

# Emotional Intelligence and Employee Productivity in the Nigerian Banking Sector: Evidence from United Bank for Africa Branches in Makurdi Metropolis

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## Abstract

This study examines the impact of emotional intelligence (EI) on employee productivity in branches of the United Bank for Africa (UBA) located within the Makurdi Metropolis, Benue State, Nigeria. Despite the banking sector's critical role in national development, limited research has examined EI's relevance in Nigerian commercial banks. Using a survey research design, data were collected from 82 UBA employees through structured questionnaires measuring four EI dimensions (self-awareness, self-management, social awareness, and relationship management) and their impact on productivity. Multiple regression analysis revealed a strong positive relationship ( $R = 0.777$ ) between EI dimensions and employee productivity, with EI explaining 60.4% of productivity variation. All four EI dimensions demonstrated significant effects on productivity ( $p < 0.05$ ), with self-management showing the strongest impact ( $\beta = 0.521$ ). The findings confirm that emotional intelligence significantly enhances employee productivity in the banking sector, supporting theoretical frameworks from Bar-On's Trait Model and Expectancy Theory. The study recommends that UBA and similar institutions implement EI-focused training programs, prioritize EI assessment during recruitment, and develop strategies to strengthen employees' emotional competencies to improve productivity and service quality in Nigeria's competitive banking industry.

## Keywords

Employees' Productivity, Social awareness, Self-awareness, United Bank for Africa.

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## INTRODUCTION

The banking sector serves as a cornerstone of the financial system, playing a vital role in fostering national development. Its performance exerts a significant influence on other industrial and service sectors (Oladele & Osibanjo, 2018; Akwam & Yua, 2021; Wuave *et al.* 2020). The overall effectiveness of a bank is closely linked to the quality of services it delivers. Service quality encompasses the institution's ability to meet established professional standards while satisfying customer expectations (Adeyemi & Olayemi, 2014). This quality is shaped not only by technical expertise but also by a range of human factors. Among these, emotional intelligence (EI) has emerged as a critical driver of service quality, particularly in customer-focused environments such as banking (Ahmed & Waheed, 2019).

Emotional intelligence equips banking personnel with the capacity to understand and manage customer relationships more effectively, thereby fostering satisfaction and loyalty. Goleman (1995) defines EI as the ability to recognize, comprehend, and regulate one's own emotions while also perceiving and influencing the emotions of others. Organizations that embed EI within their operational framework are better positioned to respond to customer needs, resolve disputes, and deliver superior service experiences (Yua *et al.* 2024; Yua *et al.*, 2024; Afolabi, 2013).

Originally conceptualized by Salovey & Mayer (1990), the construct of emotional intelligence was later expanded by Goleman (1998) into a four-domain model: self-awareness, self-

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management, social awareness, and relationship management. Self-awareness involves recognizing one's emotions, motivations, and limitations. Self-management entails maintaining emotional control, demonstrating adaptability, and taking initiative. Social awareness incorporates empathy and understanding of organizational dynamics, while relationship management covers skills such as effective communication, teamwork, and conflict resolution (Goleman *et al.* 2002; Abdul-Maliq *et al.* 2024).

Emotional intelligence fosters innovation, enhances communication, and improves individual and organizational performance (Hasanzadeh, 2009; Ganji, 2011). It is particularly relevant in-service industries such as banking, where employees have direct and frequent interactions with customers (Lopes *et al.*, 2006). Studies conducted in Western environment, such as those by Frederickson and Furnham (2004), Adrian (2000), & Kruz and Baines (2013), affirm the importance of EI in the banking industry Ajekwe, Yua & Tyona, (2024).

In Nigeria, while studies have examined emotional intelligence in education and healthcare, limited research has addressed its relevance in commercial banks. Specifically, there is a lack of empirical studies on the relationship between emotional intelligence and employee productivity in UBA branches in Makurdi Metropolis, (Yua *et al.* 2024).

UBA, like other leading Nigerian banks, employs rigorous recruitment processes, including various aptitude and psychometric tests. These assessments primarily focus on cognitive intelligence (IQ), academic performance, and work experience. However, emotional intelligence is rarely measured during recruitment. This has potentially led to a workforce strong in academic qualifications but lacking in emotional competence Yua *et al.*, (2023).

Given the service-oriented nature of banking, emotional intelligence should be prioritized during recruitment and staff development. This study aims to bridge this knowledge gap by investigating the effect of emotional intelligence

on employee productivity within UBA branches in Makurdi Metropolis.

The research problem addressed is: Does emotional intelligence significantly affect the productivity of employees at United Bank for Africa (UBA) in Makurdi Metropolis, Benue State?

## LITERATURE REVIEW

### Emotional Intelligence and Its Dimensions

Although scholars have yet to agree on a universally accepted definition of Emotional Intelligence (EI), the concept has evolved to encompass various aspects of human behavior, particularly within social and emotional domains. Petrides and Furnham (2001) describe EI as a set of emotion-related abilities and self-perceptions that shape an individual's capacity to manage stress, interact with others, and navigate social settings. Similarly, Salovey and Mayer (1997) define EI as the ability to perceive, assimilate, understand, and regulate emotions in oneself and others to inform thought and guide behavior.

Bar-On (2006) extends this perspective by viewing EI as a range of non-cognitive skills and competencies that enable effective adaptation to environmental demands and pressures. This multidimensional view aligns with Goleman's (2006) model, which classifies EI into four core domains: self-awareness, self-management, social awareness, and relationship management frameworks that form the basis for analysis in this study.

### Self-Awareness

Self-awareness entails recognizing and understanding one's emotions and their influence on behavior and performance. Individuals with strong self-awareness, as noted by Boyatzis, Goleman, and Rhee (2000), tend to make sound decisions and display confidence in their abilities. Cherniss (2010) highlights that self-aware individuals are reflective, receptive to feedback, and capable of fostering workplace harmony. This quality is crucial for effective emotional regulation, enabling individuals to navigate challenging circumstances with composure (Serrat, 2017).

### Self-Management

Self-management is the capacity to control emotions, impulses, and behaviors in alignment with personal principles and organizational values. Caruso and Salovey (2004) emphasize that this competency allows individuals to remain composed under pressure and respond constructively to setbacks. McKee *et al.* (2008) describe self-management as the deliberate alignment of actions with internal standards, promoting resilience, integrity, and professionalism in workplace interactions.

### Social Awareness

Social awareness involves perceiving and understanding the emotions, needs, and concerns of others. According to Goleman (2006), it encompasses empathy, organizational awareness, and a service orientation quality essential for teamwork and customer engagement. Cherniss & Goleman (2001) observe that employees with high social awareness foster trust and rapport, thereby improving organizational effectiveness.

### Relationship Management

Relationship management refers to the application of emotional insight to build and sustain positive interpersonal relationships. It includes competencies such as influence, conflict resolution, and collaboration (Goleman, 2006). Effective relationship management strengthens communication, enhances teamwork, and is vital for leadership effectiveness. Research by Lopes *et al.* (2003) indicates that individuals with high EI excel in managing workplace relationships, leading to stronger group cohesion and higher performance.

### Employee Productivity

Employee productivity measures how effectively workers utilize resources to achieve organizational objectives. Armstrong (2006) defines it as the intersection of efficiency, doing things right, and effectiveness doing the right things. It is typically evaluated by comparing output to input, assessing the ability to meet targets in terms of time, quality, and resource utilization. EI is widely recognized as a significant determinant of productivity. Khosravi *et al.* (2013) note that employees with high EI demonstrate

stronger motivation, creativity, and teamwork qualities that directly enhance performance. Farh *et al.* (2012) add that EI improves workplace communication, thereby fostering coordination and collaboration. Meta-analytic findings by O'Boyle, Humphrey, Pollack, Hawver, and Story (2011) confirm a positive relationship between EI and job performance across different occupations. Similarly, Rosete and Ciarrochi (2005) report that managers with high EI surpass their peers in goal attainment and team leadership, while Schutte and Malouff (2011) highlight EI's role in predicting social functioning and professional success. Consequently, EI has emerged as a critical driver of employee productivity and overall organizational performance.

### Measures of Employee Productivity

Employee productivity can be assessed through three major dimensions: effectiveness, efficiency, and quality of service.

- **Employee Effectiveness:** Effectiveness pertains to the degree to which employees meet set organizational objectives. According to Drucker (1999), effective employees align their performance with organizational goals and are outcome-oriented. Effectiveness, therefore, measures how well activities lead to the desired results.
- **Employee Efficiency:** Efficiency is concerned with minimizing waste and optimizing resource utilization. It reflects how economically inputs are converted into outputs. Pritchard and Ashwood (2008) noted that efficient employees maximize productivity by managing time, costs, and energy, contributing significantly to organizational profitability.
- **Quality Service:** Quality service involves delivering services that meet or exceed customer expectations. Parasuraman *et al.* (1988) posited that service quality is determined by reliability, responsiveness, assurance, empathy, and tangibles. Enhancing service quality improves customer satisfaction and creates a competitive advantage (Grönroos, 2007). Organizations that invest in emotional training for staff often experience improved service interactions,

leading to higher customer loyalty (Brady & Cronin, 2001).

## THEORETICAL REVIEW

### Reuven Bar-On's Trait Model of Emotional Intelligence

Bar-On's model conceptualizes Emotional Intelligence (EI) as a multidimensional framework encompassing emotional and social competencies, skills, and facilitating factors that shape how individuals perceive and express themselves, interact with others, and handle the challenges of everyday life. The model highlights five fundamental components:

- **Intrapersonal Skills:** These include self-regard, emotional self-awareness, assertiveness, independence, and self-actualization, all of which help individuals understand and regulate their internal emotional states.
- **Interpersonal Skills:** Comprising empathy, social responsibility, and the ability to form healthy interpersonal relationships, this component enables effective social interaction.
- **Adaptability:** This includes reality testing, flexibility, and problem-solving abilities, crucial for adjusting to change and overcoming challenges.
- **Stress Management:** Skills like stress tolerance and impulse control help individuals maintain stability under pressure.
- **General Mood:** Encompassing optimism and happiness, this dimension reflects overall emotional well-being and satisfaction.

Bar-On's model is particularly applicable in high-stress environments such as banking. Employees with high EI, particularly in adaptability and stress management, are more resilient, experience less burnout, and maintain consistent productivity even under pressure. In a context like Makurdi, where economic challenges may exacerbate workplace stress, emotional competencies become even more critical. Furthermore, the inclusion of general mood (optimism and happiness) and personality traits emphasizes that EI influences not only cognitive performance but also the emotional climate of the workplace. This

fosters a more engaged, positive, and productive workforce at United Bank for Africa (UBA).

Expectancy Theory explains how EI enhances motivation and productivity through three interconnected beliefs:

- **Expectancy:** EI, especially through self-awareness, stress management, and optimism, strengthens employees' confidence in their ability to perform successfully.
- **Instrumentality:** Strong EI helps employees better understand the link between performance and rewards by improving communication and relationship management.
- **Valence:** Emotionally intelligent employees are better at aligning personal values with workplace goals, finding intrinsic meaning in their work and effectively managing expectations regarding rewards.

Together, Bar-On's model and Expectancy Theory show that EI not only supports individual well-being but also enhances motivation and productivity, making it a vital asset for employees at UBA Makurdi.

### Empirical Review

Oboegbulem & Alabi (2018). examined EI and customer service performance in Nigerian banks. Found significant positive correlations between EI (especially empathy and relationship management) and customer satisfaction, loyalty, and sales conversion rates. Employees with higher EI better understood customer needs, built trust, and handled complaints effectively, directly boosting productivity metrics like CSAT and sales. UBA's customer-facing roles (Tellers, Relationship Managers, Service Agents) likely see similar benefits. High EI staff should drive higher CSAT/NPS, increased wallet share through cross-selling, and improved customer retention, key productivity drivers.

Ayodele (2018). found a negative correlation between EI and CWBs (theft, fraud, absenteeism, sabotage) in Nigerian banks. Employees with higher self-management and social awareness are better at regulating impulses, understanding the impact of their actions, and adhering to ethical

norms, reducing costly incidents that drain resources and damage reputation. Minimizing CWBs is critical for operational efficiency and risk management in banking. High EI among UBA staff should contribute to lower fraud rates, better compliance, and reduced costs associated with investigations and losses, thereby protecting overall productivity.

Adegboye (2017). investigated EI and team effectiveness in Nigerian organizations, including banks. Results showed that teams with members possessing higher EI (particularly social awareness and relationship management) exhibited better communication, reduced conflict, stronger cohesion, and more effective problem-solving. This translates to faster project completion, better knowledge sharing, and higher collective output. UBA's matrixed structure and cross-functional projects (e.g., product launches, digital transformation initiatives) rely heavily on collaboration. High EI within teams should enhance synergy, reduce friction, and accelerate goal achievement, boosting overall departmental and organizational productivity.

Ogundele, *et al.* (2014). conducted an empirical study in Nigerian commercial banks and found a strong positive correlation between emotional intelligence and employee output. Their study emphasized that emotionally intelligent bankers were more customer-centric, better at resolving conflicts, and more likely to meet organizational goals.

Anari (2012). explored EI among Iranian teachers and found a strong relationship between emotional competence and job satisfaction, which in turn led to increased productivity. This highlights how EI not only influences performance directly but also indirectly through positive work attitudes.

Joseph and Newman (2010) proposed a meta-analytic path model illustrating that emotional intelligence (EI) affects job performance indirectly through factors such as job satisfaction, organizational commitment, and interpersonal facilitation. Their extensive cross-sectoral review established EI as a robust predictor of workplace

productivity, particularly in occupations involving substantial emotional labor. Similarly, Alston *et al.* (2010), in a study of corporate settings in the United States, observed that leaders with high EI cultivated productive work environments, enhanced employee morale, and improved overall organizational effectiveness.

Adeyemo (2008), focusing on the academic sector, examined the influence of EI on the productivity of university staff. The results indicated that EI especially dimensions such as empathy and emotional regulation, was a significant determinant of productivity. Employees with higher EI demonstrated superior stress management, sustained motivation, and stronger collaborative abilities. Mayer *et al.* (2004) advanced the modern conceptualization of EI, defining it as the capacity to perceive, utilize, understand, and regulate emotions. Building on this framework, Carmeli (2003) found that individuals with elevated EI levels exhibited more positive work attitudes, engaged in greater organizational citizenship behaviors, and achieved better task performance, particularly in high-pressure contexts. His research in Israeli public sector organizations further highlighted the adaptability and resilience of emotionally intelligent employees, which contributed to higher productivity levels.

In a related empirical study, Sy *et al.* (2006) assessed 187 food service employees and reported that individuals with high EI achieved significantly better job performance ratings. Their findings emphasized that EI shapes employees' responses to workplace challenges and interpersonal interactions, ultimately influencing productivity outcomes.

## METHODOLOGY

### Research Design

The study employed a survey research design, deemed suitable for gathering data from a large number of respondents within a defined population. This approach facilitated the exploration of relationships among variables and was particularly appropriate for investigating the impact of Emotional Intelligence on Employees'



Productivity at United Bank for Africa (UBA) Plc in Makurdi Metropolis, Benue State. The study focused on four key dimensions of emotional intelligence: self-awareness, self-management, social awareness, and relationship management.

### Instrument for Data Collection

Data were collected primarily through a structured questionnaire, specifically developed to capture information on the four dimensions of emotional intelligence and their perceived influence on employee productivity. The questionnaire adopted a five-point Likert scale, ranging from *Strongly Disagree* to *Strongly Agree*, to measure respondents' perceptions.

### Data Collection Procedure

The researcher personally distributed the questionnaires to all 128 employees across the UBA branches in Makurdi Metropolis. This direct approach ensured a high response rate and provided opportunities to address any questions or ambiguities the respondents encountered during completion.

### Statistical Results

Table 1: Model Summary

R	R-Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.777a	.604	.599	.453	1.982

**Predictors:** (Constant), Relationship management, social awareness, self-awareness, self-management

**Dependent Variable:** Employee productivity

### Data Analysis Method

The collected data were analyzed using both descriptive and inferential statistical techniques. Descriptive statistics, including frequency tables and simple percentages, were applied to summarize demographic characteristics and general trends in responses. Inferential analysis involved multiple regression to assess the effect of the four emotional intelligence dimensions (independent variables) on employee productivity (dependent variable). Hypotheses were tested at a 5% level of significance, and all analyses were conducted using the Statistical Package for the Social Sciences (SPSS).

## RESULTS AND DISCUSSION OF FINDINGS

### Methodology

Data collected through structured questionnaires were analyzed using multiple regression analysis at a 0.05 significance level.

R-square value (0.604) indicates 60.4% of variation in employee productivity is explained by the four independent variables. R value (0.777) shows a strong positive relationship between the variables

### Findings from Table 1

Table 2: Analysis of Variance (ANOVA)

	Sum of Squares	df	Mean Square	F	Sig.
Regression	98.629	4	24.657	120.105	.000b
Residual	64.668	315	.205		
Total	163.297	319			

### Findings from Table 2

Significance level (0.000) is less than 0.05, indicating the model is statistically significant. F-

value (120.105) confirms the overall significance of the regression model.

Table 3: Regression Coefficients

	Unstandardized Coefficients	Standardized Coefficients		
	B	Std. Error	Beta	t
(Constant)	.165	.181		3.913
Self-awareness	.169	.059	.148	2.884
Self-management	.521	.060	.499	8.638
Social awareness	.225	.064	.221	2.398
Relationship mgt.	.287	.063	.251	4.564

**Regression Equation:**  $Y = 0.165 + 0.169(\text{Self-awareness}) + 0.521(\text{self-management}) + 0.225(\text{social awareness}) + 0.287(\text{Relationship management})$

#### Findings from Table 3:

All four independent variables have significant effects on employee productivity ( $p < 0.05$ ). Self-management shows the strongest effect (Beta = 0.499). A unit increase in self-management leads to a 52.1% increase in employee productivity

#### HYPOTHESIS TESTING RESULTS

##### Hypothesis 1: Self-Awareness

Null Hypothesis ( $H_{01}$ ): Self-awareness has no significant effect on employee productivity of UBA Plc in Makurdi Metropolis, Benue State. Test Result: p-value = 0.004, Significance Level:  $\alpha = 0.05$ . Decision: Reject  $H_{01}$  ( $0.004 < 0.05$ ). Self-awareness has a significant effect on employee productivity

##### Hypothesis 2: Self-Management

Null Hypothesis ( $H_{02}$ ): Self-management has no significant effect on employee productivity of UBA Plc in Makurdi Metropolis, Benue State. Test Result: p-value = 0.000, Significance Level:  $\alpha = 0.05$ . Decision: Reject  $H_{02}$  ( $0.000 < 0.05$ ). Self-management has a significant effect on employee productivity.

##### Hypothesis 3: Social Awareness

Null Hypothesis ( $H_{03}$ ): Social awareness has no significant effect on employee productivity of UBA Plc in Makurdi Metropolis, Benue State. Test Result: p-value = 0.001, Significance Level:  $\alpha = 0.05$ . Decision: Reject  $H_{03}$  ( $0.001 < 0.05$ ). Social awareness has a significant effect on employee productivity.

##### Hypothesis 4: Relationship Management

Null Hypothesis ( $H_{04}$ ): Relationship management has no significant effect on employee productivity of UBA Plc in Makurdi Metropolis, Benue State. Test Result: p-value = 0.000, Significance Level:  $\alpha = 0.05$ . Decision: Reject  $H_{04}$  ( $0.000 < 0.05$ ). Relationship management has a significant effect on employee productivity.

#### CONCLUSION AND RECOMMENDATIONS

Based on the results from data analysis and findings of this study, it can be concluded that emotional intelligence through self-awareness, self-management, social awareness, relationship management has improved the productivity of employees of UBA Plc in Makurdi metropolis, Benue State.

Based on the findings of this study, the following recommendations were made:

- Promote Self-Awareness Programs for Employees, UBA Plc should implement regular self-awareness training sessions and workshops to help employees understand their emotions, strengths, weaknesses, and their impact on others. This can enhance individual productivity by fostering better decision-making and emotional regulation.
- Encourage and Support Self-Management Practices, the bank should create an environment that supports employee autonomy and accountability. This includes time management training, stress reduction initiatives, and providing tools that help employees set and monitor personal and professional goals.
- Enhance Social Awareness through Empathy and Communication Skills

### Training

To improve productivity, UBA Plc should invest in programs that strengthen employees' ability to understand and respond to the emotions of colleagues and customers. Active listening, empathy, and team-building exercises can improve collaboration and customer service outcomes.

- Strengthen Relationship Management in the Workplace, UBA Plc should promote positive interpersonal relationships by encouraging open communication, conflict resolution strategies, and mentorship programs. Strengthening interpersonal skills can lead to a more cohesive work environment, ultimately boosting productivity.

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