty three nursing teams. Results showed that, emotional intelligence provided an interesting new way of enhancing nursing teams' cohesion and client outcomes. Among psychologists, Emotional Intelligence is proposed as an important predictor of key organizational outcomes including job satisfaction (Daus & Ashkanasy, 2005). Kafetsios and Zampetakis (2008), tested the extent to which positive and negative affect at work mediate personality effects on job satisfaction. Results indicated that positive and negative affect at work substantially mediate the linkage between emotional intelligence and job satisfaction with positive affect exerting a stronger influence.

Importance of Emotional Intelligence in Workplace

Society is the place that our emotions and qualities could be revealed and developed easily. By being in society and taking part in social activities like performing job and role in firm and with doing transaction with people, people could learn the strengths and weaknesses of their emotions and would be able to develop them. According to Mole (2016), people would be more effective in their performance through trials and errors in developing their emotions to be more interactive and more social with others.

Nowadays people especially in the work place are more evaluated by new criteria, not only with their years of experience, or how much training they have had, or their college shiny marks, but they would also be assessed by the quality of handling relations between themselves and others (Hamel and Prahalad, 2011).

2.2 Empirical Studies

Atuma and Agwu (2014) undertook a study on organization emotional intelligence and return on investment in the Nigerian Banking industry. The purpose of the study was to examine the linkage between organization EI and return on investment in Nigerian Banks. The study was guided by four research questions and four null hypotheses.

The results showed that three competencies of emotional intelligence out of the four; namely Self-awareness, self-management and managing emotion were significantly related to return in investment. The interview results also supported the findings. Based on the results, it was concluded that organization emotional intelligence influences return on investment.

The study recommended that organizations should train their employees to acquire the competencies of workplace emotional intelligence for greater performance. Uzonwanne, (2018) Investigated the Emotional intelligence among bankers in southwest Nigeria. The

study was carried out to examine how emotional intelligence component relates to bankers performance.

The study was guided by four research questions and four hull hypotheses. The study employed the coloration design to study bankers from Kwara states Nigeria. The banks were randomly selected and therefore the bankers were conveniently selected and volunteered to participate in the study.

The following banks were selected: GT Bank,. The sample consisted of the employees selected from all banks mentioned. The sample was composed of both permanent and contract employees. The instrument used was the trait emotional intelligence scales.

The research obtained permission from the management of the vary banks to administer the psychological batteries on the randomly selected bankers for the various banks and the instrument was collected after their response. The data obtained was analyzed using the regression method of data analysis and tested at 0.05 level of significance. The findings of the study should that all the component of emotional intelligence was related to employee performance.

Muhammed and Mahmoud (2018) investigated that the linkage between emotional intelligence which consisted of four components: self-emotion awareness, self-management, regulation of emotion, use of emotion and job performance on 100 respondents in frication network (M). The main purpose of the study was to identify the strength of relationship between emotional intelligence component and Job performance.

The study used two phases of process in gathering data pilot study and the actual study. Sample size was determined by Isaac and Michael's (2017) sample size chart. A normality test was conducted via using skewness and kurtosis test. Reliability the

instrument was determined using the cronbach alpha method and the correlation between variables was determined using person product moment correlation (r) result showed that there was a strong significant relationship between emotional intelligence component intelligence and job performance. Mai & Nguyen (2015) investigated the factors of leader emotional intelligence affecting employee organizational commitment through the moderation of employee openness to experience.

In addition, the empirical results indicated that there were significantly moderating effects of employee openness to experience trait towards the linkage between leaders' self-motivation, self-esteem, self-management, change resilience, inter personal relation and integration of head and heart and the employee organizational commitment.

It was suggested that asking mangers should compare themselves to be more sensitive to their employees' feelings and emotions and the employees openness to experience trait may also help managers succeed in implementing organization changes and increasing employee organizational commitment.

2.3   Theoretical Framework

Several **theories underpin emotional intelligence (EI)** and help explain how and why EI affects individual behavior, relationships, and performance—especially in work contexts like banking. Below are the most **relevant theories applicable to emotional intelligence**, along with brief explanations and citations:

Salovey & Mayer (1990, 1997)'s **Ability-Based Theory of Emotional Intelligence**

This is the foundational theory of EI, viewing it as a **set of mental abilities** rather than traits or personality characteristics. It defines EI as the ability to: **Perceive emotions, use emotions to facilitate, thinking**, **understand emotions and** m**anage emotions**

This theory supports the view of EI as a measurable intelligence, similar to cognitive intelligence (IQ). It is especially useful in structured assessments like the **MSCEIT** (Mayer-Salovey-Caruso Emotional Intelligence Test).

Daniel Goleman (1995, 1998)'s Mixed Model of Emotional Intelligence

Goleman's model blends cognitive abilities with **personality traits and social competencies**. He identified five components:

- Self-awareness

- Self-regulation

- Motivation

- Empathy

- Social skills

Popular in organizational psychology and human resource management. It emphasizes **performance at work** and leadership effectiveness, making it relevant to studies involving bank employees or other corporate sectors.

Petrides & Furnham (2001)'s Trait Emotional Intelligence Theory

This theory defines EI as a **constellation of self-perceptions** related to emotional abilities. It treats EI as part of personality, not cognitive ability, and includes traits like:

- Assertiveness

- Emotional self-perception

- Empathy

- Adaptability

It is measured by self-report instruments like the **TEIQue (Trait Emotional Intelligence Questionnaire)**. It is useful in predicting job satisfaction, stress levels, and workplace adjustment. In banks, this can explain why some employees remain calm and cooperative even under pressure.

Boyatzis, Goleman & Rhee (2000)'s Emotional Competence Framework.

This theory extends Goleman's work by categorizing emotional intelligence into **clusters of competencies**:

- Personal Competence (self-awareness, self-regulation, motivation)

- Social Competence (empathy, social skills)

This model is widely used in **training and leadership development** programs, making it practical for HR departments in the banking sector to assess soft skills and design employee development interventions.

Edward Thorndike (1920)'s **Social Intelligence Theory**

Thorndike originally defined social intelligence as "the ability to understand and manage people." Goleman later expanded on this to include **social awareness, empathy, and relationship management**

This theory helps explain the interpersonal aspect of EI—why emotionally intelligent individuals succeed in leadership, teamwork, and client relations, particularly important in customer-facing roles like banking.

The basis of this study is hinged on emotional intelligence as a necessity for repositioning the bank for sound economic support. Reform is a mechanism used to drive a desired change; a shift from one normative course of action to another in a social or economic system so as to control the operations and operators of the system and enhance system performance. Banking reforms, according to Okafor (2019), "refer to changes or shift in banking processes and practices imposed on banks by banking system regulators". Banking reform can be categorized into systemic and big-bang banking reforms. The systemic banking reforms refer to a reform designed to resolve a combination of banking sector or economy wide problem(s). This normally takes the forms of liberalization, recapitalization, and deregulation of interest and credit operations (Okafor, 2019). The big-bang reform is targeted to achieve a particular course (for example: increase capital base of banks).

The bank recapitalization exercise (which this study investigated its impact) is a good example of the big-bang reform. The research is informed by the phenomenal rate of increase in the capital base of the banks: as high as 1150% increase in the minimum capitalization to be achieved within 18 months (Okafor, 2019). A good number of theories exist for modeling banking sector reforms. The issue is whether banks should be subjected to direct bank regulation or not (i.e. market based regulation). One of the theories is based on the doctrine of necessity. It posits that banks are the hub of every economy and as such plays a vital role to the survival of the entire economic system. The larger economy therefore depends on the banking system. For this reason, it becomes necessary to regulate

the activities of the banks to fit into the economic policies of the government. As a result, banking regulations and control as well as banking reforms appear to be unavoidable instruments not only of banking sector management but of national macroeconomic management (Fries and Taci, 2002, cited in Okafor, 2019)

2.4   Summary of Literature Review

The literature reviewed suggests that many of the characteristics that describe emotional intelligence are also thought as the necessary characteristics that managers in the banking industry in Nigeria should possess which may have beneficial effects for subordinates. As leaders' strive to become more in touch with subordinate in the banking industry, the need for being aware of emotion, managing emotion, and understanding emotion could be a critical focus. The reviewed literature showed that there is a gap with respect to the impact of emotional intelligence on employee performance this research study examined the effects of four concepts of emotional inteliency, self- management, social-awareness and relationship management as independent variable on employee performance as dependent variable. Nevertheless, research on the effects of leaders' emotional skills on employees' emotions and work attitudes is limited (Bono, Foldes, Vinson and Muros 2016). The few existing studies examining such questions typically conclude that leaders' overall EI is positively related to both leaders' and subordinates' well-being and performance at work (Sy, Tram, & O'Hara, 2006; Wong & Law, 2002).

CHAPTER THREE

Research Methodology

3.0 Introduction

This study has its main objective to establish the relationship between emotional intelligence and employees' job performance in the Nigerian banking industry. This chapter provides the methods adopted in carrying out the study. Therefore, the procedures applied in the study include the following:-

.Research design

    ii.   The population of the study

    iii.   Sampling technique

    iv.   Research instrument

    v.   Reliability of research instrument

    vi.   Data collection methods

3.1 Research Design

The survey research design method was employed for this study. This method was considered to be relevant to the study because the method does not only consider the sample size of the population but also how to ensure that the resultant sample sufficiently represents the population.

Because of its descriptive nature, it would be useful for generating new facts and natural experimentation without intentional manipulation of the variable of the research.

The descriptive survey design will help in adopting a variety of data and information gathering instruments needed as a basis for generalizing the research findings. This method is needed in generating information, directly from the sample objects.

Finally, the research is interested in observing what is happening to sample objects without any attempt to manipulate or control them and this makes the selected survey design the most appropriate for this study.

3.2   population of the study

The study population is made up of top and middle level employees of selected banks in Ilorin

3.3   Sampling Technique

The probability sampling method was employed in this study is stratified sampling method (since the sampling element involve one in locations, and the stratified random sampling was employed in the selection of the 20 staff from the GTB Tanke branch reason being that the different banks are in stratum with each bank forming a strata. Simple random sampling was also adopted in selecting employees from each bank and the selection of it appropriate for each category because the study involves test of hypotheses using inferential statistics, and provides a means by which the degree of error can be estimated (Yomere and Agbonifoh, 1999), SRS is best used when you have an accurate and easily accessible sampling frame that lists the entire population and better with over a few hundred (Mark et al, 2009)

3.4   Research Instrument

Questionnaire was the instrument employed in this study for data collection. Olannye (2006) stated that questionnaire is an instrument for gathering data from respondents to aid in finding solution to research problems.

The questionnaire was divided into two sections A and B. section A contains questions relating to the respondents, profile while section B contains analysis of other research data. The questionnaire consists of a five (5) point linkert-type question ranging from a 1-Strongly Disagree to 5- Strongly Agree. It was suitable for this study because it is particularly suitable for obtaining the response evaluation of an object (Yomere and Agbonifoh, 1999 and Olannye, 2006). A total of 210 sets of questionnaires was distributed

3.5   Data Collection Methods

The instrument used for collection of data information was the questionnaire which was distributed to respondents and served as a source of primary data. Business journals, newspaper, dailies, and magazines consulted from the library constituted the secondary source of data collection.

3.6   Method of Data Analysis

The data collected was analyzed using correlation and regression data analysis. Data analysis is the engine room of every research (Nwadinigwe, 2002:78). Analysis of data has to do with rational processing of data with the use of statistical tools, to produce information. The aim of the statistical analysis of data with regards to this research study was to assist (enable) the researcher make sense of the data and helps the researcher make conclusions that are valid and lead to good decision (Olannye, 2006:164).

A statistical technique of data analysis was used in this study. The list includes: descriptive statistics, relative frequency, correlation and regression analysis was employed to establish the nature of relationship between emotional intelligent and employee performance in Nigeria banking industry. All analysis was run using version 20 of the Statistical the questionnaire. Regression and correlation analysis test were appropriate as the study seeks to unveil the impact of emotional intelligent on employee performance in Nigeria banking Ilorin Tanke branch, Delta State. According to Olannye (2006), correlation is used to show the relationship between variables, while regression on the other hand, is used for prediction of outcome, it does not only show positive, negative or no relationship but also tells the strength of that relationship.

<p style="text-align:center;">**CHAPTER FOUR**</p>

<p style="text-align:center;">**Data Presentation and Analysis**</p>

4.1   Introduction

This chapter focuses on the presentation and analysis of data and information collected through questionnaires administered to management/staff of selected banks operators in Guarantee Trust Bank Tanke Branch.

The data presented and analyzed in this study is categorized into three parts: the first is the descriptive analysis of respondent's profile with percentage weighting attached. The second is the correlation and regression of the research questions with their respective variables. The third is the testing of hypotheses formulated for the study.

4.2   Analysis of Respondents Profile
Table Analysis of Respondents Profile

Sex	Frequency	Percentage (%)
Male	75	40.32
Female	111	59.68
Total	186	100

Source: Analysis of Field Survey, 2025

From table 4.2 above, 75 (40.32%) were males and 111 (59.68) were females. This indicates that the female respondents were more in number than the male respondents.

Table 4.3: Age Distribution of Respondents

Age Ranges	Frequency	Percentage (%)
21 – 30 years	60	32.26
31 – 40 years	86	46.24
41 and above	40	21.50
Total	186	100

Source: Analysis of field survey, 2025.

The table above shows the age distribution of respondents which was spread across various age ranges/brackets. It shows that the highest concentration of respondents fell within the age range of 31-40 years (46.24%) of the respondents. It also shows that 21-30 years account for 60 (32.26%) while 41 and above years account for 40 (21.50%).

Table 4.4: Marital status of Respondents.

Marital status	Frequency	Percentage (%)
Married	144	77.42
Single	42	22.58
Total	186	100

Source: Analysis of Field Survey, 2025

Table 4.4 reveals the marital status of the respondents. It was observed that 144 (77.42%) of the respondents were married while 42 (22.58%) were single.

Table 4.5: Educational Qualification of Respondents

Educational Level	Frequency	Percentage (%)
OND/NCE	55	29.57
HND/B.Sc.	88	47.31

MBA/MSC	33	17.74
Others	10	5.88
Total	**186**	**100**

Source: Analysis of Field Survey, 2025

Table 4.5 shows the educational level of the respondents, it shows that the greater put of the respondents 88 (47.31%) had HND/B.Sc., OND/NCE holders account for 55 (29.57%) and 33 (17.74%) of the respondents had MBA/M.Sc. qualification while 10 (5.38%) of the respondents indicates other educational qualification

4.6

4.4 HYPOTHESIS TESTING

4.4.1 Test for Hypothesis 1

H_{01} Self-control has no significant effect on Employees performance.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.588[a]	.922	.342	1.04629

a. Predictors: (Constant), Self-control

The model summary as indicated in table 4.3.1.1above shows that R Square is 0.92; this implies that 92% of variation in the dependent variable (Self-control) was explained by the independent variable (Employees performance) while the remaining 8% is due to other variables that are not included in the model. This mean that the regression (model formulated) is useful for making predictions since the value of R^2 is close to 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.667	1	99.667	91.043	.000[b]
	Residual	188.293	283	1.095		
	Total	287.960	284			

a. Dependent Variable: Employee's performance

b. Predictors: (Constant), Self-control

The table above summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (99.667) in comparison to the residual sum of squares with value of 188.293 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (91.043) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p<0.05$) which means that the explanatory variable elements as a whole can jointly influence the increment in the dependent variable (Employees performance).

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.618	.282		2.192	.030
	Self-control	.613	.064	.588	9.542	.000

a. Dependent Variable: Employees performance

Interpretation

The dependent variable as shown employees' efficiency. This was used as a yardstick to examine the impact between the two variables (i.e. Transitional change management and Employees performance). The predictors of Performance evaluation, it is obvious that there is a direct

relationship Transitional change management and Employees performance. This means that an utmost adoption of the satisfying employee by the sampled organization can help to increase Employees performance for the organization.

According to the result in the table above Performance evaluation t-test coefficient is 9.542 and the P-value is 0.000 which is less than 0.05 (i.e. P<0.05). This means that these variables are statistically significant at 5% significant level.

Decision Rule

As a result of the outcome, the Null Hypothesis (H$_{O1}$) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that employees Transitional change management has significant effect on Employees performance in Kwara state internal revenue services. Hence, it explains how significant hypothesis one is to be recommended to Organization Performance.

4.4.2 Test for Hypothesis 2

H$_{02.}$ There is no relationship between self-awareness and employee's performance in the Nigerian Banking Industry.

4.4.2.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.788^a	.620	.618	1.04369

a. Predictors: (Constant), self-awareness management

The model summary as indicated in table 4.4.2.1 above shows that R Square is 0.62; this implies that 62% of variation in the dependent variable (Employees performance) were explained by the independent variable (self-awareness) while the remaining 8% is due to other variables that are not included in the model. This mean that the regression (model formulated) is useful for making predictions since the value of R^2 is close to 1

4.4.2.2 ANOVAᵃ

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	305.953	1	305.953	280.875	.000ᵇ
	Residual	187.357	253	1.089		
	Total	493.310	254			

a. Dependent Variable: Employees performance

b. Predictors: (Constant), self-awareness

The table above summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (305.953) in comparison to the residual sum of squares with value of 187.357 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (280.875) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 (p<0.05) which means that the explanatory variable elements as a whole can jointly influence the increment in the dependent variable (Employees performance).

4.4.2.3 Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.737	.256		-2.877	.005
	self-awareness	1.138	.068	.788	16.759	.000

a. Dependent Variable: Employees performance

Interpretation

The dependent variable as shown above is Employees performance. This was used as a yardstick to examine the impact between the two variables (i.e. self-awareness and Employees performance). The predictors is Job satisfaction it is obvious that there is a direct relationship between self-awareness and Employees performance. This means that an utmost adoption of the

satisfying employee by the sampled organization can help to increase Employees performance for the organization.

According to the result in the table above performance evaluation t-test coefficient is 9.542 and the P-value is 0.000 which is less than 0.05 (i.e. P<0.05). This means that these variables are statistically significant at 5% significant level.

Decision Rule

As a result of the outcome, the Null Hypothesis (H_{O1}) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that Transformational change management has significant effect on Employees performance of staff in Kwara state internal revenue service Company. Hence, it explains how significant hypothesis two is to be recommended to Organization Performance.

4.4.3 Hypotheses 3

HO_3 There is no relationship between social competencies and employee's performance in the Nigerian Banking Industry.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.645[a]	.523	.520	1.00185

a. Predictors: (Constant), social competencies

The model summary as indicated in table 4.3.1.1above shows that R Square is 0.523 this implies that 52% of variation in the dependent variable (Employees performance) were explained by the Independent variable (Incremental change management) while the remaining 8% is due to other variables that are not included in the model. This mean that the regression (model formulated) is useful for making predictions since the value of R^2 is close to 1

ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	122.839	1	122.839	122.385	.000[b]
	Residual	172.638	283	1.004		
	Total	295.477	284			

a. Dependent Variable: social competencies

b. Predictors: (Constant), Employees performance

The table above summarized the results of an analysis of variation in the dependent variable with large value of regression sum of squares (122.839) in comparison to the residual sum of squares with value of 172.638 (this value indicated that the model does not fail to explain a lot of the variation in the dependent variables. However, the estimated F-value (122.385) as given in the table above with significance value of 0.000, which is less than p-value of 0.05 ($p < 0.05$) which means that the explanatory variable elements as a whole can jointly influence the increment in the dependent variable (Employees performance).

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.686	.155		10.887	.000
	social competencies	.465	.042	.645	11.063	.000

a. Dependent Variable: Employees performance

Interpretation

The dependent variable as shown is Employees performance. This was used as a yardstick to examine the impact between the two variables (i.e. social competencies and Employees performance). The predictor is social competencies, as depicted, it is obvious that there is a direct relationship between social competencies management and Employees performance. This means that an utmost adoption of the satisfying employee by the sampled organization can help to increase Employees performance for the organization.

According to the result in the table above Incremental change management t-test coefficient is 11.063 and the P-value is 0.000 which is less than 0.05 (i.e. $P<0.05$). This means that these variables are statistically significant at 5% significant level.

Decision Rule

As a result of the outcome, the Null Hypothesis (H_{O1}) is rejected on the basis that the p-value is less 0.05. Hence the alternative hypothesis is accepted, that social competencies has significant effect on Employees performance of employees in Kwara state internal revenue services. Hence, it explains how significant hypothesis four is to be recommended to Organization Performance.

4.5 DISCUSSION OF RESULTS

This study examines 'effect of Emotional intelligence on employee's performance' The X construct is Emotional intelligence in which three variables were to demystify the concept of Emotional intelligence which are self-control, self-awareness and social competencies. while Y construct also which is employees Performance. The study tries to examine whether change management affects the staff of Guarantee Trust Bank Plc. The findings however shows a linear relationship between variables used to measure the two constructs after the postulation of four hypotheses which invariably declares that change management plays an important role in contributing to performance of Guarantee Trust Bank Plc also from information gathered through questionnaires distributed within the staffs of this organization. It was detected that change management plays a pivotal role in the performance of staff in Guarantee Trust Bank Plc Ndahiro, Shukla and Oduor (2015) conducted research titled Effect of change management on the performance of government institutions in Rwanda and the findings of the study was that change management has an effect on the performance of the organization, and this made significant base changes made in RRA in the past four years have been well planned and implemented. In

the study conducted by Pieterse, Caniëls, and Homan (2017) shows that future research regarding change management should incorporate linguistics and discourse analysis.

The table above shows the age distribution of respondents which was spread across various age ranges/brackets. It shows that the highest concentration of respondents fell within the age range of 31-40 years (46.24%) of the respondents. It also shows that 21-30 years account for 60 (32.26%) while 41 and above years account for 40 (21.50%).

CHAPTER FIVE

Summary, Conclusion and Recommendations

5.0 Introduction

This Chapter gives a concise and vivid summary of the study and conclusion were drawn on the basis of the findings. On the basis of the conclusion drawn in the study, some recommendations were made.

5.1   Summary of the Findings

Based on the analysis, the following findings emerged that: emotional inteligency was significantly related to employee's performance on the Nigerian Banking Industry. Strong motivation exhibited in a passion for work can also be infectious, helping to persuade others in pursuit of a common goal or organizational mission. Therefore, intelligence of employees has to do with trustworthiness conscientiousness, adaptability, achievement drive, and initiative. Self- awareness was significantly related to employee's performance in the Nigerian Banking Industry.

Self-awareness is the most crucial competency associated with work place emotional intelligence. It consists of emotional abilities that enable us to be more effective and form outstanding relationships in the work place. Self-awareness is the ability for one to recognize his or her emotions and their effects. People who are aware of their emotions are more effective in their jobs.

They recognize and understand their moods, emotions and needs and can perceive and anticipate how their actions affect others. There is a significant relationship between social competences and employee performance in the Nigerian Banking Industry. It is an array of emotional and social knowledge and abilities that influence our overall ability to

effectively cope with environmental. There is a significant relationship between managing emotion and employee's performance in the Nigerian Banking Industry. Most effective people sense others' reactions and fine- tune their own responses to move interaction in the best direction. Creating an atmosphere of openness with clear lines of communication is a key factor in organizational success managing emotion deal with difficult issues, listen well and welcome sharing information, and foster open communication and stay receptive to good news as well as bad news. This competence builds on both managing one's own emotions and empathy

5.2   Conclusions

Based on the findings of this study, the following conclusion was raised;

There is a relationship between self-control and employees performance in the Nigerian Banking Industry. It implied that it is fundamentally important in principle and practice for leaders to have self-control towards employees which would therefore increase their work attitude. Leaders with self-control are skilled at persuasion and rapport building which is related to ideal influence. It also implied that self-control will improve managing emotion which would help leaders inspire subordinates emotionally.

There is a positive relationship between self-awareness and employees performance in the Nigerian Banking Industry. Self-awareness skills of leaders significantly affect employee performance and had some management implications. It implied that positive effects of self- awareness skills on leader, bring about sound and outstanding employee because management is expressed in terms of emotions and satisfaction, towards the organization. It also implied that increased self-awareness would boost morale and attitude

that would provide a happy, productive and performing employee as a result of job satisfaction towards achieving organizational goals and objectives.

There is a positive relationship between social competencies and employees performance in the Nigerian Banking Industry. It implied that the social competencies of emotional intelligence skill of a leader can lead to more committed, better satisfied, better performing employees and potentially better financial performance for an organization. It also implied that subordinates' work group would be less formal and less ambiguous,

That managing emotion of the leaders significantly affect subordinates' work attitude which influence their performance in the banking industry in Nigeria. Leaders with this competence are skilled at persuasion and rapport building which is related to ideal influence. Meaning that managing emotion would help leaders inspire subordinate to perform better. This would bring about a high desire to achieve optimum organizational objectives

5.3   Recommendations

Based on the findings / conclusions, the following recommendations were made:

It is recommended that strategic managers in the banking industries studied should be backed by policy:

.Self-awareness skills of leaders should be encouraged to improve subordinates' work attitude.

i.Social awareness skills of leaders should be maintained to make the subordinates' participate effectively towards the attainment of organizational goals and objectives. So as to be aware of their strengths and weaknesses, reflective, learning from experience and open to candid feedback.

ii.Organizations should pioneer the skill of self-control of the leaders so as to bring about

emotional balance of subordinates' work attitude.

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